



**MUSIC  
OF  
LIFE**

# **Annual Report & Accounts 2025**





# Annual Report & Accounts 2025

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# Charity Overview

Established in 2003, Music of Life is a specialist charity that supports the development and well-being of children and young people with disabilities and special needs through the provision of regular high-quality music-making opportunities. We work with over 1,500 participants per year, many of whom are engaged in term-time activities for six years or more.

The unique feature of our work is continuity. Positive impact can be traced at many levels – cognitively, physically, emotionally, academically, and socially. Furthermore, our activities positively affect wider groups – families, schools, local communities, and educational bodies. Our students come from disadvantaged backgrounds and many are extremely vulnerable and experience isolation.

In our work we address inequality, financial and social barriers and lack of provision within the educational sector. All of these prevent children and young people with multiple and complex disabilities and special needs from accessing music making that is vital and, in many cases, transformational to their development.

Our projects are based in London, the Midlands and North of England and are delivered in special schools and other special education settings.

## Our Vision

Our vision is for all disabled children and young people to be able to access, and benefit from, music-making opportunities.

## Our Mission

Our mission is to build and strengthen the life skills, well-being and confidence of disabled children and young people through music-making.

## Our Programmes

- Choirs in Special Schools
- Music for Deaf Children
- Individual Music Lessons
- Young Leaders
- Teacher Training
- Song Bank

# Welcome from the Chair of Trustees



It is my pleasure to introduce this year's Annual Report and reflect on a year of progress and transition for Music of Life.

In 2025, we worked with more children in more schools than ever before including a growing number of children and young people who are living with profound and multiple learning difficulties, reflecting both rising demand and our commitment to ensuring those with the most complex needs can access high-quality musical opportunities.

We also expanded our geographical footprint, establishing new choirs in special schools in Brent, strengthening our presence across London.

Nonetheless, many children with complex disabilities are still unable to access specialist music provision. Music of Life continues to play a vital role in addressing this gap, in partnership with like-minded groups.

The fundraising environment for the arts and special needs education is increasingly challenging with demand on trusts and foundations exceeding their capacity and several established funders spending out.

For this reason a key element of our strategic plan for 2026-28 is to diversify our income streams, following the Board's decision in 2024 to appoint a Head of Development and Communications. Since then a new fundraising strategy has been approved focusing on philanthropists, corporate entities and events.

A new website and CRM system have been launched, new individual and corporate donors secured, and initiatives such as Chords of Change introduced. Concert activity has also expanded, increasing awareness.

In the year, we increased expenditure by 25%. Income increased by 31% including the total value of a 5-year endowment.

The Board approved the Strategic Plan for 2026-2028 which prioritises securing funding for existing programmes, whilst enabling further growth as resources allow.

A major focus for the Board in 2025 was succession planning and organisational resilience. We welcomed Calvin Pike as Vice Chair and Simon Perry as Legal Trustee and Board Secretary. Dinara Kenessary-Karava joined as Treasurer replacing Louise Shepherd-Evans, who stepped down following completion of this report. Emma Dearnaley, our legal trustee, stepped down for work and family reasons. We thank Louise and Emma for their very valuable contributions.

Our Advisory Council reviewed our plans and activities and continued to offer valuable insight into the changing nature of provision and the increasing complexity of needs among the children we serve.

We are very grateful to our long-term supporters. In particular, Yuri and Irina Bedny, the City Bridge Trust, the Karlsson Jativa Charitable Foundation and the Edward Gostling Foundation. The John Lyons Charity, the Headley Foundation and the Powell Family Trust awarded us multi-year grants and new support came from the Pears Foundation and the Baily Thomas Charitable Fund. We thank all our donors and partners who contributed in so many ways.

I would like to thank Maria, Katie Baxter, Diana Cripps and our team of contracted practitioners and volunteers whose commitment underpins everything Music of Life achieves. I am also very grateful to my fellow trustees and the members of the Advisory Council.

At the end of the year I advised the CEO and Board of my intention to step down from my role as Chair after more than 17 years. Working with Maria and the team over all those years and seeing the charity develop and grow has been very rewarding. Following a professional search and interview process, the Board has approved the appointment of Rutger Beelaerts as my successor. I wish him and Music of Life every success in the coming years.

Ray Longbottom, Chair

# CEO's Report



**It gives me great pleasure to report on 2025, our fifth consecutive record year – a milestone that reflects not just growth in numbers, but deepening impact in the lives of the children and young people at the heart of everything we do. This year, over 1,500 direct beneficiaries engaged in weekly term-time sessions with us, including over 1,150 students singing in our choirs, over 200 students accessing music at Schools for the Deaf, and over 140 students receiving individual music lessons. Behind each of these figures is a child or young person whose life is being shaped, not just musically, but through increased confidence, communication, connection and opportunity.**

At Music of Life, we do not simply teach music. We provide essential tools for life. Our measure of success is not the number of sessions delivered or the applause at the end of a concert – though both of those matter. It is the quiet confidence of a young person who stands up to lead a choir for the very first time. It is the student who finds the courage to step onto a stage and sing a solo. It is the Deaf child who discovers that music belongs to them too, or the neurodivergent young person who finds, perhaps for the first time, a space where they can truly thrive. These moments of transformation are what drive us, and they are what make Music of Life not just a music-making charity, but a life-changing one.

In all our work with students who are Deaf, visually impaired, neurodivergent, or living with complex disabilities, we see every day how high-quality, specialist musical provision opens doors that might otherwise remain closed. Each success fills us with even more determination to close the significant participation gap that leaves so many disabled children without access to the vital benefits of music-making.

