

# ST BREWARD SILVER BAND

England & Wales · Charity number 1175865

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2017-11-22

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

## Contact

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**Address** The Bandroom  
St Beward  
Bodmin  
PL30 4LW

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**Website** [stbewardband.org](http://stbewardband.org)

## Activities

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**Objects:** TO PROMOTE THE EDUCATION AND TRAINING OF PEOPLE OF ALL AGES, IN THE PLAYING OF BRASS INSTRUMENTS AND THEIR APPRECIATION OF BRASS BAND MUSIC IN ITS VARIOUS FORMS.

**Activities:** To provide training facilities and musical instruments to young persons within our own training band and for our senior band to perform at brass band concerts and other local events both indoors and out to our visitors and supporters, mainly within the county of Cornwall.

## Classification

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- **How:** Provides Buildings/facilities/open Space, Provides Advocacy/advice/information
- **What:** Education/training, Arts/culture/heritage/science
- **Who:** Children/young People, The General Public/mankind

## Geography

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- Cornwall

## Finances

| Period end | Income  | Expenditure | Assets | Employees |
|------------|---------|-------------|--------|-----------|
| 2025-10-31 | £5,704  | £6,656      | -      | -         |
| 2024-10-31 | £5,632  | £4,930      | -      | -         |
| 2023-10-31 | £4,750  | £20,673     | -      | -         |
| 2022-10-31 | £5,530  | £3,274      | -      | -         |
| 2021-10-31 | £17,908 | £2,276      | -      | -         |
| 2020-10-31 | £12,350 | £3,689      | -      | -         |

## Trustees

| Name                     | Role  | Appointed  |
|--------------------------|-------|------------|
| Julie Rowe               | Chair | 2026-02-09 |
| Barbara George           |       | 2026-05-01 |
| Catherine Hoyle          |       | 2021-06-14 |
| Jean Gwilliam - Phillips |       | 2021-06-14 |
| Kevin Ackford            |       | 2026-05-01 |
| Natalie Clare Slater     |       | 2026-02-09 |
| Thomas Edwin Hoyle       |       | 2021-06-14 |

**ST BREWARD SILVER BAND**

England & Wales - Charity number 1175865

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# Accounts

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# St Breward Silver Band AGM – 9<sup>th</sup> February 2026

## Chairman's Report

- **Report covering the Band's financial year, to end Oct 2025**
- **Busy year with several challenges and achievements**
- **Gigs – (highlights)**
  - Started Band year with the usual busy Christmas. Lights, St Moritz, St Tudy, Haywoods
  - FoB then Royal Cornwall, Port Isaac.
  - Weather stopped Victoria Gardens and the last Port Isaac.
  - Decided that Marching is too much of a challenge so we haven't done any paid carnivals
  - Overall, 17 income-generating performances, down from 20 last year. (18 before that)
  - Since then, another Busy Xmas and FoB - but that's for next year's report.
- **Fundraising** - coffee mornings and quiz. Special thanks to Chelle and helpers. Donations from St Breward Carnival Committee
- **Band Hall** – Redecoration, new Emergency Exit, New Kitchen units & Blinds. Much less clutter in kitchen and store room. Thanks to AJ and Julie. Still more to do!
- **Training Band** – grown in numbers, and with more regular attendance. Thanks to Barbara and Kevin and everyone that helps.
- **Thanks**
  - None of this possible without everyone's commitment, especially the committee, so thanks.
  - Thanks also to Tom Howard for keeping us moving forwards musically, and everything he does in the background to find gigs, players, music, etc
- **Overall a busy year but as we look to the future**, still lots to do.
  - Financial sustainability, repairs & improvements, Fire Regs, Safeguarding, fundraising, sponsorship, more gigs, recruitment, training band, continue to develop musically as a band
  - All these need ownership and help to achieve, so please continue to volunteer. Specifically:
    - Safeguarding Officer: Policy, Compliance, BOPA
    - Engagements Sec: Bookings, Comms, Logistics, Risk Assessment
    - Publicity: Facebook, Website, Parish Magazine articles

