

# BEDFORD TOWN BAND

England & Wales - Charity number 1173181

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2017-05-25

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

## Contact

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**Address** 40 Willoughby Close  
Great Barford  
Bedford  
MK44 3LD

**Phone** 01234 870610

**Email** [g.gaylor@btinternet.com](mailto:g.gaylor@btinternet.com)

**Website** <https://bedfordtownband.org/>

## Activities

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**Objects:** (1) TO PROMOTE AND EDUCATE MEMBERS AND THE GENERAL PUBLIC IN THE MUSICAL ARTS WITH PARTICULAR REFERENCE TO MUSIC PRESENTED BY BRASS BANDS, BY MEANS OF CONCERTS, CONTESTS AND OTHER RELATED ACTIVITIES, KEEPING THE TRADITIONS OF BRASS BANDING IN ENGLAND.(2) TO EDUCATE MEMBERS AND PROSPECTIVE MUSICIANS OF ALL AGES IN THE SKILLS, ART AND SCIENCE OF MUSIC AS PERFORMED BY TRADITIONAL BRASS BANDS.

**Activities:** Brass Band

## Classification

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- **How:** Provides Buildings/facilities/open Space, Provides Services
- **What:** Arts/culture/heritage/science
- **Who:** The General Public/mankind

## Geography

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- Throughout England

## Finances

| Period end | Income  | Expenditure | Assets | Employees |
|------------|---------|-------------|--------|-----------|
| 2024-12-31 | £27,166 | £19,893     | -      | -         |
| 2023-12-31 | £22,297 | £22,014     | -      | -         |
| 2022-12-31 | £25,567 | £31,269     | -      | -         |
| 2021-12-31 | £8,201  | £8,486      | -      | -         |
| 2020-12-31 | £9,660  | £8,186      | -      | -         |

## Trustees

| Name                        | Role  | Appointed  |
|-----------------------------|-------|------------|
| <b>Martin William Orr</b>   | Chair | 2020-09-09 |
| Alice Muzzlewhite           |       | 2019-07-11 |
| Avril Reeves                |       | 2021-10-14 |
| David Fisher                |       | 2025-06-04 |
| David John Barlow           |       | 2023-07-20 |
| GEOFF GAYLOR                |       | 2017-05-25 |
| GERARD THOMAS ATKINS        |       | 2017-05-25 |
| Jennifer Francis            |       | 2024-07-18 |
| John Andrew George Bradburn |       | 2024-07-18 |
| KAREN LOUISE NUTTING        |       | 2017-05-25 |
| Mollie Muzzlewhite          |       | 2020-09-09 |
| Paul Riggett                |       | 2017-05-25 |
| Peter Thomas Berrington     |       | 2019-07-11 |
| Rosemary Anne Fisher        |       | 2020-09-09 |
| Stephen John Gadsden        |       | 2018-06-07 |
| VICTORIA FERNAND            |       | 2017-05-25 |

**BEDFORD TOWN BAND**

England & Wales - Charity number 1173181

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# Accounts

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# Trustees' Annual Report for the period

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

## Section A Reference and administration details

|                                    |                     |
|------------------------------------|---------------------|
| Charity name                       | Bedford Town Band   |
| Other names charity is known by    | BTB                 |
| Registered charity number (if any) | 1173181             |
| Charity's principal address        | 40 Willoughby Close |
|                                    | Gt Barford          |
|                                    | Bedford             |
|                                    | Postcode            |

### 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  | Mr Paul Riggett       | Chairperson     | Chair to 18/07/2024               |                                                               |
| 2  | Mrs Victoria Fernand  | Treasurer       |                                   |                                                               |
| 3  | Mr Geoffrey Gaylor    |                 |                                   |                                                               |
| 4  | Miss Karen Nutting    |                 |                                   |                                                               |
| 5  | Mr Gerard Atkins      |                 |                                   |                                                               |
| 6  | Mr Graeme Down        |                 | 01/01/2024 -17/11/2024            |                                                               |
| 7  | Mr Steve Gadsden      |                 |                                   |                                                               |
| 8  | Ms Alice Muzzlewhite  |                 |                                   |                                                               |
| 9  | Mr Alistair Staddon   |                 | 01/01/2024-18/07/2024             |                                                               |
| 10 | Mr Peter Berrington   |                 |                                   |                                                               |
| 11 | Mr Graham Young       |                 | 01/01/2024-18/07/2024             |                                                               |
| 12 | Mr Gary Summerfield   |                 | 01/01/2024-04/02/2024             |                                                               |
| 13 | Mrs Rosemary Fisher   |                 |                                   |                                                               |
| 14 | Mr Martin Orr         | Chairperson     | Chair from 18/07/2024             |                                                               |
| 15 | Ms Mollie Muzzlewhite |                 |                                   |                                                               |
| 16 | Ms Avril Reeves       |                 |                                   |                                                               |
| 17 | Mr Darren Smith       |                 | 01/01/2024 – 04/09/2024           |                                                               |
| 18 | Mr David Barlow       |                 |                                   |                                                               |
| 19 | Ms Jen Francis        |                 | 18/07/2024                        |                                                               |
| 20 | Mr Daniel Hutchins    |                 | 18/07/2024                        |                                                               |
| 21 | Mr John Bradburn      |                 | 18/07/2024                        |                                                               |

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

| Name | Dates acted if not for whole year |
|------|-----------------------------------|
|      |                                   |
|      |                                   |

## Names and addresses of advisers (Optional information)

| Type of adviser | Name            | Address                       |
|-----------------|-----------------|-------------------------------|
| Bank            | Lloyds Bank plc | 34 High St, Bedford, MK40 1SB |
|                 |                 |                               |
|                 |                 |                               |
|                 |                 |                               |

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

|  |
|--|
|  |
|--|

## 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 Organisation

Trustee selection methods  
(eg. appointed by, elected by)

Appointed by member vote or Trustee vote and confirmed at AGM.

### 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.

Bedford Town Band has in place a "Policy for Safeguarding Children and Vulnerable Adults in the Brass Bands". It also has a Bullying and Harassment Policy and an "Equal Opportunities Policy" in place. The Organisation has a Risk Assessment that applies to all rehearsals, engagements and functions. The Organisation is a member of Brass Bands England and a partner of the Bedford Music Hub.

## Section C Objectives and activities

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

1. To promote and educate members and the general public in the musical arts with particular reference to music presented by brass bands, by means of concerts, contests and other related activities, keeping the traditions of brass banding in England.
2. To educate members and prospective musicians of all ages in the skills, art and science of music as performed by traditional brass bands.

**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)**

Appropriately qualified and experienced music professionals are appointed to act as Musical Directors and Conductors of the bands within the organisation. They educate members in the art of playing brass instruments in regular group training sessions and rehearsals, organised to reflect members playing ability.

Associate members, all complete beginners, are helped to understand musical notation, play an instrument, follow a conductor and play as part of a group.

Entering contests gives the Town Band practical experience of high-pressure performance conditions as well as assessing their progress with independent adjudicator's remarks for feedback. Other public performances allow all members a chance to perform, in a variety of conditions, and allow the general public to experience brass band music. To maximise performance opportunities and to reach more members of the public, Bedford Town band supports some charitable organisations by either making no charge or by charging a reduced fee. Instruments are loaned to members as required to support their rehearsals and performances.

**Statutory Declaration**

The Trustees declare that they have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers or duties.

**Additional details of objectives and activities (Optional information)**

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

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

**Summary of the main achievements of the charity during the year**

During the year of this report, a total of 35 public performances was given by the various bands and groups of the Organisation.

Town Band rehearsals were held twice a week on Tuesday and Thursday evenings; Concert Brass rehearsals held on Monday evenings and Progress Brass on Wednesday evenings.

The first concert of the year was an "All Bands Concert" including the Academy Band. This concert gave the opportunity for the members of all bands in the organisation and the Academy youngsters to get together and hear each other give public performances.

**Bedford Town Band** competed in 2 contests during the year, the 1<sup>st</sup> Section Regional Finals in Stevenage and the Wychavon Entertainment Contest in Evesham. They were invited to play in the Bella Ciao Music Festival Bedford, a Festival of music and culture put on by the Town's Italian community. Traditional bandstand performances were given in Leighton Buzzard and Bedford and they also took part in a Glenn Miller weekend at Milton Earnest Hall Bedford. The Band provided the music for the annual Bedford Remembrance Day service.

**Bedford Town Concert Brass** performed at the Bedford River Festival, a bi-annual event attracting over 250,000 visitors to the town. They were also invited back to perform another concert for the Bedfordshire Federation of Women's Institutes. Although a non-contesting band, an augmented Concert Brass attended the annual Whit Friday Marches contest in Tameside and Saddleworth Greater Manchester.

**Progress Brass.** Progress played two pieces as part of the all-bands concert in May. This was their first performance in a formal concert setting. They also played later in the year at the Castle Newnham School fete, a carol concert at a local Residential Home and carol playing at a local supermarket. The Band, supported by the training groups, has enjoyed a steady increase in membership amongst those returning to playing or learning to play from scratch, throughout the year.

**Brass Academy.** The year has been a successful one for the academy and Brass Blast. The existing academy band continues to thrive with around 12 members, maintaining strong performances throughout the year. Brass Blast, which began in September, also boasts around 12 players and has been making excellent progress. Both groups have enjoyed participating in Bedford Town Band concerts, contributing to their growth and experience. The continued success of the academy band and the growth of Brass Blast are incredibly promising for the future of brass playing.

## Section E Financial review

**Brief statement of the charity's policy on reserves**

Income is heavily weighted towards the end of each financial year and the start of the next. A reserve of £10,000 from unrestricted funds is required to cover income fluctuations and any unexpected expenditure items.

**Details of any funds materially in deficit**

**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.


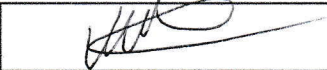
BTB obtains the bulk of its income from member subscriptions, performances commissioned by other organisations and from a number of concerts organised by the band itself. Some online funding facilities have been established since 2017. The bulk of expenditure relates to the paying for the musical instructors to conduct the bands and supporting the Academy. To maximise the number of public performances undertaken by the various bands some engagements for other charities are undertaken either free of charge or with a significantly reduced fee.

