

THE MILITARY WIVES CHOIRS FOUNDATION

Registered Charity Numbers - England and Wales (1148302) – Scotland (SCO45217)

**Registered Company Number 08089745
(A Company Limited by Guarantee)**

YEAR ENDED 31 DECEMBER 2018

THE MILITARY WIVES CHOIRS FOUNDATION
REPORT AND FINANCIAL STATEMENTS
PERIOD ENDED 31 DECEMBER 2018

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Charitable company information

REGISTERED COMPANY NUMBER

08089745

REGISTERED CHARITY NUMBERS

England and Wales: 1148302
Scotland: SCO45217

REGISTERED OFFICE

Queen Elizabeth House,
4 St Dunstan's Hill,
London, EC3R 8AD

PROFESSIONAL ADVISERS

Auditor:

Grant Thornton UK LLP
Chartered Accountants and Statutory Auditor
30 Finsbury Square
London
EC2A 1AG

Solicitors:

Withers LLP
16 Old Bailey
London
EC4M 7EG

Bankers:

Coutts & Co
440 The Strand
London
WC2R 0QS

THE MILITARY WIVES CHOIRS FOUNDATION

TRUSTEES' REPORT

CONSTITUTION

The Military Wives Choirs Foundation ('the MWCF') was incorporated as a company limited by guarantee on 30 May 2012, and it is governed by its memorandum and articles. The Foundation was registered as a charity with the Charity Commission in England and Wales on 25 July 2012 and as a charity with the Office of the Scottish Regulator on 5 November 2014.

TRUSTEES

The Trustees, who are also the Foundation's Directors, are:

N Black
K Bushell
S Davies
J Green
B Johnson (Resigned as Vice Chair 7th June 2018)
S Jordan
R Stringfellow (Vice Chair)
S Scott (Appointed Vice Chair 7th June 2018)
E Grant (Appointed 7th June 2018)
B Morgan (Appointed 7th June 2018)
M Pedder (Appointed 28th February 2019)
J Cetti (Appointed 7th February 2019)

None of the directors had any interests in the Company

Directors' responsibilities

The Trustees (who are the Directors for the purposes of company law) present their report and financial statements for The Military Wives Choirs Foundation ('the MWCF') for the year ended 31 December 2018. Company law requires the directors to prepare financial statements for each financial year. Under that law the directors have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable laws, including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland").

These financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended), the Companies Act 2006, the MWCF's governing document, and Accounting and Reporting by Charities

Under company law the directors must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs and profit or loss of the company for that period. In preparing these financial statements, the directors are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

THE MILITARY WIVES CHOIRS FOUNDATION

The directors are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The directors confirm that:

- so far as each director is aware, there is no relevant audit information of which the company's auditor is unaware; and
- the directors have taken all the steps that they ought to have taken as directors in order to make themselves aware of any relevant audit information and to establish that the company's auditor is aware of that information.

THE MILITARY WIVES CHOIRS FOUNDATION

REPORT OF THE VICE CHAIRS OF TRUSTEES

ACHIEVEMENTS AND PERFORMANCES

2018 was another busy but very rewarding year for the MWCF charity. Trustees and a core team of just 4 full time members of staff worked incredibly hard to support the organisation and deliver the new strategy agreed in 2016. With the resignation of the Chair of the Board in October 2017, the Board was led across the year by the Vice Chairs, Bryony Johnson, Sara Scott and Richard Stringfellow.

During this year the network comprised 2,169 women aged between 18 and 79 years of age with a military connection in 75 choirs based across the UK and in British military bases abroad, including Cyprus, Belgium, Germany and the Netherlands. 2018 saw the addition of our newest Military Wives Choir in Cardiff

2018 saw a significant amount of activity undertaken to strengthen the network and create opportunities to empower the choir members, creating unique memories and experiences that deliver the core of welfare delivery set at the heart of the organisation.