Central to this and all our work is a commitment to youth voice and youth-led practice. We believe that every young person we work with – including those who are non-speaking – has the right to be heard and to make choices about their own musical journey. Through careful, skilled facilitation, our practitioners create the conditions

for all students to express preferences, exercise agency, and co-shape their own experience. This is inclusion in its truest sense.

Our growing partnerships with local music services enable students to participate in borough-wide and regional festivals and celebration concerts at venues including the Royal Albert Hall and Birmingham Symphony Hall. Such musical experiences carry enormous significance for young people who might never otherwise access them. Our partnership with the Royal College of Music, now in its third year, is quietly reshaping how the next generation of musicians thinks about disability, access and musical participation.

My deepest thanks go to our remarkable trustees, practitioners, volunteers and supporters, whose daily commitment and unwavering passion for our cause are the bedrock of our resilience and the engine of our development. And above all, my gratitude and admiration go to the children and young people with whom we are fortunate to share the joy of music every week. They inspire everything we do, remind us why it matters and make us all very happy indeed!

## A special tribute to our outgoing Chair, Ray Longbottom

After more than 17 years as Chair of Music of Life, Ray stepped down having made a contribution that is impossible to overstate. His legacy is in a Board of Trustees that is skilled, engaged and ambitious; in the governance culture that is today one of our greatest organisational strengths; and in the confidence with which we now look to the future. I would like to thank Ray on behalf of everyone - our trustees, practitioners, students and families - for his incredible dedication to Music of Life and its mission.

Maria Teterina, CEO

INDIVIDUAL MUSIC OPPORTUNITIES  
PROVIDED BY MUSIC OF LIFE IN 2025

46,290

6

2025 IN NUMBERS

1543

DIRECT  
BENEFICIARIES

142

STUDENTS RECEIVING  
1:1 LESSONS

5

MUSIC FOR DEAF  
CHILDREN SCHOOL  
PROGRAMMES

10

CHOIRS IN  
SPECIAL NEEDS  
SCHOOLS

24

SPECIAL SCHOOLS  
WITH 1:1 LESSONS  
PROVISION

Number of activities per programme

172

DAYS OF MUSIC  
PROVISION IN DEAF  
SCHOOLS

249

CHORAL SESSIONS  
IN SPECIAL SCHOOLS

4,660

INDIVIDUAL LESSONS

84

TEACHER TRAINING  
DAYS AND PEER SUPPORT  
SESSIONS

96

CONCERTS, ASSEMBLIES  
AND COMMUNITY  
ENGAGEMENT PROJECTS

Summary of music provision

1156

VOICES

40

KEYBOARDS

44

WOODWIND

18

STRING

28

PERCUSSION/  
OTHER

203

MUSIC IN  
CLASSROOM FOR  
DEAF CHILDREN

10

MUSIC THEORY

23

FOLK /  
TRADITIONAL

8

MUSIC  
TECHNOLOGY

13

COMPOSITION

7

2025 Key Facts and Figures

Disabilities and conditions  
across our beneficiary groups\*

|                                                                                        |     |
|----------------------------------------------------------------------------------------|-----|
| Autistic Spectrum Disorders                                                            | 58% |
| Other learning disabilities<br>(including Profound and Multiple Learning Disabilities) | 68% |
| Deaf / Hard of Hearing                                                                 | 22% |
| Physical disability                                                                    | 17% |
| Blind / Visually Impaired                                                              | 8%  |

\*Overall majority of our students represent more than one condition

42%

58%

Ethnicity

White British/ White Other  
Global Majority Groups

82%

of our current students  
are on Pupil Premium



# Choirs in Special Schools

Our longest-standing programme started in 2014. We work in schools which cater for learners with complex mental, physical, learning and emotional needs. They come from wide geographical areas and are mainly from very disadvantaged backgrounds, including looked after children, those from low-income households and families with multiple members with disabilities. Our weekly sessions, led by a minimum of three experienced musicians, are fully inclusive, being open to every student irrespective of the level of their access needs.

In 2025, we worked in 10 special schools:

- Evergreen Primary School, Warwick
- Evergreen Secondary School, Warwick
- Selly Oak Special School, Birmingham
- Woodlands Special School, Coleshill
- Calthorpe Academy, Birmingham
- Bridge School, Birmingham
- Castle School, Cambridge
- Phoenix Arch Special School, London
- Avenue Special School, London
- Manor Special School, London

2025 saw significant expansion in our Choirs in Special Schools programme. Three brand-new choirs at special schools in Brent, London, were introduced to our provision in stages from March to July 2025, leading to regular weekly sessions from September 2025.

In the Midlands, three end-of-year concerts brought together our secondary schools' special needs choirs and local mainstream school choirs in continued inclusive creative partnerships – students learning songs, rehearsing, and performing side by side. Presented to audiences of parents and local supporters to extraordinary acclaim, these were heartwarming displays of creativity, friendships and mutual support amongst participating students.



# Music for Deaf Children

This programme is a mix of classroom music provision (in small groups of 5-7 children) and 1:1 instrument teaching. It started in 2017 and has since grown from one to five schools for Deaf children in London and Hertfordshire. The unique methodology was developed by Ruth Montgomery, our Programme Lead and a professional Deaf musician and music teacher who has been associated with Music of Life since her student years. Ruth supports and mentors a small team of practitioners, some of them are also Deaf musicians, some are hearing music practitioners who are fluent in British Sign Language.