## 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**

|                                            |                                                                                     |                                                                                      |
|--------------------------------------------|-------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|
| <b>Signature(s)</b>                        |  |  |
| <b>Full name(s)</b>                        | MARTIN ORR                                                                          | VICTORIA FERNANDEZ                                                                   |
| <b>Position (eg Secretary, Chair, etc)</b> | CHAIR                                                                               | TREASURER                                                                            |
| <b>Date</b>                                | 31/7/25                                                                             |                                                                                      |



**Receipts and payments accounts**

CC16a

|                     |                                 |    |                               |
|---------------------|---------------------------------|----|-------------------------------|
| For the period from | Period start date<br>01/01/2024 | To | Period end date<br>31/12/2024 |
|---------------------|---------------------------------|----|-------------------------------|

**Section A Receipts and payments**

|                                                       | Unrestricted funds<br>to the nearest £ | Restricted funds<br>to the nearest £ | Endowment funds<br>to the nearest £ | Total funds<br>to the nearest £ | Last year<br>to the nearest £ |
|-------------------------------------------------------|----------------------------------------|--------------------------------------|-------------------------------------|---------------------------------|-------------------------------|
| <b>A1 Receipts</b>                                    |                                        |                                      |                                     |                                 |                               |
| Member Subscriptions                                  | 9,156                                  | -                                    | -                                   | 9,156                           | 8,324                         |
| Engagements and public events                         | 7,930                                  | -                                    | -                                   | 7,930                           | 8,375                         |
| Donations                                             | 7,565                                  | -                                    | -                                   | 7,565                           | 2,318                         |
| Gift Aid                                              | -                                      | -                                    | -                                   | -                               | 3,103                         |
| Bank Interest                                         | 3                                      | -                                    | -                                   | 3                               | 2                             |
| Sundry Income                                         | 2,150                                  | -                                    | -                                   | 2,150                           | 1,986                         |
| Instrument Hire                                       | 363                                    | -                                    | -                                   | 363                             | -                             |
|                                                       | -                                      | -                                    | -                                   | -                               | -                             |
| <b>Sub total (Gross income for AR)</b>                | <b>27,166</b>                          | <b>-</b>                             | <b>-</b>                            | <b>27,166</b>                   | <b>24,108</b>                 |
| <b>A2 Asset and investment sales, (see table).</b>    |                                        |                                      |                                     |                                 |                               |
|                                                       | -                                      | -                                    | -                                   | -                               | -                             |
|                                                       | -                                      | -                                    | -                                   | -                               | -                             |
| <b>Sub total</b>                                      | <b>-</b>                               | <b>-</b>                             | <b>-</b>                            | <b>-</b>                        | <b>-</b>                      |
| <b>Total receipts</b>                                 | <b>27,166</b>                          | <b>-</b>                             | <b>-</b>                            | <b>27,166</b>                   | <b>24,108</b>                 |
| <b>A3 Payments</b>                                    |                                        |                                      |                                     |                                 |                               |
| MD Fees                                               | 13,741                                 | -                                    | -                                   | 13,741                          | 16,414                        |
| Contest Expenses                                      | 998                                    | -                                    | -                                   | 998                             | 770                           |
| Concert Expenses                                      | 419                                    | -                                    | -                                   | 419                             | 744                           |
| Insurance                                             | 967                                    | -                                    | -                                   | 967                             | 913                           |
| Internet & Website                                    | 325                                    | -                                    | -                                   | 325                             | 459                           |
| Professional Fees                                     | 408                                    | -                                    | -                                   | 408                             | 444                           |
| Sundry                                                | 3,035                                  | -                                    | -                                   | 3,035                           | 15                            |
|                                                       | -                                      | -                                    | -                                   | -                               | -                             |
|                                                       | -                                      | -                                    | -                                   | -                               | -                             |
| <b>Sub total</b>                                      | <b>19,893</b>                          | <b>-</b>                             | <b>-</b>                            | <b>19,893</b>                   | <b>19,759</b>                 |
| <b>A4 Asset and investment purchases, (see table)</b> |                                        |                                      |                                     |                                 |                               |
| Instruments, Music, Equipment                         | 1,480                                  | -                                    | -                                   | 1,480                           | -                             |
|                                                       | -                                      | -                                    | -                                   | -                               | -                             |
| <b>Sub total</b>                                      | <b>1,480</b>                           | <b>-</b>                             | <b>-</b>                            | <b>1,480</b>                    | <b>2,254</b>                  |
| <b>Total payments</b>                                 | <b>21,373</b>                          | <b>-</b>                             | <b>-</b>                            | <b>21,373</b>                   | <b>22,013</b>                 |
| <b>Net of receipts/(payments)</b>                     | <b>5,793</b>                           | <b>-</b>                             | <b>-</b>                            | <b>5,793</b>                    | <b>2,095</b>                  |
| <b>A5 Transfers between funds</b>                     | <b>-</b>                               | <b>-</b>                             | <b>-</b>                            | <b>-</b>                        | <b>-</b>                      |
| <b>A6 Cash funds last year end</b>                    | <b>34,484</b>                          | <b>-</b>                             | <b>-</b>                            | <b>34,484</b>                   | <b>32,389</b>                 |
| <b>Cash funds this year end</b>                       | <b>40,277</b>                          | <b>-</b>                             | <b>-</b>                            | <b>40,277</b>                   | <b>34,484</b>                 |

**Section B Statement of assets and liabilities at the end of the period**

| Categories           | Details                           | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Endowment funds<br>to nearest £ |
|----------------------|-----------------------------------|------------------------------------|----------------------------------|---------------------------------|
| <b>B1 Cash funds</b> |                                   |                                    |                                  |                                 |
|                      | Cash at Bank,- Treasurers account | 34,733                             | -                                | -                               |
|                      | Cash at Bank - Deposit account    | 275                                | -                                | -                               |
|                      | Cash at hand                      | 5,269                              | -                                | -                               |
|                      | <b>Total cash funds</b>           | <b>40,277</b>                      | <b>-</b>                         | <b>-</b>                        |

**B2 Other monetary assets**

| Details     | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Endowment funds<br>to nearest £ |
|-------------|------------------------------------|----------------------------------|---------------------------------|
| Bedford Bid | 300                                | -                                | -                               |
|             | -                                  | -                                | -                               |
|             | -                                  | -                                | -                               |
|             | -                                  | -                                | -                               |
|             | -                                  | -                                | -                               |
|             | -                                  | -                                | -                               |

**B3 Investment assets**

| Details     | Fund to which asset<br>belongs | Cost (optional) | Current value<br>(optional) |
|-------------|--------------------------------|-----------------|-----------------------------|
| Instruments |                                | -               | 51,709                      |
| Music       |                                | -               | 14,463                      |
| Equipment   |                                | -               | 4,180                       |
| Cabin       |                                | -               | 5,464                       |
| Uniform     |                                | -               | 6,511                       |



**B4 Assets retained for the charity's own use**

| Details | Fund to which asset<br>belongs | Cost (optional) | Current value<br>(optional) |
|---------|--------------------------------|-----------------|-----------------------------|
|         |                                | -               | -                           |
|         |                                | -               | -                           |
|         |                                | -               | -                           |
|         |                                | -               | -                           |
|         |                                | -               | -                           |
|         |                                | -               | -                           |
|         |                                | -               | -                           |
|         |                                | -               | -                           |
|         |                                | -               | -                           |
|         |                                | -               | -                           |

**B5 Liabilities**

| Details | Fund to which<br>liability relates | Amount due<br>(optional) | When due<br>(optional) |
|---------|------------------------------------|--------------------------|------------------------|
|         |                                    | -                        |                        |
|         |                                    | -                        |                        |
|         |                                    | -                        |                        |
|         |                                    | -                        |                        |
|         |                                    | -                        |                        |

Signed by one or two trustees on behalf of all the trustees

| Signature                                                                           | Print Name       | Date of approval |
|-------------------------------------------------------------------------------------|------------------|------------------|
|  | VICTORIA FERNAND | 31/7/25          |
|  | MARTIN ORR       | 31/7/25          |

**BEDFORD TOWN BAND**

England & Wales - Charity number 1173181

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# Accounts

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# Trustees' Annual Report for the period

|                   |                              |                 |                                |
|-------------------|------------------------------|-----------------|--------------------------------|
| Period start date |                              | Period end date |                                |
| From              | 1 <sup>st</sup> January 2023 | To              | 31 <sup>st</sup> December 2023 |

## Section A Reference and administration details

Charity name

Bedford Town Band

Other names charity is known by

BTB

Registered charity number (if any)

1173181

Charity's principal address

40 Willoughby Close  
Gt Barford  
Bedford  
Postcode MK44 3LD

### 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  | Mr Paul Riggett       | Chairperson     |                                   |                                                               |
| 2  | Mrs Victoria Fernand  | Treasurer       |                                   |                                                               |
| 3  | Mr Geoffrey Gaylor    |                 |                                   |                                                               |
| 4  | Miss Karen Nutting    |                 |                                   |                                                               |
| 5  | Mr Gerard Atkins      |                 |                                   |                                                               |
| 6  | Mr Graeme Down        |                 |                                   |                                                               |
| 7  | Mr Steve Gadsden      |                 |                                   |                                                               |
| 8  | Ms Alice Muzzlewhite  |                 |                                   |                                                               |
| 9  | Mr Alistair Staddon   |                 |                                   |                                                               |
| 10 | Mr Peter Berrington   |                 |                                   |                                                               |
| 11 | Mr Graham Young       |                 |                                   |                                                               |
| 12 | Mr Gary Summerfield   |                 |                                   |                                                               |
| 13 | Mrs Rosemary Fisher   |                 |                                   |                                                               |
| 14 | Mr Martin Orr         |                 |                                   |                                                               |
| 15 | Ms Mollie Muzzlewhite |                 |                                   |                                                               |
| 16 | Ms Avril Reeves       |                 |                                   |                                                               |
| 17 | Mr Benjamin Orr       |                 | 01/01/2023                        | 20/07/2023                                                    |
| 18 | Mr Darren Smith       |                 | 20/07/2023                        | 31/12/2023                                                    |
| 19 | Mr David Barlow       |                 | 20/07/2023                        | 31/12/2023                                                    |
| 20 |                       |                 |                                   |                                                               |

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

| Name | Dates acted if not for whole year |
|------|-----------------------------------|
|      |                                   |
|      |                                   |
|      |                                   |

**Names and addresses of advisers (Optional information)**

| Type of adviser | Name            | Address                       |
|-----------------|-----------------|-------------------------------|
| Bank            | Lloyds Bank plc | 34 High St, Bedford, MK40 1SB |
|                 |                 |                               |
|                 |                 |                               |
|                 |                 |                               |

**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 Organisation

Trustee selection methods  
(eg. appointed by, elected by)

Appointed by member vote or Trustee vote and confirmed at AGM.