The 2016 LIBOR grant enabled a series of seven Sing, Share, Support workshops to be held across the country in early 2018. Over 1,100 choir members attended sessions led by Dominic Ellis-Peckham including 'Warm Ups: The Real Reasons - Why, How and Wow!', 'A leader and a team player all at once', 'Stepping Out, Stepping Up' and 'The 3 Magic Ingredients'. The purpose of these workshops was to reinforce the choirs' love of music-making and to equip them with additional skills to take back to their weekly choir activity, facilitating the positivity of the choirs' experience.

The LIBOR grant also enabled five new commissions to be written for the Military Wives Choirs, by composers Owain Park; Joanna Forbes L'Estrange and Alexander L'Estrange; James Kennedy and Cat Southall; Adam Langston; and Laura Wright, Sean Hargreaves and John Haywood. These commissions contain lyrics inspired by, and quoted from, the Military Wives Choirs members, collated through an extensive survey.

During these weekends, over 1,000 members from 69 choirs recorded 'Remember', the fourth Military Wives Choirs album, to commemorate the centenary of the end of World War 1. The repertoire for this album was inspired by the same survey alongside the five new commissions, and featured musicians from the three services, the Army, the Navy/Royal Marines and the Royal Air Force, as well as soprano Laura Wright.

A music video was created featuring choirs at choir locations from the three services. A music video to 'Brave' was created, which features co-writer soprano Laura Wright and shows the contemporary side of the World War 1 commemoration, visiting military bases from across the services to demonstrate the very real and present-day aspect of life in the military community for choir members, whilst recognising the women of 1918 and showcasing the Royal Marines Corps of Drums.

The album reached #4 in the Independent Albums Chart and #40 in the UK Official Albums Chart, achieved 18 interviews on local radio and had printed articles in 37 national and local magazines and newsprint.

Promotional activity related to the album included appearances on Songs of Praise (broadcast on 11th November), Chris Evans' show on Radio 2 on two occasions, Sky News, Good Morning Sunday, Good Morning Britain and Premier Christian Radio, alongside 36 regional performances and interviews.

Other performance activity took place at a local and national level throughout 2018, including a performance at the centenary Games of Remembrance in Nottingham, RAF100 Baron Relay and the Kenwood House Proms. The Military Wives Choirs and M&Co homeware range won the 'Inspired Innovation Brand Licensed Product or

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REPORT OF THE VICE CHAIRS OF TRUSTEES

Range Award' at the Brand & Lifestyle Licensing Awards (B&llas), recognising the charity's first commercial partnership, and the ceremony also featured a choir performance.

In terms of our direct support to choirs in 2018, the Choirs Support Team of 4 full time employees, provided efficient and effective support to choirs in areas such as event management, finance, fundraising and governance advice, welfare and IT support. Additionally, many personal visits were made to choirs by staff to provide support and structure including mediation services and musical development and advice

143 committee members, representing 45 choirs from across the network, alongside , board members and staff members came together in Birmingham for a day-long conference to help committee volunteers to feel more confident and appreciated in their volunteer role/ This day gave them the opportunity to share experiences with others in a similar position, and to ensure that they felt inspired and excited about being a part of the Military Wives Choirs. Every committee member was able to attend training sessions to support them in their specific committee roles including specific training for Treasurers, Choir Leads, PR & Marketing Leads as well as Event Co-ordinators for each choir. All volunteers were given the opportunity to learn from Board Members about the new plans and opportunities that are being considered for 2019 and beyond.

2018 saw the continuing partnership between The Military Wives Choirs and M&Co who continued to expand on their MWC home collection. This family-run business with stores in market towns across the UK, is a perfect brand that fits well with the MWC ethos.

2018 also saw the launch of an annual Christmas card sales programme, supported through Cards for Good Causes. All purchases saw a percentage of the profits donated to the Military Wives Choirs and as a successful campaign proved to be the first in an ongoing income generation opportunity for the charity.