In 2025 Music of Life delivered weekly music sessions and lessons in five schools:

- Frank Barnes School for Deaf Children (Camden)
- Roding Primary School (Woodford)
- Blanche Nevile School (Haringey)
- James Wolfe School (Greenwich)
- Heathlands School (St Albans)

Deaf students across our schools benefited from an increased range of musical opportunities in 2025, including group instrumental sessions, one-to-one lessons, and both in-school and external performances. Over 200 students accessed music at our Schools for the Deaf this year.

The second year of our training programme at the Royal College of Music introduced young musicians to working with Deaf children, equipping them with the skills to engage with the unique and expert teaching methods developed by our professional Deaf programme leader since 2017.



# Individual Lessons Programme

Our Individual Lessons Programme comprises weekly specialist music lessons that can last, depending on students' level, needs and abilities, from 20 mins to 1.5 hours and are delivered on a vast variety of instruments and also include composition, music theory and music technology. We also support students who are ready to join a band, youth ensemble or choir. Their Music of Life teacher will attend the practices at their side for several weeks to help both the students and the group to adjust.

Student places in our Individual Lessons programme increased in 2025 through partnership with five local music services — Birmingham, Liverpool, Camden, Wandsworth, and Hertfordshire. More bespoke support was offered to students requiring tailored solutions to access music alongside their specialist teachers. Over 140 students received individual music lessons this year, with provision carefully adapted to meet each student's specific needs and circumstances.



# Young Leaders Programme

The launch of our Young Leaders Programme in 2025 marked a significant new stage in our work. It stems from many years' benefits of sustained engagement of disabled young people in our choral programmes.

Designed for older beneficiaries who are trained as co-leaders in our choir sessions and gradually develop into independent music practitioners, this pilot creates pathways into employment for disabled young people in the arts and education sectors. It was a profound privilege to witness our Young Leaders leading sessions and concerts in Birmingham with such confidence and authority, demonstrating everything that Music of Life stands for and serving as an inspiration to every child who comes after them.



## Song Bank

This year saw the creation and recording of the Song Bank - a curated selection of 15 Music of Life songs composed by our vocal leaders for our school choirs. These songs will shortly be made available to practitioners and the families of disabled children through our new website, extending our reach and impact well beyond our direct programmes and enabling more children to benefit from our specially composed repertoire.

# Teacher Training

We continued to grow our teams through our Teacher Training programme in 2025, welcoming new practitioners to both our Choirs in Special Schools and Music for Deaf Children programmes. We further diversified our workforce to include practitioners from underrepresented communities and those with disabilities - because representation in our teams matters as much as inclusion in our classrooms.



## Looking Ahead

Our model is proven, scalable, and limited only by the resources available to us. Diversifying our income is a strategic priority — reducing reliance on any single funding stream and building the financial resilience needed to grow.

We are actively seeking to deepen relationships with philanthropic organisations and individual philanthropists who share our vision. The achievements of 2025 are a foundation, not a ceiling and there is much more still to achieve across all our programmes.



# Trustees' Report

For the year ending 31 December 2025

## Introduction

The Trustees who are also the Directors of the limited company have the pleasure in presenting their Report together with the financial statements of Music of Life Foundation Charity for the year ended 31 December 2025. Legal and administrative information set out on page 23 forms part of this Report. The financial statements comply with current statutory requirements, the Articles of Association, applicable law and Statement of Recommended Practice: Accounting and Reporting by Charities 2019.

## Structure, Governance & Management

Music of Life Foundation is a company limited by guarantee governed by its Articles of Association adopted on 25th September 2019. The Charity is registered at Companies House as No. 4963498. It is a charity registered with the Charity Commission as No. 1102827.

The Foundation is managed by a Board, the members of which have the legal status of directors of the charitable company (the Charity) and are its Trustees for the purpose of charity law. The Board meets at least six times a year to have a close view on performance against objectives and to have more flexibility to react to arising issues.

## Selection and Appointment of Trustees

The Trustees appoint new members by general agreement. Regular reviews are conducted to ensure that the Board has the necessary skills. New trustees take part in an induction process when they receive copies of the Charity's Articles of Association, are fully briefed on their obligations under charity and company law, and are given information on the decision-making processes, the financial performance of the Charity, the regular review of the Risk Assessment and the Business Plan. Trustees with specific expertise brief the Board from time to time on current topics, more broadly trustees are encouraged to keep up-to-date with developments in the sector and to take advantage of the many training opportunities available from various bodies.

## Objectives and Activities of the Foundation for the Public Benefit

Music of Life Foundation's objectives are the advancement of the education of disabled children in the arts and, in particular, the art of music by:

- Providing access to facilities for study, for creative development and access to both standard and creative organisations, on equal terms with other children,

- Organising national and international musical events, competitions and concerts in which disabled children can participate thus helping them to realise their potential, and
- Supporting research undertaken into the educational and therapeutic use of the arts and in particular the art of music for the benefit of disabled children.

## Risk Management

The Trustees regularly review the major risks to which the Charity is exposed and take action where appropriate to mitigate them. The Trustees consider the two greatest risks to be:

- the unpredictability and short-term nature of much of our funding, especially income from Trusts and Foundations - this is the greatest risk in the short to medium term.
- the sudden loss of key individuals involved in the management of the charity and in delivering its programmes.

Our fundraising is focused on securing long term grants and diversifying our income streams. In 2024 we added a new role in our leadership team focused on developing new sources of income. We are seeking to mitigate the loss of key individuals by regular training of additional contractors, who shadow and work with our workshop leaders.

## Financial Review

Income in 2025 was £524,156 an increase of 31% over the previous year. Grants from Trusts and Foundations totalled £305,750 while income from all other sources was £218,406.