**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;
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- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Bedford Town Band has in place a "Policy for Safeguarding Children and Vulnerable Adults in the Brass Bands". This was reviewed during the year. It also has a Bullying and Harassment Policy and an "Equal Opportunities Policy" in place.  
The Organisation has a Risk Assessment that applies to all rehearsals, engagements and functions.  
The Organisation is a member of Brass Bands England and a partner of the Bedford Music Hub.

**Section C Objectives and activities**

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

1. To promote and educate members and the general public in the musical arts with particular reference to music presented by brass bands, by means of concerts, contests and other related activities, keeping the traditions of brass banding in England.
2. To educate members and prospective musicians of all ages in the skills, art and science of music as performed by traditional brass bands.

**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)**

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Associate members, all complete beginners, are helped to understand musical notation, play an instrument, follow a conductor and play as part of a group.

Entering contests gives the Town Band practical experience of high-pressure performance conditions as well as assessing their progress with independent adjudicator's remarks for feedback. Other public performances allow all members a chance to perform, in a variety of conditions, and allow the general public to experience brass band music. To maximise performance opportunities and to reach more members of the public, Bedford Town band supports some charitable organisations by either making no charge or by charging a reduced fee. Instruments are loaned to members as required to support their rehearsals and performances.

**Statutory Declaration**

The Trustees declare that they have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers or duties.

**Additional details of objectives and activities (Optional information)**

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

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

**Summary of the main achievements of the charity during the year**

During the year of this report, a total of 30 public performances was given by the various bands of the Organisation.

The first concert of the year was an "All Bands Memorial Concert" including the Academy Band. The concert was held in the memory of two players and one loyal supporter/fundraiser lost to the bands previously.

Town Band rehearsals were held twice a week on Tuesday and Thursday evenings and Concert Brass rehearsals held on Monday evenings.

Progress Brass, which was mothballed following the pandemic, was re-instigated during the year and now rehearses on Wednesday evenings.

**Bedford Town Band** competed in 2 contests during the year, coming 2<sup>nd</sup> in Section 1 of Wychavon Entertainment Contest in Evesham. In addition, percussionist Louvier Lau was awarded Best soloist and the Baritones picked up best Baritone section. Traditional bandstand performances were given in Leighton Buzzard, Bedford and Northampton.

**Bedford Town Concert Brass** performed at Leighton Buzzard bandstand and at the Bedford Kite Festival. They also performed a concert for the Bedfordshire Federation of Women's Institutes.

**Progress Brass.** This group came into being to cater for those wishing to continue playing, who had previously been members of the Progress Band. Whilst the Progress Band ceased to function around the time of the pandemic, a few continued to meet between the pandemic lockdowns. Progress Brass has now been formally reinstated as a band within the BTB organisation and membership continues to increase. Progress Brass provides an ideal progression for those who are learning to play via the training groups and is also attracting those wishing to return to brass playing after a break. A number of more established players, who enjoy mentoring those who are less experienced, have also joined the group. In December, Progress Brass played Christmas Carols at the local Tesco supermarket in aid of the Tesco national charities.

**Brass Academy.** Numbers of Academy students have stabilised at twenty-five and the youngsters continue to make good progress. Groups have performed at two Town Band concerts during the autumn 2023 term, which gave them excellent experience of public performance with their playing well received by enthusiastic audiences. We are planning to hold a 'Brass Assembly' at Brickhill Primary School Bedford shortly, and being local to our base at Castle Newnham School, the children will be invited to attend the Academy sessions, on a Tuesday and Thursday, at Castle Newnham. The Head of Music at Castle Newnham is sending a notice to all primary school pupils and parents, which we hope will result in an increase in numbers of Castle Newnham pupils engaging with brass playing.

**Wellbeing Brass.** We have continued our partnership with the Bedfordshire & Luton Recovery College, which is an initiative led by the local NHS Mental Health Trust. Our Wellbeing Brass academy meets on a Monday evening during term time, and we provide brass lessons to any adult living or working in Bedfordshire. We are particularly keen to provide a safe, supportive, and enjoyable experience for those who are experiencing mental ill-health or their carers; however, we are keen that this is an inclusive group for all who have an interest in learning to play a brass instrument.

The group is great fun, and its members are making good progress. We are very keen to increase numbers and we are actively seeking new

learners.

**Training Group.** The older 'beginners' meet at various times during the week and come from backgrounds ranging from those with some musical knowledge, having played non-brass instruments, to those starting from scratch. Group and one to one sessions are held on Tuesdays and Thursdays and, by demand, an additional group now meets on a Wednesday, prior to the Progress Brass rehearsal. The group continues to thrive, with some members 'stepping up' and joining Progress Brass.

## Section E

## Financial review

**Brief statement of the charity's policy on reserves**

Income is heavily weighted towards the end of each financial year and the start of the next. A reserve of £10,000 from unrestricted funds is required to cover income fluctuations and any unexpected expenditure items.

**Details of any funds materially in deficit**

**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.

BTB obtains the bulk of its income from member subscriptions, performances commissioned by other organisations and from a small number of concerts organised by the band itself. Some online funding facilities have been established since 2017. The bulk of expenditure relates to the paying for the musical instructors to conduct the bands and supporting the Town Band in entering a number of major contests. To maximise the number of public performances undertaken by the various bands some engagements for other charities are undertaken either free of charge or with a significantly reduced fee.

## Section F

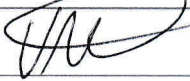

## Other optional information

## 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)                        | VICTORIA FERNAND                                                                    | GRAEME RICHARD <u>Dowd</u>                                                            |
| Position (eg Secretary, Chair, etc) | TREASURER                                                                           | VICE CHAIRMAN                                                                         |
| Date                                | 17/7/24                                                                             |                                                                                       |



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Madford Town Hall  
30 Olney  
173171

CC16a

## Receipts and payments accounts

|                     |            |    |            |
|---------------------|------------|----|------------|
| For the period from | 01/01/2023 | To | 31/12/2023 |
|---------------------|------------|----|------------|

### Section A Receipts and payments

|                                                       | Unrestricted funds<br>to the nearest £ | Restricted funds<br>to the nearest £ | Endowment funds<br>to the nearest £ | Total funds<br>to the nearest £ | Last year<br>to the nearest £ |
|-------------------------------------------------------|----------------------------------------|--------------------------------------|-------------------------------------|---------------------------------|-------------------------------|
| <b>A1 Receipts</b>                                    |                                        |                                      |                                     |                                 |                               |
| Member Subscriptions                                  | 8,324                                  | -                                    | -                                   | 8,324                           | 6,375                         |
| Engagements and Public Events                         | 6,563                                  | -                                    | -                                   | 6,563                           | 5,315                         |
| Donations                                             | 2,318                                  | -                                    | -                                   | 2,318                           | 961                           |
| Gift Aid                                              | 3,103                                  | -                                    | -                                   | 3,103                           | -                             |
| Bank Interest Received                                | 2                                      | -                                    | -                                   | 2                               | 346                           |
| Sundry Income                                         | 1,986                                  | -                                    | -                                   | 1,986                           | 12,000                        |
| Instrument Hire                                       | -                                      | -                                    | -                                   | -                               | 570                           |
|                                                       | -                                      | -                                    | -                                   | -                               | -                             |
| <b>Sub total (Gross income for AR)</b>                | <b>22,297</b>                          | <b>-</b>                             | <b>-</b>                            | <b>22,297</b>                   | <b>25,567</b>                 |
| <b>A2 Asset and investment sales, (see table).</b>    |                                        |                                      |                                     |                                 |                               |
|                                                       | -                                      | -                                    | -                                   | -                               | -                             |
|                                                       | -                                      | -                                    | -                                   | -                               | -                             |
| <b>Sub total</b>                                      | <b>-</b>                               | <b>-</b>                             | <b>-</b>                            | <b>-</b>                        | <b>-</b>                      |
| <b>Total receipts</b>                                 | <b>22,297</b>                          | <b>-</b>                             | <b>-</b>                            | <b>22,297</b>                   | <b>25,567</b>                 |
| <b>A3 Payments</b>                                    |                                        |                                      |                                     |                                 |                               |
| MD Fees                                               | 16,414                                 | -                                    | -                                   | 16,414                          | 13,934                        |
| Contest Expenditure                                   | 770                                    | -                                    | -                                   | 770                             | 1,031                         |
| Concert Expenditure                                   | 744                                    | -                                    | -                                   | 744                             | 191                           |
| Insurance                                             | 913                                    | -                                    | -                                   | 913                             | 956                           |
| Sundry                                                | 15                                     | -                                    | -                                   | 15                              | 1,352                         |
| Internet and Website                                  | 459                                    | -                                    | -                                   | 459                             | 205                           |
| Professional Fees                                     | 444                                    | -                                    | -                                   | 444                             | -                             |
|                                                       | -                                      | -                                    | -                                   | -                               | -                             |
|                                                       | -                                      | -                                    | -                                   | -                               | -                             |
| <b>Sub total</b>                                      | <b>19,760</b>                          | <b>-</b>                             | <b>-</b>                            | <b>19,760</b>                   | <b>17,669</b>                 |
| <b>A4 Asset and investment purchases, (see table)</b> |                                        |                                      |                                     |                                 |                               |
| Instrument Music Equipment                            | 2,254                                  | -                                    | -                                   | 2,254                           | 13,600                        |
|                                                       | -                                      | -                                    | -                                   | -                               | -                             |
| <b>Sub total</b>                                      | <b>2,254</b>                           | <b>-</b>                             | <b>-</b>                            | <b>2,254</b>                    | <b>13,600</b>                 |
| <b>Total payments</b>                                 | <b>22,014</b>                          | <b>-</b>                             | <b>-</b>                            | <b>22,014</b>                   | <b>31,269</b>                 |
| <b>Net of receipts/(payments)</b>                     | <b>283</b>                             | <b>-</b>                             | <b>-</b>                            | <b>283</b>                      | <b>- 5,702</b>                |
| <b>A5 Transfers between funds</b>                     |                                        |                                      |                                     |                                 |                               |
| <b>A6 Cash funds last year end</b>                    | <b>32,389</b>                          | <b>-</b>                             | <b>-</b>                            | <b>32,389</b>                   | <b>38,091</b>                 |
| <b>Cash funds this year end</b>                       | <b>32,672</b>                          | <b>-</b>                             | <b>-</b>                            | <b>32,672</b>                   | <b>32,389</b>                 |