Continued development of our communications and IT support enabled better cross choir communications through our intranet and our OneVoice, monthly choir members online magazine which saw 12 issues delivered. This enables every choir member to understand more about the whole network, its membership and its workings whilst offering each choir a voice to contribute to stories and articles

Our existing Memorandum of Understanding with SSAFA continues to provide the platform to support the integrated workings of the two charities and ongoing development of this valuable partnership will continue.

Our choirs have continued to perform at a wide range of events in their local communities with particularly poignant performances at Armed Forces Day and Armistice Day. The choirs attended over 800 events across the year, over 300 of those being within their local community and over 300 being for their military community. Many choirs sought out their own training and inspiration in the form of musical workshops with external vocal coaches.

From a local choir perspective, the range of events, support and experiences for choirs continue to be wide ranging depending on the size and experience of the choir. However, our choirs continue to perform everywhere from local church halls and care homes through to significant military and civilian events with many choirs joining with each other to perform together.

VISION, MISSION, VALUES, ETHOS

Our vision is the MWCF choir network will improve the long-term wellbeing and enrich the lives of women within the military community by bringing them closer together through singing.

THE MILITARY WIVES CHOIRS FOUNDATION

REPORT OF THE VICE CHAIRS OF TRUSTEES

Our mission is that the MWCF will provide support, training and opportunities for choirs and individuals that will sustain and develop our network and the women who sing in our choirs because we believe we are stronger together.

Our Values

Mutuality	Constant support and unspoken understanding
Openness	Honest, inclusive, equal voice
Time Out	Creating time to be who you are
Optimism	Our collective energy creates new opportunities

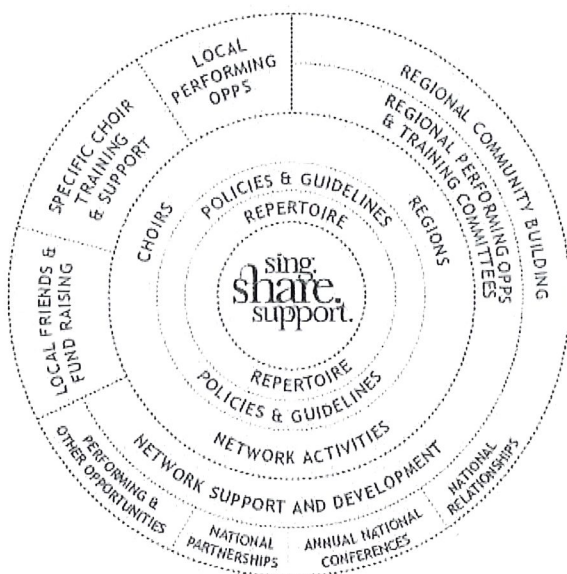
ETHOS: Sing Share & Support

Closely linked to our values, is our ethos: *sing, share, support*. This phrase encompasses the way in which the whole charity (staff, trustees, committees and choir members) operates, and it also helps to tell the outside world what we are about:

Sing: We sing great songs that challenge us to be the best we can be. We give performances that make us proud to be in a Military Wives Choir (MWC).

Share: We enjoy each other's company and feel part of something special. Through having fun together, we feel uplifted and happier.

Support: We are a team and we help each other to cope. A member of one MWC is an equally valued member of all MWCs. Our ethos of *sing, share, support* also helps articulate our strategic approach and filters through every aspect of our business plan.



THE MILITARY WIVES CHOIRS FOUNDATION

REPORT OF THE VICE CHAIRS OF TRUSTEES

STRATEGIC AIMS

Our strategic aims are to:

- provide on-going support to our network of choirs across the UK armed forces (includes reservists), enabling the women from within the military community to come together and feel better through singing.
- have a nationally understood and highly respected reputation and brand that is consistent across the network and is well supported.
- be financially resilient enabling us to focus on the future.
- be recognised by the Armed Forces community as a valuable well-being, support and community-building organisation for women within the military community.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Military Wives Choirs Foundation (MWCF) is a subsidiary charity of The Soldiers, Sailors, Airmen and Families Association (SSAFA). SSAFA is the sole legal member of MWCF.