Income from Trusts and Foundations included £75,000 in the form of an endowment from the Edward Gostling Foundation which must be invested and spent evenly over 5 years. Interest earned can be spent at any time. Unrestricted income was boosted by a further generous gift from a philanthropist whose donation was matched by his employer.

Expenditure increased from £304,267 to £378,887. This includes fundraising costs of £20,697. The increase in charitable activity allowed us to reach more children and to strengthen the organisation for the longer term.

Restricted reserves at the end of 2025 were £85,264, an increase of 60% over 2024. However this will need to be augmented from our unrestricted reserves and with new grants to maintain continuity in our work.

Unrestricted reserves of £214,444 included a balance (£36,266) of the designated reserve set aside to fund the diversification of our income sources, as approved by the Board in 2024. Excluding the designated reserve, unrestricted reserves were £178,178 an increase of £105,838. The endowment reserve balance carried forward were £60,000. Total reserves carried into 2026 were £359,708.

We would like to express our gratitude for the continued support of our funders, donors, event participants and partners, whose contributions have strengthened both programme delivery and long-term sustainability. Looking ahead, Music of Life enters 2026 with a stronger unrestricted reserves position, however with our commitment to sustain our existing work, develop new programmes and gradually increase organisation capacity, fundraising will continue to present a significant challenge.

## Going Concern

We will continue to focus on building long term relationships with new and existing funders. In addition to the funding mentioned above, we continue to actively apply for grants from Trusts & Foundations. The Board has adopted an upgraded and rigorous risk assessment process during 2025 to identify and mitigate any major risks. Consequently, the Trustees believe that it is appropriate to continue to prepare the accounts on a going concern basis.

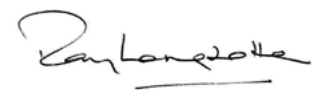
## Reserves Policy

The Trustees review the reserves policy bi-monthly, or on the occurrence of material changes in the Charity's activities. The Trustees have reviewed the Charity's requirements for reserves and have decided to hold a sufficient balance of unrestricted reserves to cover 6 months of planned expenditure to ensure financial stability and act as a safeguard against unpredictable income streams. In general, we do not commit to projects until funding is secured. These funds are usually received at the start of a project while expenditure follows on a monthly basis. Excluding the designated reserve, unrestricted reserves stand at £178,178 which sufficiently meets the Board's reserves policy. Free reserves are part of the charity's unrestricted funds that are freely available to spend on any of the charity's purposes. Free reserves are cash or liquid funds and do not include tangible fixed assets.

## Statement of Trustees' Responsibilities

The Trustees acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Companies Act 2006 and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Act relating to financial statements, so far as applicable to the company. Each of the Trustees has confirmed that there is no information of which they are aware which is relevant to the independent examination, but of which the Examiner is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the Examiner is aware of such information. This report has been prepared in accordance with the special provisions of Part 15 of the Act relating to small entities.

Approved by the Board on June 5th, 2026 and signed on its behalf: R A Longbottom, Chair of Trustees





Independent Examiner’s Report to the Trustees of Music of Life Foundation



I report to the charity trustees on my examination of the accounts of the charitable company for the year ended 31 December 2025 which are set out on pages 14 to 21.

Respective responsibilities of trustees and examiner

The trustees, who are also the directors of the charitable company for the purposes of company law, are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 (“the 2006 Act”). The charity’s trustees consider that an audit is not required for this year under Part 16 of the 2006 Act and an independent examination is required under Section 144(2) of the Charities Act 2011 (“the 2011 Act”).

Having satisfied myself that the charitable company is not subject to audit under company law and is eligible for independent examination, 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 the 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 statements below.

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:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 396 of the Companies Act 2006 other than any requirement that the accounts give a ‘true and fair’ view which is not a matter considered as part of an independent examination; or
- the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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

Jing

Jing Lu, Chartered Certified Accountant  
JK Barnehurst Accounting Ltd  
5 June 2026

Statement of Financial Activities (For the year ended 31 December 2025)

|                             |       | 2025               |                  |                 |            | 2024               |                  |                 |            |
|-----------------------------|-------|--------------------|------------------|-----------------|------------|--------------------|------------------|-----------------|------------|
|                             | Notes | Unrestricted Funds | Restricted Funds | Endowment Funds | Total 2025 | Unrestricted Funds | Restricted Funds | Endowment Funds | Total 2024 |
|                             |       | £                  | £                | £               | £          | £                  | £                | £               | £          |
| Income and Endowment From   |       |                    |                  |                 |            |                    |                  |                 |            |
| Donations                   | 2     | 197,061            | 235,014          | 75,000          | 507,075    | 225,923            | 137,800          | -               | 363,723    |
| Invoiced income             |       | -                  | 13,595           | -               | 13,595     | 22,952             | 11,318           | -               | 34,270     |
| Investment Income           |       | 3,486              | -                | -               | 3,486      | 662                | -                | -               | 662        |
| Total Income                |       | 200,547            | 248,609          | 75,000          | 524,156    | 249,537            | 149,118          | -               | 398,655    |
| Expenditure on              |       |                    |                  |                 |            |                    |                  |                 |            |
| Raising Funds               |       | 20,697             | -                | -               | 20,697     | 19,837             | -                | -               | 19,837     |
| Charitable Activities       |       | 140,514            | 202,676          | 15,000          | 358,190    | 119,750            | 164,680          | -               | 284,430    |
| Total Expenditure           | 3     | 161,211            | 202,676          | 15,000          | 378,887    | 139,587            | 164,680          | -               | 304,267    |
| Net Income/ (Expenditure)   |       | 39,336             | 45,933           | 60,000          | 145,269    | 109,950            | (15,562)         | -               | 94,388     |
| Reconciliation of funds     |       |                    |                  |                 |            |                    |                  |                 |            |
| Total funds brought forward |       | 161,191            | 53,248           | -               | 214,439    | 52,304             | 67,747           | -               | 120,051    |
| Transfer between funds      |       | 13,917             | (13,917)         | -               | -          | (1,063)            | 1,063            | -               | -          |
| Total funds carried forward |       | 214,444            | 85,264           | 60,000          | 359,708    | 161,191            | 53,248           | -               | 214,439    |