# Section B Statement of assets and liabilities at the end of the period

| Categories           | Details                          | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Endowment funds<br>to nearest £ |
|----------------------|----------------------------------|------------------------------------|----------------------------------|---------------------------------|
| <b>B1 Cash funds</b> | Cash at Bank -treasurers account | 29,693                             | -                                | 30,308                          |
|                      | Cash at Bank - deposit account   | 272                                | -                                | 269                             |
|                      | Cash at hand                     | 2,707                              | -                                | 1,811                           |
|                      | <b>Total cash funds</b>          | <b>32,672</b>                      | <b>-</b>                         | <b>32,389</b>                   |

(agree balances with receipts and payments account(s))

| Categories                      | Details                             | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Endowment funds<br>to nearest £ |
|---------------------------------|-------------------------------------|------------------------------------|----------------------------------|---------------------------------|
| <b>B2 Other monetary assets</b> | Gift Aid                            | 1,375                              | -                                | -                               |
|                                 | St Marks (Car Park and Candlelight) | 280                                | -                                | -                               |
|                                 | Bedford Bid                         | 550                                | -                                | -                               |
|                                 |                                     | -                                  | -                                | -                               |
|                                 |                                     | -                                  | -                                | -                               |
|                                 |                                     | -                                  | -                                | -                               |

| Categories                  | Details     | Fund to which asset belongs | Cost (optional) | Current value (optional) |
|-----------------------------|-------------|-----------------------------|-----------------|--------------------------|
| <b>B3 Investment assets</b> | Instruments |                             | -               | 54,299                   |
|                             | Music       |                             | -               | 14,965                   |
|                             | Equipment   |                             | -               | 4,400                    |
|                             | Cabin       |                             | -               | 5,752                    |
|                             | Uniform     |                             | -               | 7,253                    |

| Categories                                          | Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
|-----------------------------------------------------|---------|-----------------------------|-----------------|--------------------------|
| <b>B4 Assets retained for the charity's own use</b> |         |                             | -               | -                        |
|                                                     |         |                             | -               | -                        |
|                                                     |         |                             | -               | -                        |
|                                                     |         |                             | -               | -                        |
|                                                     |         |                             | -               | -                        |
|                                                     |         |                             | -               | -                        |
|                                                     |         |                             | -               | -                        |
|                                                     |         |                             | -               | -                        |

| Categories            | Details | Fund to which liability relates | Amount due (optional) | When due (optional) |
|-----------------------|---------|---------------------------------|-----------------------|---------------------|
| <b>B5 Liabilities</b> |         |                                 | -                     |                     |
|                       |         |                                 | -                     |                     |
|                       |         |                                 | -                     |                     |
|                       |         |                                 | -                     |                     |
|                       |         |                                 | -                     |                     |

Signed by one or two trustees on behalf of all the trustees

|               |                                                       |                                           |
|---------------|-------------------------------------------------------|-------------------------------------------|
| Signature<br> | Print Name<br>GRAEME RICHARD DOWN<br>VICTORIA FERNAND | Date of approval<br>18/07/2024<br>18/7/24 |
|---------------|-------------------------------------------------------|-------------------------------------------|

**BEDFORD TOWN BAND**

England & Wales - Charity number 1173181

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# Accounts

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# Trustees' Annual Report for the period

|                   |     |         |                 |    |                  |          |      |
|-------------------|-----|---------|-----------------|----|------------------|----------|------|
| Period start date |     |         | Period end date |    |                  |          |      |
| From              | 0st | January | 2022            | To | 31 <sup>st</sup> | December | 2022 |

## Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

Postcode

### 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  | Mr Paul Riggett       | Chairperson     |                                   |                                                               |
| 2  | Mrs Victoria Fernand  | Treasurer       |                                   |                                                               |
| 3  | Mr Geoffrey Gaylor    |                 |                                   |                                                               |
| 4  | Miss Karen Nutting    |                 |                                   |                                                               |
| 5  | Mr Gerard Atkins      |                 |                                   |                                                               |
| 6  | Mr Graeme Down        |                 |                                   |                                                               |
| 7  | Mr Steve Gadsden      |                 |                                   |                                                               |
| 8  | Ms Alice Muzzlewhite  |                 |                                   |                                                               |
| 9  | Mr Alistair Staddon   |                 |                                   |                                                               |
| 10 | Mr Peter Berrington   |                 |                                   |                                                               |
| 11 | Mr Graham Young       |                 |                                   |                                                               |
| 12 | Mr Gary Summerfield   |                 |                                   |                                                               |
| 13 | Mrs Rosemary Fisher   |                 |                                   |                                                               |
| 14 | Mr Martin Orr         |                 |                                   |                                                               |
| 15 | Ms Mollie Muzzlewhite |                 |                                   |                                                               |
| 16 | Ms Avril Reeves       |                 |                                   |                                                               |
| 17 | Mr Benjamin Orr       |                 | 28/07/2022 – 31/12/2022           |                                                               |
| 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 |
|------|-----------------------------------|
|      |                                   |
|      |                                   |
|      |                                   |

### Names and addresses of advisers (Optional information)

| Type of adviser | Name            | Address                       |
|-----------------|-----------------|-------------------------------|
| Bank            | Lloyds Bank plc | 34 High St, Bedford, MK40 1SB |
|                 |                 |                               |
|                 |                 |                               |
|                 |                 |                               |

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

|  |
|--|
|  |
|--|

## Section B Structure, governance and management

### Description of the charity's trusts

|                                                                           |                                                                |
|---------------------------------------------------------------------------|----------------------------------------------------------------|
| Type of governing document<br><i>(eg trust deed, constitution)</i>        | Constitution                                                   |
| How the charity is constituted<br><i>(eg trust, association, company)</i> | Charitable Incorporated Organisation                           |
| Trustee selection methods<br><i>(eg appointed by, elected by)</i>         | Appointed by member vote or Trustee vote and confirmed at AGM. |

### 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.

Bedford Town Band has in place a "Policy for Safeguarding Children and Vulnerable Adults in the Brass Bands" and an "Equal Opportunities Policy".

## Section C Objectives and activities

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

1. To promote and educate members and the general public in the musical arts with particular reference to music presented by brass bands, by means of concerts, contests and other related activities, keeping the traditions of brass banding in England.
2. To educate members and prospective musicians of all ages in the skills, art and science of music as performed by traditional brass bands.

**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)**

Appropriately qualified and experienced music professionals are appointed to act as Musical Directors and Conductors of the bands within the organisation. They educate members in the art of playing brass instruments in regular group training sessions and rehearsals, organised to reflect members playing ability.

Associate members, all complete beginners, are helped to understand musical notation, play an instrument, follow a conductor and play as part of a group.

Entering contests gives the main band practical experience of high-pressure performance conditions as well as assessing their progress with independent adjudicator's remarks for feedback. Other public performances allow all members a chance to perform, in a variety of conditions, and allow the general public to experience brass band music. To maximise performance opportunities and to reach more members of the public, Bedford Town band supports some charitable organisations by either making no charge or by charging a reduced fee. Instruments are loaned to members as required to support their rehearsals and performances.

**Statutory Declaration**

The Trustees declare that they have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers or duties.

**Additional details of objectives and activities (Optional information)**

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

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

**Summary of the main achievements of the charity during the year**

Following 2 years interrupted by the Covid pandemic, 2022 gave rise to uninterrupted activities for Bedford Town Band and Bedford Town Concert Brass. Town Band rehearsals were held twice a week on Tuesday and Thursday evenings and Concert Brass rehearsals held on Mondays.

Town Band competed in 4 contests during the year, winning Section 2 of the Butlins Contest in Skegness. They also competed in contests in Stevenage Herts, Wakefield Yorkshire and Leicester. Traditional bandstand performances were given in Bedford and Northampton. The band also gave performances to celebrate the Queens Platinum Jubilee and the Kings proclamation Service in Bedford.

Concert Brass gave 2 concerts during the year in aid of the local Hospice raising over £1900 in total. They also performed at Leighton Buzzard bandstand and 2 concerts for Wilstead Women's Institute.

A total of 36 public engagements were performed during the year between the 2 bands, including a number of mixed ensemble groups carol playing in the lead up to Christmas. Other charity performances in the year were given at the Kings Proclamation Service in Bedford, Bedford Remembrance Day parade and for Tesco's national charities.

The Brass Academy is now a well-established BTB initiative. A series of assembly demonstrations held towards the end of the summer term had a significant impact on numbers and resulted in the Academy register increasing to thirty-five students at the beginning of the Autumn term in 2022. The capacity, at present, would allow this number to increase to around fifty and we look forward to its continued success as it progresses towards the forming of a full Academy Brass Band. The majority of students attend Castle Newnham School, with others drawn from across schools within Bedford Borough.

During the year, Bedford Town Band launched a new initiative, partnering with the Bedfordshire and Luton Recovery College to offer free adult brass lessons in our new Wellbeing Brass group.