## St Breward Silver Band

### Financial Statement for the Year Ended 31 October 2025

|                        | This Year<br><u>1/11/24 – 31/10/25</u>     | Last Year<br><u>1/11/23 – 31/10/24</u> |
|------------------------|--------------------------------------------|----------------------------------------|
| Starting Bank Balance  | £21,111.10                                 | £20,409.19                             |
| plus income            | £5,703.78                                  | £5,631.95                              |
| less expenditure       | (£6,655.61)                                | (£4,930.04)                            |
| less cash float        | (£35.00)                                   |                                        |
| Finishing Bank Balance | £20,124.27                                 | £21,111.10                             |
|                        | calculated<br>bank statement<br>£20,124.27 |                                        |
| Plus Cash Float        | £35.00                                     |                                        |
| <b>Available Funds</b> | <b>£20,159.27</b>                          | <b>£21,111.10</b>                      |

signed:



Treasurer

date: 10 November , 2025

St Breward Silver Band - Accounts - November 2024 - October 2025

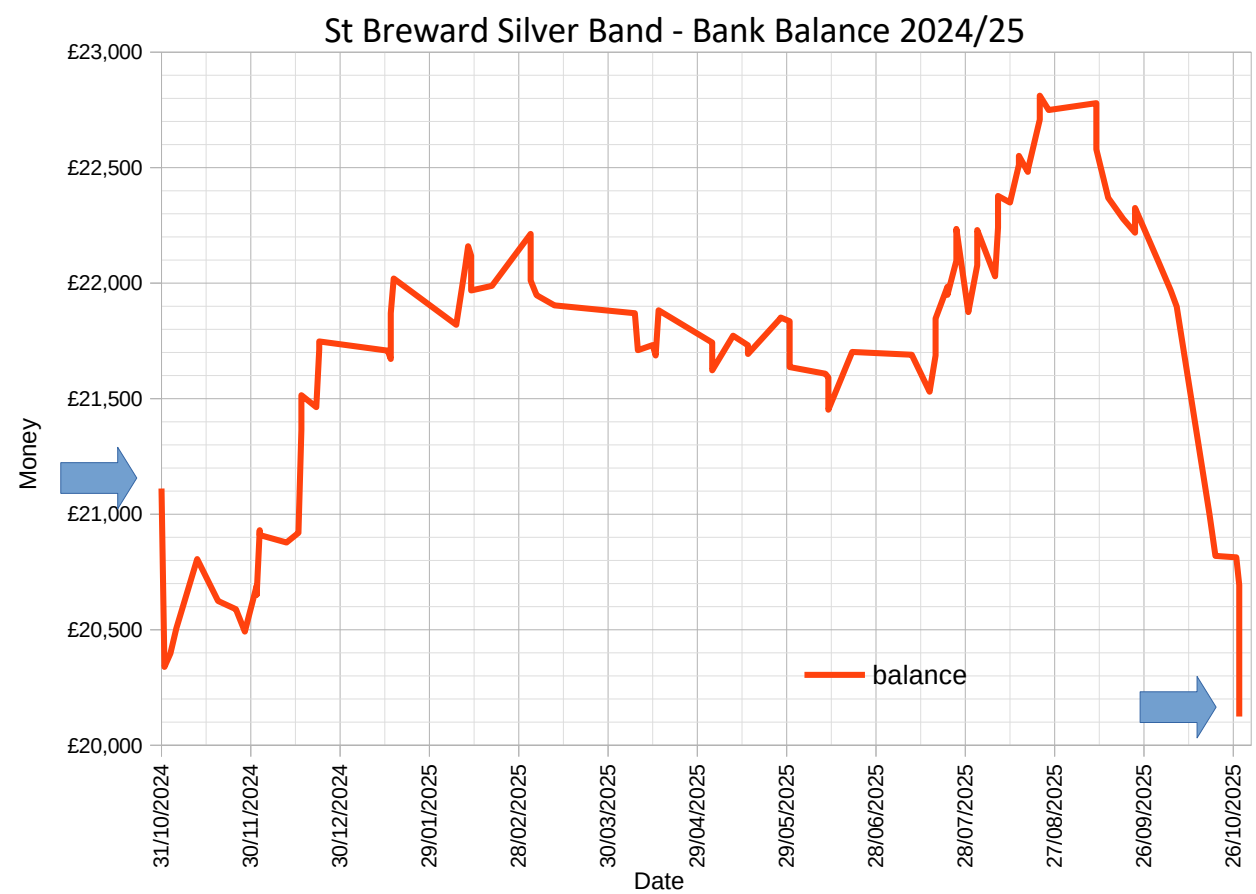
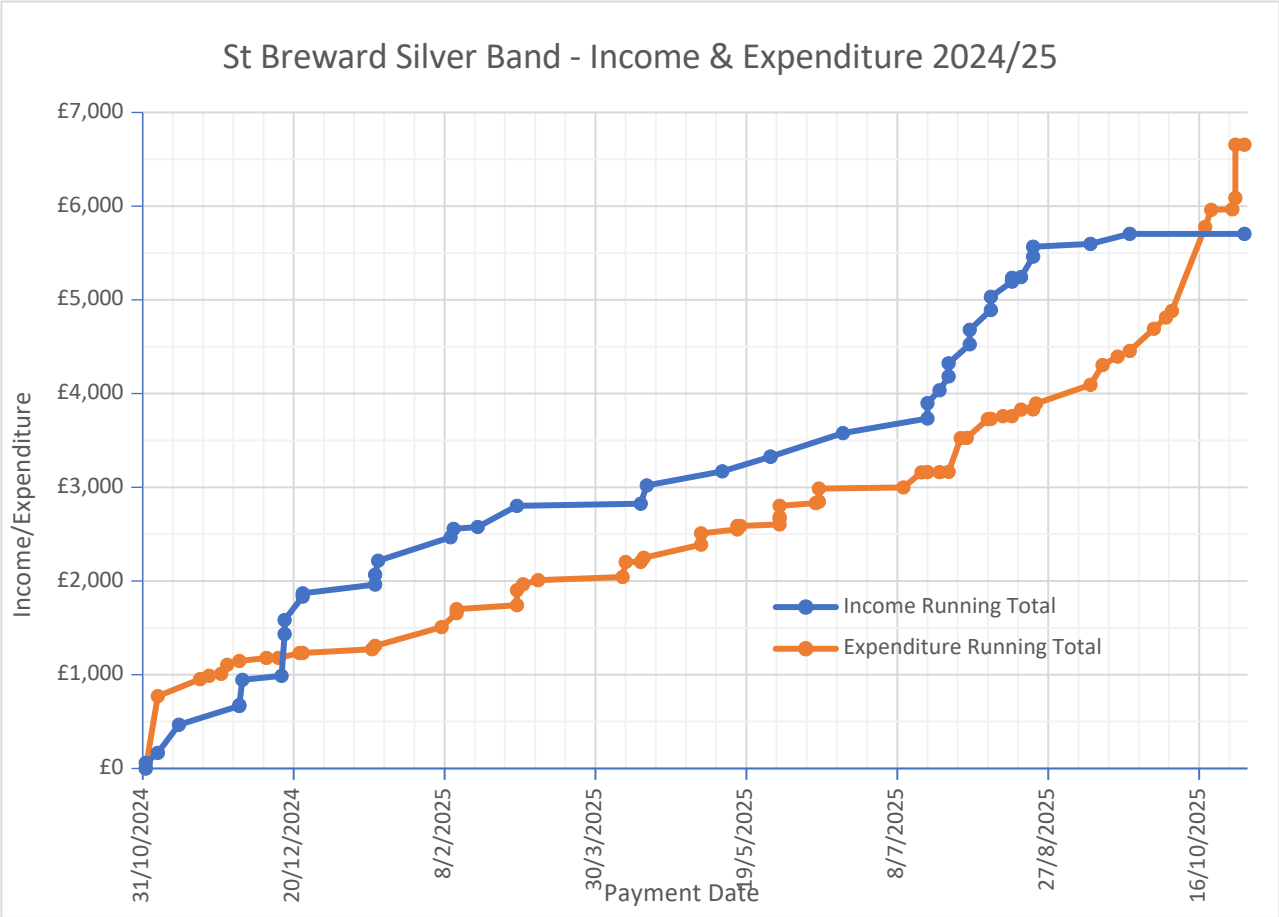
INCOME - Receipts