# Balance Sheet

At 31 December 2025

|                                                | Note     | 2025<br>£      | 2024<br>£      |
|------------------------------------------------|----------|----------------|----------------|
| <b>Fixed Assets</b>                            | <b>6</b> | <b>2,803</b>   | <b>44</b>      |
| <b>Current Assets</b>                          |          |                |                |
| Debtors                                        | 7        | 15,152         | 612            |
| Cash at Bank                                   |          | 364,113        | 228,089        |
|                                                |          | <b>379,265</b> | <b>228,701</b> |
|                                                |          |                |                |
| Creditors: amounts falling due within one year | 8        | (22,360)       | (14,306)       |
| <b>Net current assets</b>                      |          | <b>356,905</b> | <b>214,395</b> |
| <b>Total net assets</b>                        |          | <b>359,708</b> | <b>214,439</b> |
|                                                |          |                |                |
| <b>The funds of the charity</b>                |          |                |                |
| Unrestricted funds                             | 9        | 178,178        | 72,340         |
| Designated Unrestricted Funds                  | 9        | 36,266         | 88,851         |
| Restricted Funds                               | 9, 10    | 85,264         | 53,248         |
| Endowment funds                                | 9        | 60,000         | -              |
| <b>Total charity funds</b>                     |          | <b>359,708</b> | <b>214,439</b> |

For the year ending 31 December 2025 the company was entitled to exemption from audit under Section 477 of the Companies Act 2006 relating to small companies.

Directors’ responsibilities:

- The members have not required the company to obtain an audit of its accounts for the year ended 31 December 2025 in accordance with Section 476 of the Companies Act 2006;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

The accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

These accounts were approved by the Board on 5 June 2026 and were signed on its behalf by:

RA Longbottom  
Chair

# Statement of Cash Flows

For the year ended 31 December 2025

|                                                                     | 2025<br>£      | 2024<br>£      |
|---------------------------------------------------------------------|----------------|----------------|
| <b>Cashflow from operating activities:</b>                          |                |                |
| Net cash provided by (used in) operating activities                 | 135,438        | 115,446        |
|                                                                     |                |                |
| <b>Cashflow from investing activities:</b>                          |                |                |
| Purchases of property, plant and equipment                          | -              | -              |
| Purchase of other fixed assets                                      | (2,900)        | -              |
| Interest received                                                   | 3,486          | 662            |
|                                                                     |                |                |
| <b>Net cash from investing activities</b>                           | <b>586</b>     | <b>662</b>     |
|                                                                     |                |                |
| <b>Cashflow from financing activities:</b>                          |                |                |
|                                                                     | -              | -              |
|                                                                     |                |                |
| <b>Change in cash and cash equivalent in the reporting period</b>   | <b>136,024</b> | <b>116,108</b> |
| Cash and cash equivalents at the beginning of the reporting period  | 228,089        | 111,981        |
| <b>Cash and cash equivalents at the end of the reporting period</b> | <b>364,113</b> | <b>228,089</b> |

## Reconciliation of net income/ (expenditure) to net cash flow from operating activities

|                                                                                                  | 2025<br>£      | 2024<br>£      |
|--------------------------------------------------------------------------------------------------|----------------|----------------|
| Net income/(expenditure) for the reporting period (as per the statement of financial activities) | 141,782        | 93,726         |
| Adjustment for:                                                                                  |                |                |
| Depreciation charges                                                                             | 141            | 268            |
| (Increase)/decrease in debtors                                                                   | (14,540)       | 16,791         |
| Increase/(decrease) in creditors                                                                 | 8,054          | 4,661          |
| <b>Net cash provided by (used in) operating activities</b>                                       | <b>135,438</b> | <b>115,446</b> |

# Notes on Financial Statements

For the year ended 31 December 2025

## 1. Principal accounting policies

### (a) Accounting convention

The financial statements have been prepared on a historical cost basis 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 applicable in the UK and Republic of Ireland (FRS 102) – (Charities SORP FRS 102), and the Companies Act 2006.

### (b) Company status

The Charity is limited by guarantee. The members of the company are the trustees named on page 23. In the event of the Charity being wound up, the liability in respect of the guarantee is limited to £10 per member of the Charity.

### (c) Income recognition

Income from voluntary grants, legacies and donations are included in the Statement of Financial Activities when received unless the grant specifically funds the Charity's expenditure, in which case income and expenditure are allocated to the relevant period and matched.

### (d) Resources expended

Resources expended are included in the Statement of Financial Activities on an accruals basis, inclusive of any VAT. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with use of the resources.

Fundraising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities. Support costs are those costs incurred directly in support of expenditure on the objects of the Charity and include project management. Governance costs are those incurred in connection with administration of the Charity and compliance with constitutional and statutory requirements.

### (e) Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Income arising on designated funds can be used in accordance with the objects of the Charity and is included in unrestricted funds. Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund.