The Bedfordshire and Luton Recovery College is part of the Bedfordshire Mental Health Academy, which is a formal partnership with ELFT (East London NHS Foundation Trust) and the University of Bedfordshire. The college is open to any adults who live or work in Bedfordshire and Luton. Their courses and workshops focus on mental health wellbeing and recovery. The Wellbeing Brass lessons are aimed towards people with lived experience of mental ill-health, their family, friends or carers. The Band is keen to work with anyone who has the enthusiasm for learning music and to use music to help enhance their mental wellbeing. Thanks to a grant from the Bedfordshire, Luton & Milton Keynes Integrated Care Board, Bedford Town Band are able to offer group brass lessons completely free of charge, providing all tuition, loan of instruments and music. No prior musical knowledge or experience is required. Group lessons have started with 7 people. They are either complete beginners or returning to brass music after a long absence.

## Section E

## Financial review

### Brief statement of the charity's policy on reserves

Income is heavily weighted towards the end of each financial year and the start of the next. A reserve of £10,000 from unrestricted funds is required to cover income fluctuations and any unexpected expenditure items.

### Details of any funds materially in deficit

### 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.

BTB obtains the bulk of its income from member subscriptions, performances commissioned by other organisations and from a small number of concerts organised by the band itself. Some online funding facilities have been established since 2017. The bulk of expenditure relates to the paying for the musical instructors to conduct the bands and supporting the Town Band in entering a number of major contests. To maximise the number of public performances undertaken by the various bands some engagements for other charities are undertaken either free of charge or with a significantly reduced fee.

## 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)                        | PAUL RIGGEM                                                                         | VICTORIA FERNAND                                                                      |
| Position (eg Secretary, Chair, etc) | CHAIR                                                                               | TREASURER                                                                             |
| Date                                | 20/7/23                                                                             |                                                                                       |



Receipts and payments accounts

|                     |                                 |    |                               |
|---------------------|---------------------------------|----|-------------------------------|
| For the period from | Period start date<br>01/01/2022 | To | Period end date<br>31/12/2022 |
|---------------------|---------------------------------|----|-------------------------------|

Section A Receipts and payments

|                                                       | Unrestricted funds<br>to the nearest £ | Restricted funds<br>to the nearest £ | Endowment funds<br>to the nearest £ | Total funds<br>to the nearest £ | Last year<br>to the nearest £ |
|-------------------------------------------------------|----------------------------------------|--------------------------------------|-------------------------------------|---------------------------------|-------------------------------|
| <b>A1 Receipts</b>                                    |                                        |                                      |                                     |                                 |                               |
| Member Subscriptions                                  | 6,375                                  | -                                    | -                                   | 6,375                           | 3,932                         |
| Engagements and Public events                         | 5,315                                  | -                                    | -                                   | 5,315                           | 2,664                         |
| Donations                                             | 961                                    | -                                    | -                                   | 961                             | 16                            |
| Gift Aid                                              | -                                      | -                                    | -                                   | -                               | 1,308                         |
| Bank Interest received                                | 346                                    | -                                    | -                                   | 346                             | 281                           |
| Sundry income                                         | 12,000                                 | -                                    | -                                   | 12,000                          | -                             |
| Instrument hire                                       | 570                                    | -                                    | -                                   | 570                             | -                             |
|                                                       | -                                      | -                                    | -                                   | -                               | -                             |
| <b>Sub total (Gross income for AR)</b>                | <b>25,567</b>                          | <b>-</b>                             | <b>-</b>                            | <b>25,567</b>                   | <b>8,201</b>                  |
| <b>A2 Asset and investment sales, (see table).</b>    |                                        |                                      |                                     |                                 |                               |
|                                                       | -                                      | -                                    | -                                   | -                               | -                             |
|                                                       | -                                      | -                                    | -                                   | -                               | -                             |
| <b>Sub total</b>                                      | <b>-</b>                               | <b>-</b>                             | <b>-</b>                            | <b>-</b>                        | <b>-</b>                      |
| <b>Total receipts</b>                                 | <b>25,567</b>                          | <b>-</b>                             | <b>-</b>                            | <b>25,567</b>                   | <b>8,201</b>                  |
| <b>A3 Payments</b>                                    |                                        |                                      |                                     |                                 |                               |
| MD fees                                               | 13,934                                 | -                                    | -                                   | 13,934                          | 6,451                         |
| Contest Expenditure                                   | 1,031                                  | -                                    | -                                   | 1,031                           | 449                           |
| Concert Expenditure                                   | 191                                    | -                                    | -                                   | 191                             | -                             |
| Rent                                                  | -                                      | -                                    | -                                   | -                               | 2                             |
| Insurance                                             | 956                                    | -                                    | -                                   | 956                             | 892                           |
| Printing and Stationery                               | -                                      | -                                    | -                                   | -                               | 60                            |
| Sundry                                                | 1,352                                  | -                                    | -                                   | 1,352                           | 339                           |
| Internet and website                                  | 205                                    | -                                    | -                                   | 205                             | 213                           |
| COVID related                                         | -                                      | -                                    | -                                   | -                               | 84                            |
|                                                       | -                                      | -                                    | -                                   | -                               | -                             |
| <b>Sub total</b>                                      | <b>17,669</b>                          | <b>-</b>                             | <b>-</b>                            | <b>17,669</b>                   | <b>8,486</b>                  |
| <b>A4 Asset and investment purchases, (see table)</b> |                                        |                                      |                                     |                                 |                               |
|                                                       | -                                      | -                                    | -                                   | -                               | -                             |
| Instrument, Music, Equi                               | 13,600                                 | -                                    | -                                   | 13,600                          | 279                           |
|                                                       | -                                      | -                                    | -                                   | -                               | -                             |
| <b>Sub total</b>                                      | <b>13,600</b>                          | <b>-</b>                             | <b>-</b>                            | <b>13,600</b>                   | <b>279</b>                    |
| <b>Total payments</b>                                 | <b>31,269</b>                          | <b>-</b>                             | <b>-</b>                            | <b>31,269</b>                   | <b>8,765</b>                  |
| <b>Net of receipts/(payments)</b>                     | <b>- 5,702</b>                         | <b>-</b>                             | <b>-</b>                            | <b>- 5,702</b>                  | <b>- 564</b>                  |
| <b>A5 Transfers between funds</b>                     | -                                      | -                                    | -                                   | -                               | -                             |
| <b>A6 Cash funds last year end</b>                    | <b>38,091</b>                          | -                                    | -                                   | <b>38,091</b>                   | -                             |
| <b>Cash funds this year end</b>                       | <b>32,389</b>                          | -                                    | -                                   | <b>32,389</b>                   | <b>564</b>                    |

Section B Statement of assets and liabilities at the end of the period

| Categories           | Details                              | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Endowment funds<br>to nearest £ |
|----------------------|--------------------------------------|------------------------------------|----------------------------------|---------------------------------|
| <b>B1 Cash funds</b> | Cash at bank - treasurers account    | 30,308                             | -                                | -                               |
|                      | Cash at bank - deposit account       | 269                                | -                                | -                               |
|                      | Cash at bank - 45 day notice account | -                                  | -                                | -                               |
|                      | Cash at hand                         | 1,811                              | -                                | -                               |
|                      | <b>Total cash funds</b>              | <b>32,389</b>                      | <b>-</b>                         | <b>-</b>                        |

(agree balances with receipts and payments account(s))

**B2 Other monetary assets**

| <b>Details</b> | <b>Unrestricted funds</b><br>to nearest £ | <b>Restricted funds</b><br>to nearest £ | <b>Endowment funds</b><br>to nearest £ |
|----------------|-------------------------------------------|-----------------------------------------|----------------------------------------|
| Gift Aid       | 1,445                                     | -                                       | -                                      |
|                |                                           | -                                       | -                                      |
|                | -                                         | -                                       | -                                      |
|                | -                                         | -                                       | -                                      |
|                | -                                         | -                                       | -                                      |
|                | -                                         | -                                       | -                                      |

**B3 Investment assets**

| <b>Details</b> | <b>Fund to which asset belongs</b> | <b>Cost (optional)</b> | <b>Current value (optional)</b> |
|----------------|------------------------------------|------------------------|---------------------------------|
| Instruments    |                                    | -                      | 55,349                          |
| Music          |                                    | -                      | 15,188                          |
| Equipment      |                                    | -                      | 4,631                           |
| Cabin          |                                    | -                      | 6,054                           |
| Uniform        |                                    | -                      | 9,066                           |

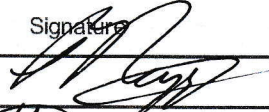

**B4 Assets retained for the charity's own use**

| <b>Details</b> | <b>Fund to which asset belongs</b> | <b>Cost (optional)</b> | <b>Current value (optional)</b> |
|----------------|------------------------------------|------------------------|---------------------------------|
|                |                                    | -                      | -                               |
|                |                                    | -                      | -                               |
|                |                                    | -                      | -                               |
|                |                                    | -                      | -                               |
|                |                                    | -                      | -                               |
|                |                                    | -                      | -                               |
|                |                                    | -                      | -                               |
|                |                                    | -                      | -                               |
|                |                                    | -                      | -                               |

**B5 Liabilities**

| <b>Details</b> | <b>Fund to which liability relates</b> | <b>Amount due (optional)</b> | <b>When due (optional)</b> |
|----------------|----------------------------------------|------------------------------|----------------------------|
|                |                                        | -                            |                            |
|                |                                        | -                            |                            |
|                |                                        | -                            |                            |
|                |                                        | -                            |                            |
|                |                                        | -                            |                            |

Signed by one or two trustees on behalf of all the trustees

| Signature                                                                           | Print Name       | Date of approval |
|-------------------------------------------------------------------------------------|------------------|------------------|
|  | PAUL RIGGERT     | 20/7/23          |
|  | VICTORIA FERNAND | 20/7/23          |

**BEDFORD TOWN BAND**

England & Wales - Charity number 1173181

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# Accounts

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# Trustees' Annual Report for the period

Period start date: 1<sup>st</sup> January 2021  
 Period end date: 31<sup>st</sup> December 2021  
 From To