| Paying in Date | Source                    | Description               | Line Total        | Income Running Total | Engag't Fee       | Engag't Collect/ Donation | Donation Other  | Band Room Letting | Sundry          | CDs        | Pens       | Fund Raising   |
|----------------|---------------------------|---------------------------|-------------------|----------------------|-------------------|---------------------------|-----------------|-------------------|-----------------|------------|------------|----------------|
| 01/11/2024     |                           |                           |                   | 0                    |                   |                           |                 |                   |                 |            |            |                |
| 01/11/2024     | TE Hoyle                  | Repayment                 | £ 58.67           | £ 58.67              |                   |                           |                 |                   | £ 58.67         |            |            |                |
| 05/11/2024     | Country Wear Ltd          | Credit for coats          | £ 107.92          | £ 166.59             |                   |                           |                 |                   | £ 107.92        |            |            |                |
| 12/11/2024     | Camelford Carnival        | Fee Carnival 26/10/2024   | £ 300.00          | £ 466.59             | £ 300.00          |                           |                 |                   |                 |            |            |                |
| 02/12/2024     | St Tudy PCC               | Fee Concert 1/12/2024     | £ 200.00          | £ 666.59             | £ 200.00          |                           |                 |                   |                 |            |            |                |
| 02/12/2024     | Asda Collection Card      | Carolling 30/11/2024      | £ 9.50            | £ 676.09             |                   | £ 9.50                    |                 |                   |                 |            |            |                |
| 03/12/2024     | Asda Collection Cash      | Carolling 30/11/2024      | £ 269.53          | £ 945.62             |                   | £ 269.53                  |                 |                   |                 |            |            |                |
| 16/12/2024     | Morrisons Collection Card | Carolling 15/12/2024      | £ 42.50           | £ 988.12             |                   | £ 42.50                   |                 |                   |                 |            |            |                |
| 17/12/2024     | Morrisons Collection Cash | Carolling 15/12/2024      | £ 445.62          | £ 1,433.74           |                   | £ 445.62                  |                 |                   |                 |            |            |                |
| 17/12/2024     | St Issey                  | Carolling 17/12/2024      | £ 150.00          | £ 1,583.74           | £ 150.00          |                           |                 |                   |                 |            |            |                |
| 23/12/2024     | Boscattle Farm Shop       | Fee Carolling 20/12/2024  | £ 250.00          | £ 1,833.74           | £ 250.00          |                           |                 |                   |                 |            |            |                |
| 23/12/2024     | Haywood Cider Farm Card   | Collect UNICEF 21/12/24   | £ 35.00           | £ 1,868.74           |                   |                           | £ 35.00         |                   |                 |            |            |                |
| 16/01/2025     | Haywood Cider Farm Cash   | Collect UNICEF 21/12/24   | £ 93.65           | £ 1,962.39           |                   |                           | £ 93.65         |                   |                 |            |            |                |
| 16/01/2025     | Old Inn Collection cash   | Carolling 22/12/2024      | £ 104.38          | £ 2,066.77           |                   | £ 104.38                  |                 |                   |                 |            |            |                |
| 17/01/2025     | St Moritz                 | Carolling 1/12/2024       | £ 150.00          | £ 2,216.77           | £ 150.00          |                           |                 |                   |                 |            |            |                |
| 10/02/2025     | Haywood Cider Farm Fee    | Fee Carolling 21/12/2024  | £ 250.00          | £ 2,466.77           | £ 250.00          |                           |                 |                   |                 |            |            |                |
| 11/02/2025     | CBBA Festival of Brass    | Festival of Brass 1/02/25 | £ 90.00           | £ 2,556.77           |                   |                           | £ 90.00         |                   |                 |            |            |                |
| 19/02/2025     | StB Community Shop        | Hire of Band Rooms        | £ 20.00           | £ 2,576.77           |                   |                           |                 | £ 20.00           |                 |            |            |                |
| 04/03/2025     | Reed & Valve, Truro       | Scrap 3 instruments       | £ 225.00          | £ 2,801.77           |                   |                           |                 |                   | £ 225.00        |            |            |                |
| 14/04/2025     | SumUp                     | Coffee Morning 12/4/25    | £ 22.50           | £ 2,824.27           |                   |                           |                 |                   |                 |            |            | £22.50         |
| 16/04/2025     | Coffee morning cash       | Coffee Morning 12/4/25    | £ 195.76          | £ 3,020.03           |                   |                           |                 |                   |                 |            |            | £195.76        |