### (f) Tangible fixed assets

Tangible fixed assets are depreciated on a straight line basis over their estimated useful lives as follows:

- Office equipment and website - 20% per annum

## 2. Donations

|                                           | Unrestricted<br>£ | Restricted<br>£ | Endowment<br>£ | 2025 Total<br>£ |
|-------------------------------------------|-------------------|-----------------|----------------|-----------------|
| <b>Donations for the year included:</b>   |                   |                 |                |                 |
| Events and individual donations           | 170,286           |                 |                | 170,286         |
| The Edward Gostling Foundation            |                   |                 | 75,000         | 75,000          |
| City Bridge Foundation                    |                   | 51,000          |                | 51,000          |
| John Lyon's Charity                       |                   | 38,250          |                | 38,250          |
| The Karlsson Játiva Charitable Foundation |                   | 35,000          |                | 35,000          |
| The Headley Trust                         |                   | 20,000          |                | 20,000          |
| The Powell Family Foundation              |                   | 15,000          |                | 15,000          |
| The Baily Thomas Charitable Fund          |                   | 10,000          |                | 10,000          |
| The Pears Foundation                      | 10,000            |                 |                | 10,000          |
| Scops Arts Trust                          |                   | 9,000           |                | 9,000           |
| The Ironmongers' Company                  |                   | 7,664           |                | 7,664           |
| The Norton Foundation                     |                   | 7,000           |                | 7,000           |
| The RTR Foundation                        |                   | 6,000           |                | 6,000           |
| The Vintner's Foundation                  |                   | 6,000           |                | 6,000           |

## 2. Donations (continued)

|                                             | Unrestricted<br>£ | Restricted<br>£ | Endowment<br>£ | 2025 Total<br>£ |
|---------------------------------------------|-------------------|-----------------|----------------|-----------------|
| Pewterers Seahorse Trust                    |                   | 5,000           |                | 5,000           |
| UKH Foundation                              |                   | 5,000           |                | 5,000           |
| Enterprise Mobility                         | 5,000             |                 |                | 5,000           |
| Trowers & Hamlins LLP                       | 5,000             |                 |                | 5,000           |
| The Katie Bradford Arts Trust               | 4,000             |                 |                | 4,000           |
| FP Woodlands School                         |                   | 3,000           |                | 3,000           |
| Warwick Relief in Need Charity              |                   | 3,000           |                | 3,000           |
| Edward and Dorothy Cadbury Trust            |                   | 2,500           |                | 2,500           |
| Spectacle Makers Charity                    |                   | 2,250           |                | 2,250           |
| Eradigm Limited                             | 2,000             |                 |                | 2,000           |
| The Roger & Douglas Turner Charitable Trust |                   | 2,000           |                | 2,000           |
| John and Ruth Howard Charitable Trust       |                   | 2,000           |                | 2,000           |
| Other grants                                | 500               | 1,350           |                | 1,850           |
| Samuel Gardner Memorial Trust               |                   | 1,000           |                | 1,000           |
| The Austin and Hope Pilkington Trust        |                   | 1,000           |                | 1,000           |
| The George Henry Collins Charity            |                   | 1,000           |                | 1,000           |
| Turner Trust                                |                   | 1,000           |                | 1,000           |
| Gift Aid                                    | 275               |                 |                | 275             |
| <b>Total</b>                                | <b>197,061</b>    | <b>235,014</b>  | <b>75,000</b>  | <b>507,075</b>  |

## 3. Analysis of total expenditure

|                          | Staff Costs<br>£ | Other Direct Costs<br>£ | Depreciation<br>£ | Governance costs<br>£ | 2025<br>£      | 2024<br>£      |
|--------------------------|------------------|-------------------------|-------------------|-----------------------|----------------|----------------|
| Raising Funds            | -                | 19,864                  | -                 | 833                   | 20,697         | 19,837         |
| Charitable Activities    | 105,223          | 238,408                 | 141               | 14,418                | 358,190        | 284,430        |
| <b>Total for Charity</b> | <b>105,223</b>   | <b>258,272</b>          | <b>141</b>        | <b>15,251</b>         | <b>378,887</b> | <b>304,267</b> |

| Governance Costs Include            | 2025<br>£     | 2024<br>£    |
|-------------------------------------|---------------|--------------|
| Payroll fee                         | 579           | 545          |
| Independent examiner's fee          | 1,013         | 984          |
| Annual report design                | 1,200         | 1,100        |
| Trustees recruitment                | 7,738         | 5,207        |
| Trustees expenses and meeting costs | 4,117         | 1,760        |
| Other governance costs              | 604           | 171          |
| <b>Total</b>                        | <b>15,251</b> | <b>9,767</b> |



# Notes on Financial Statements

(Continued...)

### 4. Staff Costs

|                                 | 2025    | 2024   |
|---------------------------------|---------|--------|
|                                 | £       | £      |
| Staff costs were as follows:    |         |        |
| Salaries and National Insurance | 102,596 | 54,121 |
| Pension costs                   | 2,627   | 1,380  |
| Total                           | 105,223 | 55,501 |

|                            | 2025 | 2024 |
|----------------------------|------|------|
|                            | No.  | No.  |
| Administration and support | 2    | 1.2  |
| Total                      | 2    | 1.2  |

No member of staff was paid £60,000 or more during the year (2024 - nil).

### 5. Trustees remuneration and expenses

No Trustees received any remuneration in respect of their services as a member of the committee during the year (2024: £nil).

Trustees were reimbursed £89 for travel and other expenses (2024: £nil).