## Section A Reference and administration details

Charity name **Bedford Town Band**

Other names charity is known by **BTB**

Registered charity number (if any) **1173181**

Charity's principal address **40 Willoughby Close**  
**Gt Barford**  
**Bedford**  
 Postcode **MK44 3LD**

### 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  | Mr Paul Riggett       | Chairperson     |                                   |                                                               |
| 2  | Mrs Victoria Fernand  | Treasurer       |                                   |                                                               |
| 3  | Mr Geoffrey Gaylor    |                 |                                   |                                                               |
| 4  | Mr Mark Glover        |                 | 01/01/2021 – 14/10/2021           |                                                               |
| 5  | Miss Karen Nutting    |                 |                                   |                                                               |
| 6  | Mr Gerard Atkins      |                 |                                   |                                                               |
| 7  | Mr Graeme Down        |                 |                                   |                                                               |
| 8  | Mr Steve Gadsden      |                 |                                   |                                                               |
| 9  | Ms Alice Muzzlewhite  | Secretary       |                                   |                                                               |
| 10 | Mr Alistair Staddon   |                 |                                   |                                                               |
| 11 | Mr Peter Berrington   |                 |                                   |                                                               |
| 12 | Mr Graham Young       |                 |                                   |                                                               |
| 13 | Mr David Abrahams     |                 | 01/01/2021 – 14/10/2021           |                                                               |
| 14 | Mr Gary Summerfield   |                 |                                   |                                                               |
| 15 | Mrs Rosemary Fisher   |                 |                                   |                                                               |
| 16 | Mr Martin Orr         |                 |                                   |                                                               |
| 17 | Ms Mollie Muzzlewhite |                 |                                   |                                                               |
| 18 | Ms Avril Reeves       |                 | 14/10/2021 – 31/12/2021           |                                                               |
| 19 |                       |                 |                                   |                                                               |
| 20 |                       |                 |                                   |                                                               |

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

| Name | Dates acted if not for whole year |
|------|-----------------------------------|
|      |                                   |
|      |                                   |
|      |                                   |

**Names and addresses of advisers (Optional information)**

| Type of adviser | Name            | Address                       |
|-----------------|-----------------|-------------------------------|
| Bank            | Lloyds Bank plc | 34 High St, Bedford, MK40 1SB |
|                 |                 |                               |
|                 |                 |                               |

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

|  |
|--|
|  |
|--|

**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 Organisation

Trustee selection methods  
*(eg. appointed by, elected by)*

Appointed by member vote or Trustee vote and confirmed at AGM.

**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.

Bedford Town band has in place and regularly reviews the following policy:

Policy for Safeguarding Children and Vulnerable Adults in the Brass Bands.

The Trustees approved during this year an "Equal Opportunities Policy"

**Section C Objectives and activities**

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

1. To promote and educate members and the general public in the musical arts with particular reference to music presented by brass bands, by means of concerts, contests and other related activities, keeping the traditions of brass banding in England.
2. To educate members and prospective musicians of all ages in the skills, art and science of music as performed by traditional brass bands.

**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)**

Appropriately qualified and experienced music professionals are appointed to act as Musical Directors and Conductors of the bands within the organisation. They educate members in the art of playing brass instruments in regular group training sessions and rehearsals, organised to reflect members playing ability.

In conjunction with Castle Newnham School the Band has started an Academy to introduce pupils from local schools to playing brass instruments. Members, all complete beginners, are helped to understand musical notation, play an instrument, follow a conductor and play as part of a group. They are classed as Associate Members.

Entering contests gives the main band practical experience of high-pressure performance conditions as well as assessing their progress with independent adjudicator's remarks for feedback. Other public performances allow all members a chance to perform, in a variety of conditions, and allow the general public to experience brass band music. To maximise performance opportunities and to reach more members of the public, Bedford Town band supports some charitable organisations by either making no charge or by charging a reduced fee. Instruments are loaned free of charge to members as required to support their training sessions and performances.

**Statutory Declaration**

The Trustees declare that they have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers or duties.

**Additional details of objectives and activities (Optional information)**

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

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

**Summary of the main achievements of the charity during the year**

Following the 3<sup>rd</sup> national covid lockdown, indoor rehearsals under the Brass Band England guidelines resumed in mid-May for the Bedford Town Band and Bedford Town Concert Brass bands. Unfortunately, after the various lockdowns, there were not enough players to resume any activity for Progress Brass, and the decision was made to mothball this band until enough players become available to resume.

Band activities continued uninterrupted for the rest of the year, with Town Band rehearsing twice a week and Concert Brass once a week.

Bedford Town Band qualified for the National Brass Band Championships of GB held at Cheltenham Racecourse finishing in a creditable 12<sup>th</sup> place.

Some members of the bands took part in the Brass Band England initiative "Proms in the Playground" at Westfield Primary School Bedford. After a year of limited musical activity, with particular limitations on brass playing in many schools, this national initiative was to re-engage with the local community. Community bands connect with their local schools by offering a performance in their playground, getting young people excited about brass banding and help bands forge and strengthen relationships with organisations around them.

A total of 20 public engagements were performed during the rest of the year between the 2 bands, including a number of mixed ensembles carol playing in the lead up to Christmas.

Bedford Town Band held a concert to promote the Academy at Castle Newnham School in late 2019. The Academy's primary role is to promote brass playing for the pupils of Castle Newnham School and also to cater for provision of tuition for the children of band members. Although the various lockdowns, due to pandemic restrictions, greatly affected the development of the academy, tuition for a small number of students continued during 2020 when allowed. The structure of the academy was refined during this time and the process of appointing a professional Director of Music to take the lead on delivery of tuition and development is in progress. The role of the Academy Manager, who is already in place, includes school liaison, fundraising and administration. The school now has a team in place, drawn from its music department staff, to promote the initiative within the school.

We are expecting the Academy to have sufficient capacity to enable it to attract students from other schools within Bedford Borough once the uptake at Castle Newnham has been maximised.

Two performances were given free of charge, in support of local charities. The annual Bedford Remembrance Day Parade and Christmas Carols in aid of Tesco's national charities.

## Section E Financial review

**Brief statement of the charity's policy on reserves**

Income is heavily weighted towards the end of each financial year and the start of the next. A reserve of £10,000 from unrestricted funds is required to cover income fluctuations and any unexpected expenditure items.

**Details of any funds materially in deficit**

### 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.

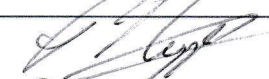
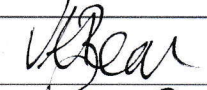
BTB obtains the bulk of its income from member subscriptions, performances commissioned by other organisations and from a small number of concerts organised by the band itself. Some online funding facilities have been established since 2017. The bulk of expenditure relates to the paying for the musical instructors to conduct the bands and supporting the Town Band in entering a number of major contests. To maximise the number of public performances undertaken by the various bands some engagements for other charities are undertaken either free of charge or with a significantly reduced fee.

## 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)                        | PAUL RIGGOTT                                                                        | V.A. Bean                                                                             |
| Full name(s)                        | CHAIR                                                                               | Treasurer                                                                             |
| Position (eg Secretary, Chair, etc) | Date                                                                                |                                                                                       |
|                                     | 28-07-22                                                                            |                                                                                       |



## Receipts and payments accounts

|                     |                                 |    |                               |
|---------------------|---------------------------------|----|-------------------------------|
| For the period from | Period start date<br>01/01/2021 | To | Period end date<br>31/12/2021 |
|---------------------|---------------------------------|----|-------------------------------|

### Section A Receipts and payments

|                                                       | Unrestricted funds<br>to the nearest £ | Restricted funds<br>to the nearest £ | Endowment funds<br>to the nearest £ | Total funds<br>to the nearest £ | Last year<br>to the nearest £ |
|-------------------------------------------------------|----------------------------------------|--------------------------------------|-------------------------------------|---------------------------------|-------------------------------|
| <b>A1 Receipts</b>                                    |                                        |                                      |                                     |                                 |                               |
| Member Subscriptions                                  | 3,932                                  | -                                    | -                                   | 3,932                           | 6,533                         |
| Engagements & Public events                           | 2,664                                  | -                                    | -                                   | 2,664                           | 1,758                         |
| Donations                                             | 16                                     | -                                    | -                                   | 16                              | 1,013                         |
| Gift Aid                                              | 1,308                                  | -                                    | -                                   | 1,308                           | -                             |
| Bank Interest received                                | 281                                    | -                                    | -                                   | 281                             | 356                           |
|                                                       | -                                      | -                                    | -                                   | -                               | -                             |
|                                                       | -                                      | -                                    | -                                   | -                               | -                             |
| <b>Sub total (Gross income for AR)</b>                | <b>8,201</b>                           | <b>-</b>                             | <b>-</b>                            | <b>8,201</b>                    | <b>9,660</b>                  |
| <b>A2 Asset and investment sales, (see table).</b>    |                                        |                                      |                                     |                                 |                               |
|                                                       | -                                      | -                                    | -                                   | -                               | -                             |
|                                                       | -                                      | -                                    | -                                   | -                               | -                             |
| <b>Sub total</b>                                      | <b>-</b>                               | <b>-</b>                             | <b>-</b>                            | <b>-</b>                        | <b>-</b>                      |
| <b>Total receipts</b>                                 | <b>8,201</b>                           | <b>-</b>                             | <b>-</b>                            | <b>8,201</b>                    | <b>9,660</b>                  |
| <b>A3 Payments</b>                                    |                                        |                                      |                                     |                                 |                               |
| MD Fees                                               | 6,451                                  | -                                    | -                                   | 6,451                           | 3,678                         |
| Contest Expenditure                                   | 449                                    | -                                    | -                                   | 449                             | 450                           |
| Concert Expenditure                                   | -                                      | -                                    | -                                   | -                               | -                             |
| Rent                                                  | 1                                      | -                                    | -                                   | 1                               | 2,100                         |
| Insurance                                             | 892                                    | -                                    | -                                   | 892                             | 956                           |
| Printing & Stationery                                 | 60                                     | -                                    | -                                   | 60                              | -                             |
| Sundry                                                | 339                                    | -                                    | -                                   | 339                             | 441                           |
| Internet & website                                    | 213                                    | -                                    | -                                   | 213                             | 245                           |
| COVID related                                         | 84                                     | -                                    | -                                   | 84                              | 316                           |
| <b>Sub total</b>                                      | <b>8,486</b>                           | <b>-</b>                             | <b>-</b>                            | <b>8,486</b>                    | <b>8,186</b>                  |
| <b>A4 Asset and investment purchases, (see table)</b> |                                        |                                      |                                     |                                 |                               |
| Instrument, Music, Equip                              | 279                                    | -                                    | -                                   | 279                             | 289                           |
| Cabin project                                         | -                                      | -                                    | -                                   | -                               | 7,568                         |
| <b>Sub total</b>                                      | <b>279</b>                             | <b>-</b>                             | <b>-</b>                            | <b>279</b>                      | <b>7,857</b>                  |
| <b>Total payments</b>                                 | <b>8,765</b>                           | <b>-</b>                             | <b>-</b>                            | <b>8,765</b>                    | <b>16,043</b>                 |
| <b>Net of receipts/(payments)</b>                     | <b>- 564</b>                           | <b>-</b>                             | <b>-</b>                            | <b>- 564</b>                    | <b>- 6,383</b>                |
| A5 Transfers between funds                            | -                                      | -                                    | -                                   | -                               | -                             |
| A6 Cash funds last year end                           | 38,655                                 | -                                    | -                                   | 38,655                          | 45,039                        |
| <b>Cash funds this year end</b>                       | <b>38,091</b>                          | <b>-</b>                             | <b>-</b>                            | <b>38,091</b>                   | <b>38,656</b>                 |