The MWCF has its own board of Trustees and is considered an independent charity for the purposes of charity law.

The directors confirm that:

- so far as each director is aware, there is no relevant audit information of which the company's auditor is unaware; and
- the directors have taken all the steps that they ought to have taken as directors in order to make themselves aware of any relevant audit information and to establish that the company's auditor is aware of that information

During 2018, the sixth full year of operation for the MWCF, the Board met six times, on a bi-monthly basis.

The Trustees are listed on page 2. As per our governing document the Board shall comprise at least three Trustees but not more than twelve persons. A Trustee can be appointed for a term up to three years. A retiring Trustee may be re-appointed for a further term of up to three years. Once a Trustee has served two terms consecutively, he/she may only stand for re-election so long as he/she has taken a break of at least one year from the membership of the Board of Trustees following his/her consecutive term.

During the appointment process Trustees receive information about the organisation, the roles and responsibilities of a Trustee and a copy of the Charity Commission document CC3. Potential trustees have access to all publicly available information such as past annual reports and returns. The interview and appointment processes involve meetings with current Trustees, the Director of Operations and the Chair, as well as observing a Board meeting. Prior to observing a Board meeting, potential trustees receive a copy of our plans. Board members are encouraged to attend courses on aspects of Trusteeship considered relevant to their needs, and whole board training is offered once per year.

Each Member guarantees to pay £1 in the event of winding up of the MWCF.

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The Trustees meet a minimum of three times per annum and currently on a bi-monthly basis.

CHOIR GOVERNANCE

Each choir in our network is managed by a voluntary elected committee of choir members, who are appointed by nomination and a choir vote at each choir's Annual General Meeting. Each choir appoints at a minimum a Chair, a Secretary and a Treasurer.

Each choir maintains its own bank account, but all choirs are wholly part of MWCF and submit their annual accounts for scrutiny at the end of the financial year.

TRUSTEES

The Trustees (who are also the Directors for the purpose of Company law) of the MWCF are as shown on page 2 and shall serve for a term up to three years. Subsequent Trustees are to be elected by the Trustees in consultation with the Members for a term of up to three years.

Trustees have received information about the MWCF and their responsibilities in respect of the MWCF as part of their induction. Formal Trustee training, as required, is expected to take place during the current year.

FINANCIAL REVIEW

A summary of the results for the MWCF for the year is given on page 12 of the financial statements. The Foundation has generated income in 2018 by performances, with voluntary donations, by trading (via SSAFA Forces Help Enterprises Limited) and individual choirs collecting member subscriptions. The income generated has been spent on enabling choirs to practice and perform together, to deliver the charity's objectives.

RESERVES POLICY

The Trustees have agreed a reserves policy that will ensure that free reserves are being utilised to best meet the charitable objectives of the Foundation.

RISK MANAGEMENT

The Trustees have considered the key risks affecting the MWCF and will continue to take steps to record these in a risk register and mitigate them as the work of the MWCF evolves.

PUBLIC BENEFIT

The Trustees are confident that they comply with the Charity Commission's guidance on public benefit.

PLANS FOR FUTURE PERIODS

The Trustees will continue to focus on the long-term sustainability of the organisation, supporting choirs to ensure they continue delivering the benefits to choir members and focusing on sustainable central income streams to meet the demand from choirs.

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REPORT OF THE VICE CHAIRS OF TRUSTEES

SMALL COMPANY EXEMPTION

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and the Directors have also taken advantage of the small company exemption not to prepare a Strategic Report.

AUDITOR

In accordance with Section 485 (4) of Companies Act 2006 a resolution to reappoint Grant Thornton UK LLP will be proposed at the Annual General Meeting.

The Report of the Trustees has been prepared in accordance with the special provisions relating to companies' subject to the small companies' regime within Part 15 of the Companies Act 2006. The Trustees have also taken advantage of the small companies' exemption not to prepare a Strategic Report.

