

Section E

Financial review

Brief statement of the charity's policy on reserves

Reserves are retained to maintain the liquidity of the Band, and for use when required on major expenditure items such as maintenance and improvement of the Band Hall.

Details of any funds materially in deficit

None

Further financial review details (Optional information)

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

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

As planned and referred to on the 2023 Trustees Report, major works to upgrade the band hall were carried out in 2024. These addressed a number of issues with the building including heating, plumbing and lighting. Further works are planned for future years subject to there being adequate funding.

This work supports the objectives of the band in providing adequate facilities for concerts and band practices.

Section F


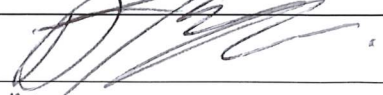
Other optional information

Section G

Declaration

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	JULIE SUMMERSBEE	ALAN SAWYER
Position (eg Secretary, Chair, etc)	Trustee	Trustee.
Date	10/6/2025.	16/6/2025.

Summary of the main achievements of the charity during the year

During the year the Concert & Contest Band held two public concerts, took part in a number of contests, and played at remembrance day and civic events.

The Community and Training bands played at a wide variety of fetes, paid engagements and community and fundraising events including the Oxford Half-Marathon and Oxford Open Doors events.

All bands also took part in very well attended family concerts at the Band hall.

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

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

Section D

Achievements and performance

<p>charge, and the provision of rehearsal facilities.</p> <p>-To compete as and when appropriate, thus providing further opportunities for band members to develop.</p> <p>-To act as public ambassadors for Oxford, and to put in to practice the band's motto of "Friendship through Music". This includes playing at fetes and concerts in the local area, and seeking to develop links with other musical organisations in Oxfordshire.</p>	
<p>-Encouraging new membership, and progression through the bands.</p> <p>-Provision of guidance and tuition for all players during regular rehearsals, and free tuition for beginners. Additional opportunities may be provided through masterclasses and subsidised lessons for players at all levels.</p> <p>-Holding free concerts in the band hall.</p> <p>-A busy programme of playing at fetes, concerts and other events, offering opportunities for players of differing levels to participate depending on the event.</p>	
<p>Trustees have had regard to the guidance issued by the Charities Commission on public benefit.</p>	

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Additional details of objectives and activities (Optional information)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Charitable Incorporated Association
Trustee selection methods (eg. appointed by, elected by)	By appointment

Additional governance issues (Optional information)

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

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

The Band has further reviewed and updated its policy on safeguarding and continues to regularly review and update where required. The Band also reviewed policies on Health and Safety.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

- To offer musicians regardless of age, gender or race to play in a band
- To encourage new members and beginners and to provide the opportunity and support for players to progress through the levels of reception, beginners band, training band and senior band.
- To perform at a variety of events and venues throughout the year, including free concerts in the band hall for friends and families of players.
- To provide facilities to members including loans of instruments free of



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	1st	January	2024		31st	December	2024

Section A

Reference and administration details

Charity name

City of Oxford Silver Band

Other names charity is known by

COSB

Registered charity number (if any)

1168043

Charity's principal address

The Band Hall

Sher Afzal Close

Oxford

Postcode

OX4 2FA

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

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

Name	Dates acted if not for whole year
Julie Summersbee	
Paul Cross	
Alan Sawyer	

Charity Name:
Charity number:

City of Oxford Silver Band
1168043

Period start date:

01 January 2024

Year end date:

31 December 2024

Section A		Receipts and Payments			
	Unrestricted funds to the nearest £		Total funds to the nearest £	Year ended 31 December 2023	
A1 Receipts					
Hire of hall	13,016		13,016	11,961	
Concert income	4,305		4,305	4,869	
Subscriptions	7,119		7,119	6,277	
Grant income	0		0	0	
Donations	7,163		7,163	217	Significant donation received to fund band hall decoration
Sales of instruments and clothing	0		0	767	
Sundry income	913		913	351	
sub total	32,516		32,516	24,442	
A2 Asset investment sales					
Total receipts	32,516		32,516	24,442	
A3 Payments					
Conducting	7,971		7,971	4,531	Additional band running from autumn 2023
Music	902		902	686	
Music lessons	0		0	0	
Contest fees and other costs	2,572		2,572	1,315	Increased contesting
Concert costs	119		119	262	
Instruments	819		819	0	
Repairs - instruments	0		0	487	
Building improvements	50,039		50,039		Alteration works on band hall
Building repairs, Grounds Maintenance, etc	12,833		12,833	293	Includes decoration costs and new fittings
Equipment, furniture	0		0	0	
Rent, rates, water	535		535	392	
Heat & lighting	3,000		3,000	1,763	Significant price increases, increased band hall use
Cleaning	1,395		1,395	1,511	
Insurance	2,395		2,395	2,362	
Fees & Licences	935		935	2,218	2023 included survey fee
Band clothing	0		0	1,329	
Stationery	186		186	478	
Donations and gifts	0		0	1,065	
Training	130		130	50	
Miscellaneous	33		33	206	
sub total	83,864		83,864	18,948	
A4 Repayment of loans					
Total payments	83,864		83,864	18,948	
Net of receipts/ payments	-51,348		-51,348	5,494	
A6 Cash funds last year end	93,547		93,547	88,052	
Cash funds this year end	42,199		42,199	93,546	

Section B		Statement of assets and liabilities at the end of the period			
	Unrestricted funds to the nearest £				
B1 Cash funds	42,199			93,547	
B2 Other monetary assets	0			0	
B3 Investment assets	0			0	
B4 Assets retained for the charity's own use					
Instruments	2,600	Estimate		2,800	
Music	600	Estimate		400	
Other					
	3,200			3,200	
B5 Liabilities	0			0	

Signature by one or two trustees on behalf of all trustees

Signature



Print name

JULIE SUMMERSBEE

Date of approval

10/6/2025



ALAN SAWYER

16/6/2025

36 Barwell,
Wantage, Oxon, OX12 9AZ

29th August 2025

City of Oxford Silver Band
The Band Hall
Temple Road
Oxford
OX4 2EZ

Dear Committee:

This is to confirm that I have examined the transactions and bank statements and compared them with the accounting records presented to me for the City of Oxford Silver Band for the period 1st January 2024 to 31st December 2024. From my independent audit I can confirm that the receipt and payment accounts correctly show income of £32,425.83 and expenditure of £83,864.24 giving a closing deficit balance of (£51,438.41) for the year and a closing cash balance of £42,109.00. I can confirm that the bank account reconciles to the accounts with a closing balance as at 31st December 2024 of £42,199.00.

With regards

Louise Lipsham CIMA
07827089576
llipsham22@gmail.com