### Section B Statement of assets and liabilities at the end of the period

| Categories           | Details                           | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Endowment funds<br>to nearest £ |
|----------------------|-----------------------------------|------------------------------------|----------------------------------|---------------------------------|
| <b>B1 Cash funds</b> | Cash at Bank - Treasurers account | 2,223                              | -                                | -                               |
|                      | Cash at Bank - Deposit account    | 669                                | -                                | -                               |
|                      | Cash at Bank - 45 day account     | 31,331                             | -                                | -                               |
|                      | Cash at hand                      | 3,868                              | -                                | -                               |
|                      | <b>Total cash funds</b>           | <b>38,091</b>                      | <b>-</b>                         | <b>-</b>                        |

(agree balances with receipts and payments account(s))

**B2 Other monetary assets**

| Details                     | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Endowment funds<br>to nearest £ |
|-----------------------------|------------------------------------|----------------------------------|---------------------------------|
| Bedford Bid (carolling job) | 100                                | -                                | -                               |
| Gift Aid                    | 514                                | -                                | -                               |
|                             | -                                  | -                                | -                               |
|                             | -                                  | -                                | -                               |
|                             | -                                  | -                                | -                               |
|                             | -                                  | -                                | -                               |

**B3 Investment assets**

| Details     | Fund to which asset belongs | Cost (optional) | Current value (optional) |
|-------------|-----------------------------|-----------------|--------------------------|
| Instruments | Unrestricted                | -               | 60,396                   |
| Music       | Unrestricted                | -               | 15,331                   |
| Equipment   | Unrestricted                | -               | 4,559                    |
| Cabin       | Unrestricted                | -               | 7,568                    |
|             |                             | -               | -                        |


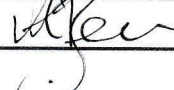
**B4 Assets retained for the charity's own use**

| Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
|---------|-----------------------------|-----------------|--------------------------|
|         |                             | -               | -                        |
|         |                             | -               | -                        |
|         |                             | -               | -                        |
|         |                             | -               | -                        |
|         |                             | -               | -                        |
|         |                             | -               | -                        |
|         |                             | -               | -                        |
|         |                             | -               | -                        |
|         |                             | -               | -                        |
|         |                             | -               | -                        |

**B5 Liabilities**

| Details | Fund to which liability relates | Amount due (optional) | When due (optional) |
|---------|---------------------------------|-----------------------|---------------------|
|         |                                 | -                     |                     |
|         |                                 | -                     |                     |
|         |                                 | -                     |                     |
|         |                                 | -                     |                     |
|         |                                 | -                     |                     |

Signed by one or two trustees on behalf of all the trustees

| Signature                                                                           | Print Name   | Date of approval |
|-------------------------------------------------------------------------------------|--------------|------------------|
|  | PAUL RIGGALL | 28-07-22         |
|  | Vikki Bean   | 28/7/22          |

**BEDFORD TOWN BAND**

England & Wales - Charity number 1173181

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# Accounts

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# Trustees' Annual Report for the period

|      |                   |         |      |    |                 |          |      |
|------|-------------------|---------|------|----|-----------------|----------|------|
| From | Period start date |         |      | To | Period end date |          |      |
|      | 1st               | January | 2020 |    | 31st            | December | 2020 |

## Section A Reference and administration details

Charity name

Bedford Town Band

Other names charity is known by

BTB

Registered charity number (if any)

1173181

Charity's principal address

40 Willoughby Close  
 Gt Barford  
 Bedford  
 Postcode MK44 3LD

### 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  | Mr Paul Riggett       | Chairperson     |                                   |                                                               |
| 2  | Mrs Rachel Litchfield | Vice-Chair      | 01/01/2020 – 09/09/2020           |                                                               |
| 3  | Mrs Victoria Fernand  | Treasurer       |                                   |                                                               |
| 4  | Mr Geoffrey Gaylor    |                 |                                   |                                                               |
| 5  | Mr Mark Glover        |                 |                                   |                                                               |
| 6  | Miss Karen Nutting    |                 |                                   |                                                               |
| 7  | Mrs Fiona Cartwright  |                 | 01/01/2020 – 09/09/2020           |                                                               |
| 8  | Mrs Tracey Foster     |                 | 01/01/2020 – 09/09/2020           |                                                               |
| 9  | Mr Gerard Atkins      |                 |                                   |                                                               |
| 10 | Mr Graeme Down        |                 |                                   |                                                               |
| 11 | Mr Steve Gadsden      |                 |                                   |                                                               |
| 12 | Ms Alice Muzzlewhite  |                 |                                   |                                                               |
| 13 | Mr Alistair Staddon   |                 |                                   |                                                               |
| 14 | Mr Peter Berrington   |                 |                                   |                                                               |
| 15 | Mr Graham Young       |                 |                                   |                                                               |
| 16 | Mr David Abrahams     |                 | 09/09/2020 - 31/12/2020           |                                                               |
| 17 | Mr Gary Summerfield   |                 | 09/09/2020 - 31/12/2020           |                                                               |
| 18 | Mrs Rosemary Fisher   |                 | 09/09/2020 - 31/12/2020           |                                                               |
| 19 | Mr Martin Orr         |                 | 09/09/2020 - 31/12/2020           |                                                               |
| 20 | Ms Mollie Sawford     |                 | 09/09/2020 - 31/12/2020           |                                                               |

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

| Name | Dates acted if not for whole year |
|------|-----------------------------------|
|      |                                   |
|      |                                   |
|      |                                   |

## Names and addresses of advisers (Optional information)

| Type of adviser | Name            | Address                       |
|-----------------|-----------------|-------------------------------|
| Bank            | Lloyds Bank plc | 34 High St, Bedford, MK40 1SB |
|                 |                 |                               |
|                 |                 |                               |
|                 |                 |                               |

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

|  |
|--|
|  |
|--|

## Section B Structure, governance and management

### Description of the charity's trusts

|                                                                                    |                                                                |
|------------------------------------------------------------------------------------|----------------------------------------------------------------|
| Type of governing document<br><small>(eg. trust deed, constitution)</small>        | Constitution                                                   |
| How the charity is constituted<br><small>(eg. trust, association, company)</small> | Charitable Incorporated Organisation                           |
| Trustee selection methods<br><small>(eg. appointed by, elected by)</small>         | Appointed by member vote or Trustee vote and confirmed at AGM. |

### 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.

Bedford Town band has in place and regularly reviews the following policy:

Policy for Safeguarding Children and Vulnerable Adults in the Brass Bands.

## Section C Objectives and activities

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

1. To promote and educate members and the general public in the musical arts with particular reference to music presented by brass bands, by means of concerts, contests and other related activities, keeping the traditions of brass banding in England.
2. To educate members and prospective musicians of all ages in the skills, art and science of music as performed by traditional brass bands.

**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)**

Appropriately qualified and experienced music professionals are appointed to act as Musical Directors of the bands within the organisation. They educate members in the art of playing brass instruments in regular group training sessions and rehearsals, organised to reflect members playing ability.

In conjunction with Castle Newnham School the Band has started an Academy to introduce pupils from local schools to playing brass instruments. Members, all complete beginners, are helped to understand musical notation, play an instrument, follow a conductor and play as part of a group. They are classed as Associate Members.

Entering contests gives the main band practical experience of high-pressure performance conditions as well as assessing their progress with independent adjudicator's remarks for feedback. Other public performances allow all members a chance to perform, in a variety of conditions, and allow the general public to experience brass band music. To maximise performance opportunities and to reach more members of the public, Bedford Town band supports some charitable organisations by either making no charge or by charging a reduced fee. Instruments are loaned free of charge to members and associate members as required to support their training sessions and performances.

**Statutory Declaration**

The Trustees declare that they have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers or duties.

**Additional details of objectives and activities (Optional information)**

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

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

**Summary of the main achievements of the charity during the year**

In the period covered by this report, BTB had 65 registered members plus 7 members of the Academy. A number of members played in both Town Band and Concert Brass and some played in both Concert Brass and Progress Brass.

Like all Bands the Coronavirus Pandemic caused all banding activities to cease for much of the year. The number of rehearsals for all bands was minimal, only 16 weeks of rehearsals achieved for the entire calendar year. The last rehearsal before the first national lockdown was a Concert Brass rehearsal on March 16<sup>th</sup>.