### 6. Tangible fixed assets

|                     | 2025            |         |        | 2024            |         |        |
|---------------------|-----------------|---------|--------|-----------------|---------|--------|
|                     | Office Equipm't | Website | Total  | Office Equipm't | Website | Total  |
|                     | £               | £       | £      | £               | £       | £      |
| Cost                |                 |         |        |                 |         |        |
| At 31 December 2024 | 5,342           | 6,000   | 11,342 | 5,342           | 6,000   | 11,342 |
| Addition            | -               | 2,900   | 2,900  | -               | -       | -      |
| Disposal            | -               | -       | -      | -               | -       | -      |
| At 31 December 2025 | 5,342           | 8,900   | 14,242 | 5,342           | 6,000   | 11,342 |
| Depreciation        |                 |         |        |                 |         |        |
| At 31 December 2024 | 5,298           | 6,000   | 11,298 | 5,030           | 6,000   | 11,030 |
| Charge for the year | 44              | 97      | 141    | 268             | -       | 268    |
| Disposal            | -               | -       | -      | -               | -       | -      |
| At 31 December 2025 | 5,342           | 6,097   | 11,439 | 5,298           | 6,000   | 11,298 |
| Net book value      |                 |         |        |                 |         |        |
| At 31 December 2025 | -               | 2,803   | 2,803  | 44              | -       | 44     |
| At 31 December 2024 | 44              | -       | 44     | 312             | -       | 312    |

### 7. Debtors: Due within one year

|                | 2025   | 2024 |
|----------------|--------|------|
|                | £      | £    |
| Trade Debtors  | 1,863  | -    |
| Prepayments    | 763    | 612  |
| Accrued Income | 12,526 | -    |
| Total          | 15,152 | 612  |

### 8. Creditors: amounts falling due within one year

|                 | 2025   | 2024   |
|-----------------|--------|--------|
|                 | £      | £      |
| Trade Creditor  | 2,944  | 4,526  |
| Accruals        | 15,232 | 5,637  |
| Deferred Income | 3,672  | 3,672  |
| Other creditor  | 512    | 471    |
| Total           | 22,360 | 14,306 |

### 9. Movement in funds

|                                 | At 1 January 2025 | Incoming Resources | Resources Expended | Transfer between funds | At 31 December 2025 |
|---------------------------------|-------------------|--------------------|--------------------|------------------------|---------------------|
|                                 | £                 | £                  | £                  | £                      | £                   |
| Unrestricted Undesignated Funds | 72,340            | 200,547            | (108,626)          | 13,917                 | 178,178             |
| Unrestricted Designated Funds   | 88,851            | -                  | (52,585)           | -                      | 36,266              |
| Restricted Funds                | 53,248            | 248,609            | (202,676)          | (13,917)               | 85,264              |
| Endowment Funds                 | -                 | 75,000             | (15,000)           | -                      | 60,000              |
| Total Funds                     | 214,439           | 524,156            | (378,887)          | -                      | 359,708             |

An amount of the Unrestricted Fund has been designated for a specific development purpose spanning a two year period, and is shown separately on the accounts for clarity.

Endowment Funds are retained by the charity in furtherance of its charitable purposes, rather than apply or spend them as income. Music of Life Foundation received £75,000 from The Edward Gostling Fund in the year and the funder agreed that £15,000 may be applied from income and the capital of the endowment each year under the Trustees' discretion. Music of Life Foundation have decided to apply £15,000 and spend them all in the charitable activities.

### 10. Restricted Funds

|                                              | Funds for Individual Lesson programmes | Funds for Choral Workshops | Funds for Deaf Schools Programme in London | Concert | Total     |
|----------------------------------------------|----------------------------------------|----------------------------|--------------------------------------------|---------|-----------|
|                                              | £                                      | £                          | £                                          | £       | £         |
| Opening balance at 1st Jan 2025              | 5806                                   | 12,597                     | 32,027                                     | 2,818   | 53,248    |
| New funds received                           | 25,635                                 | 145,974                    | 77,000                                     | -       | 248,609   |
| Transfer of funds to Project Administration  | (3,261)                                | (17,350)                   | (10,043)                                   | -       | (30,654)  |
| Expenses                                     | (41,188)                               | (105,028)                  | (56,460)                                   | -       | (202,676) |
| Reserves transfer to cover Project Shortfall | 16,737                                 | -                          | -                                          | -       | 16,737    |
| Closing funds at 31 December 2025            | 3,729                                  | 36,193                     | 42,524                                     | 2,818   | 85,264    |

### 11. Related party transactions

The Trustees in office during the year are listed on page 23. The trustees have no financial interests in the charity's results or assets and received no remuneration for acting in that capacity. There are no related party transactions for disclosure during the year.

# Thank You to Our Donors

We are fully committed to sustaining our ongoing, long-term projects, and we greatly appreciate the support of our funders who share our values and believe in the importance of continuous engagement.

We are also deeply grateful for grants and donations that are forward-facing and enable us to pilot new, groundbreaking projects and strengthen our organisation, allowing us to meet the growing need for our services.



Message of support from our major individual supporters, Yuri and Irina Bedny:

"Words are the language of the brain, while music is the language of the soul. Giving children the opportunity to study music is a deeply meaningful pursuit—it brings purpose to life and enhances the wellbeing of so many around us.

Witnessing deaf children take part in music lessons felt nothing short of miraculous. The connection between the silent world and the hearing world, formed through music and choir, is a powerful bridge that transcends all boundaries."