Trustee

Trustee

THE MILITARY WIVES CHOIRS FOUNDATION

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees (who are also directors of The Military Wives Choirs Foundation for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and regulations.

Company law requires the Trustees to prepare financial statements for each financial year. Under that law the Trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law), including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland. Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the incoming resources and application of resources, of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the accounts on a going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees confirm that:

- so far as each Trustee is aware, there is no relevant audit information of which the charitable company's auditor is unaware; and
- the Trustees have taken all the steps that they ought to have taken as trustees in order to make themselves aware of any relevant audit information and to establish that the charitable company's auditor is aware of that information.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Independent auditor's report to the members and trustees of The Military Wives Choirs Foundation

Opinion

We have audited the financial statements of The Military Wives Choirs Foundation (the 'charitable company') for the year ended 31 December 2018 which comprise the Statement of Financial Activities, the Statement of Financial Position and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102; The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 December 2018 and of its incoming resources and application of resources including, its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

Basis for opinion

We have been appointed as auditor under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and under the Companies Act 2006 and report in accordance with regulations made under those Acts. We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

Independent auditor's report to the members and trustees of The Military Wives Choirs Foundation

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Charitable Company Information, Trustees' Report, Report of the Chair of Trustees and Statement of Trustees' Responsibilities, set out on pages 1 to 9. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of

assurance conclusion thereon. In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinion on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' Report and the Report of the Chair of Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements.
- the Trustees' Report and the Report of the Chair of Trustees have been prepared in accordance with applicable legal requirements.

Matter on which we are required to report under the Companies Act 2006

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Report and the Report of the Chair of Trustees.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Companies Act 2006 and the Charities Accounts (Scotland) Regulations 2006 (as amended) requires us to report to you if, in our opinion:

- proper and adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies exemption from the requirement to prepare a strategic report

Independent auditor's report to the members and trustees of The Military Wives Choirs Foundation

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion.

Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members and trustees, as a body, in accordance with Section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and under Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members and trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and its members and trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Steve Maslin
Senior Statutory Auditor
for and on behalf of Grant Thornton UK LLP
Statutory Auditor, Chartered Accountants
London

Date:

Grant Thornton UK LLP is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006

THE MILITARY WIVES CHOIRS FOUNDATION
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2018

	Note	Unrestricted Fund £	Restricted Funds £	Total 2018 £	Total 2017 £
INCOME					
Voluntary income:					
<i>Donations and contributions</i>	5	193,188	-	193,188	156,697
<i>Grants receivable</i>	5	109,510	55,676	165,186	13,412
		-----	-----	-----	-----
Total voluntary income		302,698	55,676	358,374	170,109
Income from charitable activities:					
<i>Subscriptions</i>		171,533	-	171,533	148,277
<i>Performance related income</i>		66,027	-	66,027	41,004
<i>Other charitable income</i>		130	-	130	4,722
		-----	-----	-----	-----
		237,690	-	237,690	194,003
Total income from charitable activities			-		
		-----	-----	-----	-----
Total income		540,388	55,676	596,064	364,112
		-----	-----	-----	-----
EXPENDITURE					
Costs of raising funds					
<i>Fundraising and promotion</i>		4,453	-	4,453	11,846
		-----	-----	-----	-----
Charitable activities					
<i>Choir welfare, support and development</i>	6	557,051	245,933	802,984	549,060
Total charitable activities		557,051	245,933	802,984	549,060
		-----	-----	-----	-----
Total expenditure		561,504	245,933	807,437	560,906
		-----	-----	-----	-----
Net expenditure		(21,116)	(190,257)	(211,373)	(196,794)
		-----	-----	-----	-----
Total funds brought forward at 1 January 2018		6,326	267,886	274,212	471,006
		-----	-----	-----	-----
Total funds carried forward at 31 December 2018	13	(14,790)	77,629	62,839	274,212
		-----	-----	-----	-----

All amounts relate to continuing activities. The company has no gains or losses other than the result for the year.
The accompanying accounting policies and notes on pages 17 to 23 form an integral part of these financial statements