Prior to the first lockdown, the Town Band competed at the Mineworkers Open National Brass Band Festival in Skegness in January, and members of Concert Brass combined with members of 2 other local bands to play at the funeral of a local bandsman in early March.

Despite the playing side of the organisation having to temporarily cease in March, the move to a new "home" at Castle Newnham School Bedford, alongside the Bedford Music Hub, was successfully completed. A Service Level Agreement was agreed and signed by the Trustees and the Governing Body of the school.

In July work started in the school grounds to prepare and construct a base for a 30ft storage container to house the band's library of music, brass instruments, percussion equipment and various other items. In August the storage cabin was delivered to site and all the band's instruments, equipment and music library was moved in.

The Committee held virtual meetings when required using Zoom and the 2020 AGM, postponed from April, was held via Zoom in September.

Following a 31-week break, rehearsals recommenced for all 3 bands during October. Using the Brass Bands England Risk Assessment, the Trustees agreed a set of COVID-19 secure rules which enabled members to return to rehearsals in a safe way. After only 3 weeks of rehearsals the 2<sup>nd</sup> national lockdown of 4 weeks started. Following this 2<sup>nd</sup> lockdown, just a further 2 weeks of rehearsals were achieved. During this period, ensembles consisting of 6 players completed 3 outdoor carol playing sessions before the Bedford area was put into Tier 4 and all further playing activity ceased to the year end.

## Section E

## Financial review

### Brief statement of the charity's policy on reserves

Income is heavily weighted towards the end of each financial year and the start of the next. A reserve of £10,000 from unrestricted funds is required to cover income fluctuations and any unexpected expenditure items.

### Details of any funds materially in deficit

### 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.

BTB obtains the bulk of its income from member subscriptions, performances commissioned by other organisations and from a small number of concerts organised by the band itself. Some online funding facilities have been established since 2017 in support of the relocation project. The bulk of expenditure relates to paying for the Musical Directors to conduct the bands, supporting the Town Band in entering a number of major contests and the rental of the premises used for the bands' rehearsals and storage of their music and equipment prior to relocating to Castle Newnham school. Rental payments will not apply at the school. To maximise the number of public performances undertaken by the various bands some engagements for other charities are undertaken either free of charge or with a significantly reduced fee.

## Section F

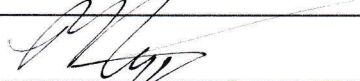

## Other optional information

## 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)                           | PAUL RIGGOTT                                                                        | VICTORIA FERNAND                                                                      |
| Position (e.g., Secretary, Chair, etc) | CHAIR                                                                               |                                                                                       |
| Date                                   | 14-10-2021                                                                          |                                                                                       |



**Receipts and payments accounts**

|                        |                                 |    |                               |
|------------------------|---------------------------------|----|-------------------------------|
| For the period<br>from | Period start date<br>01/01/2020 | To | Period end date<br>31/12/2020 |
|------------------------|---------------------------------|----|-------------------------------|

**Section A Receipts and payments**

|                                                       | Unrestricted funds<br>to the nearest £ | Restricted funds<br>to the nearest £ | Endowment funds<br>to the nearest £ | Total funds<br>to the nearest £ | Last year<br>to the nearest £ |
|-------------------------------------------------------|----------------------------------------|--------------------------------------|-------------------------------------|---------------------------------|-------------------------------|
| <b>A1 Receipts</b>                                    |                                        |                                      |                                     |                                 |                               |
| Members subscriptions                                 | 6,532                                  | -                                    | -                                   | 6,532                           | 8,190                         |
| Engagements and public events                         | 1,758                                  | -                                    | -                                   | 1,758                           | 10,842                        |
| CD's                                                  | -                                      | -                                    | -                                   | -                               | 119                           |
| Sundry Income                                         | -                                      | -                                    | -                                   | -                               | 416                           |
| Donations                                             | 1,013                                  | -                                    | -                                   | 1,013                           | 817                           |
| Gift Aid                                              | -                                      | -                                    | -                                   | -                               | 2,041                         |
| Instrument Hire                                       | -                                      | -                                    | -                                   | -                               | 24                            |
| Bank Interest received                                | 356                                    | -                                    | -                                   | 356                             | 633                           |
| <b>Sub total (Gross income for AR)</b>                | <b>9,660</b>                           | <b>-</b>                             | <b>-</b>                            | <b>9,660</b>                    | <b>23,082</b>                 |
| <b>A2 Asset and investment sales, (see table).</b>    |                                        |                                      |                                     |                                 |                               |
|                                                       | -                                      | -                                    | -                                   | -                               | -                             |
| <b>Sub total</b>                                      | <b>-</b>                               | <b>-</b>                             | <b>-</b>                            | <b>-</b>                        | <b>-</b>                      |
| <b>Total receipts</b>                                 | <b>9,660</b>                           | <b>-</b>                             | <b>-</b>                            | <b>9,660</b>                    | <b>23,082</b>                 |
| <b>A3 Payments</b>                                    |                                        |                                      |                                     |                                 |                               |
| MD Fees                                               | 3,679                                  | -                                    | -                                   | 3,679                           | 12,776                        |
| Contest Expenditure                                   | 450                                    | -                                    | -                                   | 450                             | 3,745                         |
| Concert Expenditure                                   | -                                      | -                                    | -                                   | -                               | 332                           |
| Guest Players                                         | -                                      | -                                    | -                                   | -                               | 2,032                         |
| Rent                                                  | 2,100                                  | -                                    | -                                   | 2,100                           | 4,200                         |
| Insurance                                             | 956                                    | -                                    | -                                   | 956                             | 881                           |
| Printing & Stationery                                 | -                                      | -                                    | -                                   | -                               | 366                           |
| Sundry                                                | 441                                    | -                                    | -                                   | 441                             | 931                           |
| Internet and Website                                  | 245                                    | -                                    | -                                   | 245                             | 884                           |
| COVID related                                         | 316                                    | -                                    | -                                   | 316                             | -                             |
| <b>Sub total</b>                                      | <b>8,186</b>                           | <b>-</b>                             | <b>-</b>                            | <b>8,186</b>                    | <b>26,147</b>                 |
| <b>A4 Asset and investment purchases, (see table)</b> |                                        |                                      |                                     |                                 |                               |
| Instrument, Music Equip                               | 289                                    | -                                    | -                                   | 289                             | 609                           |
| Cabin Project                                         | 7,568                                  | -                                    | -                                   | 7,568                           | -                             |
| <b>Sub total</b>                                      | <b>7,857</b>                           | <b>-</b>                             | <b>-</b>                            | <b>7,857</b>                    | <b>609</b>                    |
| <b>Total payments</b>                                 | <b>16,043</b>                          | <b>-</b>                             | <b>-</b>                            | <b>16,043</b>                   | <b>26,756</b>                 |
| <b>Net of receipts/(payments)</b>                     | <b>- 6,384</b>                         | <b>-</b>                             | <b>-</b>                            | <b>- 6,384</b>                  | <b>- 3,674</b>                |
| <b>A5 Transfers between funds</b>                     | -                                      | -                                    | -                                   | -                               | -                             |
| <b>A6 Cash funds last year end</b>                    | <b>45,039</b>                          | <b>-</b>                             | <b>-</b>                            | <b>45,039</b>                   | <b>48,713</b>                 |
| <b>Cash funds this year end</b>                       | <b>38,655</b>                          | <b>-</b>                             | <b>-</b>                            | <b>38,655</b>                   | <b>45,039</b>                 |

**Section B Statement of assets and liabilities at the end of the period**

| Categories           | Details                        | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Endowment funds<br>to nearest £ |
|----------------------|--------------------------------|------------------------------------|----------------------------------|---------------------------------|
| <b>B1 Cash funds</b> | Cash at Bank - Current Account | 4,540                              | -                                | -                               |
|                      | Cash at Bank - Deposit Account | 669                                | -                                | -                               |
|                      | Cash at Bank - 45 day account  | 31,050                             | -                                | -                               |
|                      | Cash at Hand                   | 2,396                              | -                                | -                               |

|                         |        |   |   |
|-------------------------|--------|---|---|
| <b>Total cash funds</b> | 38,655 | - | - |
|-------------------------|--------|---|---|

(agree balances with receipts and payments account(s))

**B2 Other monetary assets**

| Details  | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Endowment funds<br>to nearest £ |
|----------|------------------------------------|----------------------------------|---------------------------------|
| Gift Aid | 1,041                              | -                                | -                               |
|          | -                                  | -                                | -                               |
|          | -                                  | -                                | -                               |
|          | -                                  | -                                | -                               |
|          | -                                  | -                                | -                               |
|          | -                                  | -                                | -                               |

**B3 Investment assets**

| Details | Fund to which asset<br>belongs | Cost (optional) | Current value<br>(optional) |
|---------|--------------------------------|-----------------|-----------------------------|
|         |                                | -               | -                           |
|         |                                | -               | -                           |
|         |                                | -               | -                           |
|         |                                | -               | -                           |
|         |                                | -               | -                           |



**B4 Assets retained for the charity's own use**

| Details     | Fund to which asset<br>belongs | Cost (optional) | Current value<br>(optional) |
|-------------|--------------------------------|-----------------|-----------------------------|
| Instruments | Unrestricted                   | -               | 60,396                      |
| Music       | Unrestricted                   | -               | 15,052                      |
| Equipment   | Unrestricted                   | -               | 4,559                       |
| Cabin       | Unrestricted                   | -               | 7,568                       |
|             |                                | -               | -                           |
|             |                                | -               | -                           |
|             |                                | -               | -                           |
|             |                                | -               | -                           |

**B5 Liabilities**

| Details | Fund to which<br>liability relates | Amount due<br>(optional) | When due<br>(optional) |
|---------|------------------------------------|--------------------------|------------------------|
|         |                                    | -                        |                        |
|         |                                    | -                        |                        |
|         |                                    | -                        |                        |
|         |                                    | -                        |                        |

Signed by one or two trustees on behalf of all the trustees

| Signature                                                                           | Print Name       | Date of approval |
|-------------------------------------------------------------------------------------|------------------|------------------|
|  | Paul Piggett     | 14/10/21         |
|  | VICTORIA FERNAND | 14/10/21         |