We would like to thank the following companies and our individual donors for their amazing support that empowers the young people we work with in so many ways:

Companies:

- Fradigm
- Miles & Partners
- Schott Music
- Towers & Hamlins (Birmingham office)
- Vodafone (Stoke office)
- VWV

Individuals:

- |                              |                                                           |
|------------------------------|-----------------------------------------------------------|
| Edward Baden-Powell          | Marilyn Vincent                                           |
| Yuri and Irina Bedny         | Members of the Ackworth Choir Yorkshire                   |
| Jack Brierley                | Donors to the Big Give Arts for Impact Campaign           |
| Sara Caldwell                | Members of the Chords of Change Network                   |
| Michael Clarkson-Webb        | Students of the Spalding High School Chamber Choir        |
| James Cooper                 | Parents, staff and students at St Stephens School         |
| M J Crane KC                 | Parents, staff and students at St Albans School           |
| Professor Christopher Dingle | Donations made in memory of Mary Ghaemmaghami             |
| Kevin Gardiner               | Donations made in memory of Vanessa Ince (nee Williamson) |
| Benedict Green               | Donations made in memory of Gordon Meek                   |
| Dianne Handy                 |                                                           |
| Rory Macleod                 |                                                           |
| James Milne                  |                                                           |
| Carolyn Sampson              |                                                           |
| Mel Shirley                  |                                                           |
| Barry Short                  |                                                           |
| Sylvia Stanbridge            |                                                           |



# Legal and Administrative Details

|                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|-----------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Charity number:       | 1102827                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Company number:       | 4963498                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Registered address:   | 54 Portland Place<br>London, W1B 1DY                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Trustees:             | Ray Longbottom (Chair) - retired 5 June 2026<br>Rutger Beelaerts (Chair) - appointed 5 June 2026<br>Calvin Pike (Vice Chair) – appointed 1 September 2025<br>Simon Perry (Board Secretary) – appointed 1 December 2025<br>Louise Shepherd-Evans (Treasurer) - retired 5 June 2026<br>Dinara Kenessary-Karava (Treasurer) – appointed 1 December 2025<br>Sophie Brüggemann<br>Emma Dearnaley – retired 31 December 2025<br>Valentina Di Venuta<br>Stefano Filippi<br>Lily Harriss<br>Tristen Hennigs<br>Belinda Kembery<br>Alexander McHardy<br>Elizabeth Youard (Board Secretary) – appointed 1 September 2025, retired 12 November 2025                                                                                                 |
| Team                  | Maria Teterina - Chief Executive<br>Katie Baxter - Head of Development and Communications<br>Suzzie Vango - Head of Choirs<br>Ruth Montgomery, Music for Deaf Children - Programme Lead<br>Gina Baker – Community Engagement and Events Manager<br>Gina Baker, Miriam Dubois, Rachel Edmonds, Olga Elbourn, Charlotte Galloway, Lucy Hollins, Joel Knee, Jessica Lawrence-Hares, Imogen Moore, Robin Morton, Charlie Penn, Helena Raeburn, Shivani Rattan, Aliyah Wiggins - Workshop leaders<br>Shruti Soni - Accountant<br>Diana Cripps – Financial Manager<br>Manya Teterina – Social Media and Content Creator (volunteer)<br>>50 music teachers, trainees and support musicians                                                      |
| Patrons               | Evelyn Glennie CH, DBE<br>Denise Leigh<br>John Lubbock OBE                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Ambassador            | Carolyn Sampson                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Advisory Council      | Emma Brown, Flautist, teacher and disability activist<br>Sophie Gray, Head of Inclusion, Services for Education, Birmingham<br>Jonathan Dickson, Head of Service, Resonate Hub, Liverpool<br>Karen Irwin, Strategic Director (Children and Young People), Live Music Now<br>Kathryn Mason, Research Fellow, The Deafness, Cognition and Language Research Centre, UCL<br>Adam Ockelford, Professor of Music, Roehampton University and Founder, Amber Trust<br>Ben Sellers, Leader of the MEHEM UpRising Project<br>Lorella Terzi, Professor of Philosophy of Education, University of Roehampton<br>Graham Welch, Professor & Chair of Music Education, UCL Institute of Education<br>Rachel Wolffsohn, General Manager, The OHMI Trust |
| Independent Examiner: | Jing Lu, Chartered Certified Accountant<br>JK Barnehurst Accounting Ltd<br>108 Manor Way,<br>Bexleyheath, DA7 6JN                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Bankers:              | The CAF Bank Ltd<br>25 Kings Hill Avenue<br>Kings Hill, West Malling<br>Kent, ME19 4JQ<br>Shawbrook Bank Ltd<br>Lutea House<br>Warley Hill Business Park<br>Brentwood<br>Essex, CM13 3BE<br>Hampshire Trust Bank Plc<br>80 Fenchurch Street<br>London EC3M 8BY                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |





# MUSIC OF LIFE

## Support us

Our work thrives thanks to the generous support of people like you. If you'd like to learn more or get involved—whether through fundraising, volunteering, or other opportunities—please contact Katie Baxter at [katie.baxter@mofl.co.uk](mailto:katie.baxter@mofl.co.uk) or visit the link below for details.

[www.musicoflife.org.uk/support-our-work](http://www.musicoflife.org.uk/support-our-work)

If you would like to fundraise for us, please find Music of Life on Justgiving using this QR code



## Contact us

**Music of Life Foundation**  
[mofl@mofl.co.uk](mailto:mofl@mofl.co.uk)

[www.musicoflife.org.uk](http://www.musicoflife.org.uk)

**Registered address:**  
54 Portland Place, London W1B 1DY

Find us @musicoflifeuk