MILITARY WIVES CHOIRS FOUNDATION

STATEMENT OF FINANCIAL POSITION

Registered Company Number 08089745

AS AT 31 DECEMBER 2018

	<u>Notes</u>	<u>2018</u> £	<u>2017</u> £
FIXED ASSETS			
Tangible fixed assets	10	2,934	4,082
CURRENT ASSETS			
Debtors	11	28,291	63,835
Cash at Bank and in Hand		<u>321,837</u>	<u>483,557</u>
		350,128	547,392
Creditors: Amounts falling due within one year	12	(290,223)	(277,262)
Net current assets		<u>59,905</u>	<u>270,130</u>
Total assets less current liabilities		<u>62,839</u>	<u>274,212</u>
NET ASSETS		<u><u>62,839</u></u>	<u><u>274,212</u></u>
THE FUNDS OF THE CHARITY:			
Unrestricted income (deficit)/ funds	13	(14,790)	6,326
Restricted income funds	13	77,629	267,886
TOTAL CHARITY FUNDS		<u><u>62,839</u></u>	<u><u>274,212</u></u>

The financial statements have been prepared in accordance with section 44 of the Charities and Trustee Investment (Scotland) Act 2005, the special provisions of Part 15 of the Companies Act relating to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to the members of the company.

The notes on pages 17 to 23 form part of these accounts.

The financial statements were approved and authorised for issue by the Trustees on 2018 and signed on 2018 by:

S Davies - Trustee

- Trustee

THE MILITARY WIVES CHOIRS FOUNDATION
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2018

1 COMPANY INFORMATION

The company was incorporated on 30 May 2012 as a company limited by guarantee.

The key objective of the MWCF is to relieve the need, suffering and distress of members and former members of the armed forces, their partners, spouses and other family members, principally through the formation, support and development of choirs (predominantly military wives choirs). We are first and foremost a welfare organisation.

2 BASIS OF PREPARATION

These financial statements have been prepared in accordance with applicable United Kingdom accounting standards, including Financial Reporting Standard 102 – 'The Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland' (FRS 102), the Charities SORP (FRS 102) and with the Companies Act 2006. The financial statements have been prepared on the historical cost basis.

The company as a qualifying entity is exempt from producing a cash flow statement in accordance with FRS 102 1.12(b). The company is controlled by its ultimate parent undertaking, the Soldiers, Sailors, Airmen and Families Association - Forces Help, a charity incorporated under Royal Charter, whose publicly available accounts include a consolidated cash flow statement.

The Charity constitutes a public benefit entity as defined by FRS 102.

The financial statements are presented in Sterling (£).

Going Concern

The MWCF has a charitable donation arrangement in place whereby it receives an annual donation from a fellow group subsidiary SSAFA Forces Help Enterprises Limited, generated from trading arrangements that it carries out in respect of Military Wives Choirs activities. In addition the Foundation's choirs are mainly self sufficient in their funding. The Foundation does not commit to spending without ensuring that has sufficient funds available. The parent charity, The Soldiers, Sailors, Airmen and Families Association – Forces Help (SSAFA) have confirmed they will not demand repayment of amounts owed by the Foundation for at least twelve months following the signing of these financial statements by the Trustees. Furthermore since the year end the Trustees of SSAFA have undertaken to grant the Foundation up to £100,000 to enable it to continue to operate. On this basis the Trustees consider that the Foundation is a going concern.

3 SIGNIFICANT JUDGEMENTS AND ESTIMATES

Preparation of the financial statements requires management to make significant judgements and estimates. Previously amounts receivable from fellow group entities as Gift Aid donations from profits generated in those entities were estimated and accounted for as accrued. The company has now amended its accounting policies account for these revenues when paid.

4 ACCOUNTING POLICIES

The principal accounting policies adopted, judgements and any key sources of estimation uncertainty in the preparation of these financial statements are as follows:

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4.1 Tangible fixed assets

Tangible fixed assets are stated at cost and depreciated in equal instalments from the year of purchase. Music equipment is depreciated over 5 years except for pianos which are depreciated over 10 years. Additions valued at less than £2,000 are written off in the year of purchase.

4.2 Income

All income is included in the Statement of Financial Activities (SOFA) when the MWCF is legally entitled to the income, there is probability of receipt and it can be measured with sufficient reliability.

Other income relates to other income accumulated by the many Choirs. This income arises from many different sources, but it is considered that the cost administratively of splitting this income at this formative stage would outweigh the benefit derived for the charity.

4.3 Expenditure

Expenditure is recognised in the year in which it is incurred and includes attributable VAT which cannot be recovered. Expenditure is recognised when the MWCF has entered into a legal or constructive obligation. Support costs are those functions which assist the charity but do not directly undertake charitable activities. These include back office costs, finance, costs incurred by the Choirs and governance costs.

4.4 Debtors

Short term debtors are measured at transaction price, less any impairment. Loans receivable are measured initially at fair value, net of transaction costs, and are measured subsequently at amortised cost using the effective interest method.

4.5 Creditors

Short term trade creditors are measured at the transaction price. Other financial liabilities are measured initially at fair value, net of transaction costs, and are measured subsequently at amortised cost using the effective interest method.

4.6 Fund accounting

Unrestricted funds are those freely available for use in pursuance of the MWCF's general objects of the charity.

Restricted funds are funds to be used only for the purposes specified by the donor.

4.7 Gift Aid

The Company has adopted a policy of recognising donations from fellow group undertakings when received.

4.8 Pension costs

The Company operates a defined contribution scheme. Contributions to the Company's pension scheme are charged to profit and loss in the period to which they relate.

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5 DONATIONS AND GRANTS

	2018	2017
	£	£
Donations and contributions		
Donation from fellow subsidiary	39,683	25,614
Donations collected by Choirs	148,580	124,049
Other donations	4,925	7,034
	<u>193,188</u>	<u>156,697</u>
 Grants receivable		
Restricted grants	55,676	-
Other grants	109,510	13,412
	<u>165,186</u>	<u>13,412</u>

6 CHARITY WELFARE, SUPPORT AND DEVELOPMENT

	Unrestricted	Restricted	Total	
			2018	2017
			£	£
Supporting choirs with their development	9,218	84,880	94,098	40,298
Fees – Directors, Artists and Music	191,549	-	191,549	175,571
Other music and performance costs	126,856	70,995	197,851	85,952
Website development, IT and hosting costs	14,564	-	14,564	4,776
Co-ordination, brand development and workshops	-	-	-	1,376
Salaries (recharged – Note 9)	119,136	38,834	157,970	147,892
Other staff costs	770	-	770	-
Travel, meeting costs and other expenses	10,380	51,224	61,604	10,477
Legal and professional fees	2,583	-	2,583	8,631
Depreciation	1,148	-	1,148	1,799
Support costs	77,112	-	77,112	68,160
Governance costs (see Note 7)	3,735	-	3,735	4,128
	<u>557,051</u>	<u>245,933</u>	<u>802,984</u>	<u>549,060</u>

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7 GOVERNANCE COSTS

	2018	2017
	£	£
Audit fees	3,200	3,200
Trustees' expenses	535	928
	<u>3,735</u>	<u>4,128</u>

Trustee expenses relate to reimbursement and costs in respect of attendance of Trustees' meetings for 11 Trustees during the year (2017: 8 Trustees).

8 NET EXPENDITURE FOR THE YEAR

Net expenditure for the year is after charging:

	2018	2017
	£	£
Audit fees	3,200	3,200
Depreciation	<u>1,148</u>	<u>1,799</u>

9 STAFF COSTS AND TRUSTEES REMUNERATION

None of the trustees received any emoluments in respect of services to the MWCF.

	2018	2017
	£	£
Wages and salaries	138,041	128,170
National Insurance Employers	12,502	13,332
Pension costs	7,427	6,390
	<u>157,970</u>	<u>147,892</u>
Staff numbers	<u>4</u>	<u>4</u>

There were no higher-paid staff in either 2018 or 2017 receiving emoluments of £60,000 per annum or more.

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10 TANGIBLE FIXED ASSETS

	Equipment £	Piano £	Total £
Cost			
Brought forward at 1 January 2018	6,910	4,168	11,078
Additions in year	-	-	-
Carried forward at 31 December 2018	<u>6,910</u>	<u>4,168</u>	<u>11,078</u>
Depreciation			
Brought forward at 1 January 2018	5,962	1,034	6,996
Depreciation	948	200	1,148
Carried forward at 31 December 2018	<u>6,910</u>	<u>1,234</u>	<u>8,144</u>
Net Book Value at 31 December 2018	<u>-</u>	<u>2,934</u>	<u>2,934</u>
Net Book Value at 31 December 2017	<u>948</u>	<u>3,134</u>	<u>4,082</u>

11 DEBTORS

	2018 £	2017 £
Amount due from fellow subsidiary undertaking	1,012	25,492
Other debtors	27,279	38,343
	<u>28,291</u>	<u>63,835</u>

Amounts due from fellow subsidiary undertakings are repayable on demand and interest-free.

12 CREDITORS: Amounts falling due within one year

	2018 £	2017 £
Trade creditors	1,741	2,743
Amounts due to parent undertaking	282,082	261,079
Accruals and deferred income	6,400	13,440
	<u>290,223</u>	<u>277,262</u>

Amounts due to the parent undertaking are repayable on demand and interest-free.

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13 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds	Restricted Funds	2018 Total Funds	2017
	£	£	£	
Tangible fixed assets	2,934	-	2,934	4,082
Current assets	272,499	77,629	350,128	547,392
Current liabilities	(290,223)	-	(290,223)	(277,262)
Total funds	(14,790)	77,629	62,839	274,212

14 RELATED PARTY TRANSACTIONS

The debt due to SSAFA at 31 December 2018 was £282,082 (2017: £261,079). This arose due to costs paid out primarily in earlier years for the MWCF. Any new costs incurred in respect of the MWCF will be repaid to SSAFA on a timely basis. No interest is charged and the loan is repayable on demand. SSAFA granted the charity £100,000 during the year (2017: nil).

An amount of £1,012 was owed by SSAFA Forces Help Enterprises Limited (a fellow subsidiary) to the MWCF at 31 December 2018 (2017: £25,492). This arises where the MWCF has incurred expenses relating to trading activities undertaken by SSAFA Forces Help Enterprises Limited.

There were no other related party transactions during the year.

15	FINANCIAL ASSETS AND LIABILITIES	2018	2017
		£	£
	Financial assets measured at amortised cost	<u>350,128</u>	<u>547,392</u>
	Financial liabilities measured at amortised cost	<u>290,223</u>	<u>277,262</u>

16 ULTIMATE CONTROLLING PARTY

The MWCF is controlled by SSAFA which is the sole member of the MWCF. SSAFA is a charity registered in England and Wales (charity number: 210760) and Scotland (charity number: SCO45217). In accordance with FRS 102 details of transactions with the MWCF's ultimate parent undertaking and fellow subsidiaries are not disclosed as SSAFA prepares consolidated financial statements which include the results of the MWCF. Copies of the financial statements of SSAFA may be obtained from: The Secretary, SSAFA, Queen Elizabeth House, 4 St Dunstan's Hill, London, EC3R 8AD.

17 FUTURE COMMITMENTS

The MWCF had no formal agreed commitments or contractual obligations, or contingent liabilities as at 31 December 2018 (2017: Nil).

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18 CORPORATION TAXATION

The MWCF is exempt from tax on income and gains falling within Section 505 of the Taxes Act 1988 or section 252 of the Taxes and Chargeable Gains Act 1992 to the extent that these are applied to its charitable objectives