| 11/05/2025     | AK Pearce-Smith           | Warleggan Concert         | £ 150.00          | £ 3,170.03           | £ 150.00          |                           |                 |                   |                 |            |            |                |
| 27/05/2025     | Coffee morning cash       | Coffee Morning 24/5/25    | £ 155.81          | £ 3,325.84           |                   |                           |                 |                   |                 |            |            | £155.81        |
| 27/05/2025     | Coffee morning card       | Coffee Morning 24/5/25    | £ 2.00            | £ 3,327.84           |                   |                           |                 |                   |                 |            |            | £2.00          |
| 20/06/2025     | St B Carnival Committee   | Carnival 19/07/25         | £ 250.00          | £ 3,577.84           | £ 250.00          |                           |                 |                   |                 |            |            |                |
| 18/07/2025     | Cash donations/collection | Port Isaac 17/07/2025     | £ 156.82          | £ 3,734.66           |                   | £ 156.82                  |                 |                   |                 |            |            |                |
| 18/07/2025     | Card donations/collection | Port Isaac 17/07/2025     | £ 163.00          | £ 3,897.66           |                   | £ 163.00                  |                 |                   |                 |            |            |                |
| 22/07/2025     | Coffee morning cash       | Coffee Morning 12/7/25    | £ 137.39          | £ 4,035.05           |                   |                           |                 |                   |                 |            |            | £ 137.39       |
| 25/07/2025     | Cash donations/collection | Port Isaac 24/07/2025     | £ 148.02          | £ 4,183.07           |                   | £ 148.02                  |                 |                   |                 |            |            |                |
| 25/07/2025     | Card donations/collection | Port Isaac 24/07/2025     | £ 140.00          | £ 4,323.07           |                   | £ 140.00                  |                 |                   |                 |            |            |                |
| 01/08/2025     | Cash donations/collection | Port Isaac 31/07/2025     | £ 202.65          | £ 4,525.72           |                   | £ 202.65                  |                 |                   |                 |            |            |                |
| 01/08/2025     | Card donations/collection | Port Isaac 31/07/2025     | £ 155.00          | £ 4,680.72           |                   | £ 155.00                  |                 |                   |                 |            |            |                |
| 08/08/2025     | Cash donations/collection | Port Isaac 7/08/2025      | £ 211.10          | £ 4,891.82           |                   | £ 211.10                  |                 |                   |                 |            |            |                |
| 08/08/2025     | Card donations/collection | Port Isaac 7/08/2025      | £ 140.00          | £ 5,031.82           |                   | £ 140.00                  |                 |                   |                 |            |            |                |
| 15/08/2025     | Cash donations/collection | Port Isaac 14/08/2025     | £ 162.88          | £ 5,194.70           |                   | £ 162.88                  |                 |                   |                 |            |            |                |
| 15/08/2025     | Card donations/collection | Port Isaac 14/08/2025     | £ 40.00           | £ 5,234.70           |                   | £ 40.00                   |                 |                   |                 |            |            |                |
| 18/08/2025     | Card donations/collection | Port Isaac 14/08/2025     | £ 8.00            | £ 5,242.70           |                   | £ 8.00                    |                 |                   |                 |            |            |                |
| 22/08/2025     | Cash donations/collection | Port Isaac 21/08/2025     | £ 218.19          | £ 5,460.89           |                   | £ 218.19                  |                 |                   |                 |            |            |                |
| 22/08/2025     | Card donations/collection | Port Isaac 21/08/2025     | £ 106.00          | £ 5,566.89           |                   | £ 106.00                  |                 |                   |                 |            |            |                |
| 10/09/2025     | StB Community Shop        | Hire of Band Rooms        | £ 30.00           | £ 5,596.89           |                   |                           |                 | £30.00            |                 |            |            |                |
| 23/09/2025     | Coffee Morning Cash       | Coffee Morning 13/9/25    | £ 106.89          | £ 5,703.78           |                   |                           |                 |                   |                 |            |            | £106.89        |
| 31/10/2025     |                           |                           | £ -               | £ 5,703.78           |                   |                           |                 |                   |                 |            |            |                |
|                |                           | <b>Totals</b>             | <b>£ 5,703.78</b> |                      | <b>£ 1,700.00</b> | <b>£ 2,723.19</b>         | <b>£ 218.65</b> | <b>£ 50.00</b>    | <b>£ 391.59</b> | <b>£ -</b> | <b>£ -</b> | <b>£620.35</b> |
|                |                           |                           |                   |                      | <b>£</b>          | <b>4,423.19</b>           |                 |                   |                 |            |            |                |

EXPENDITURE - Payments

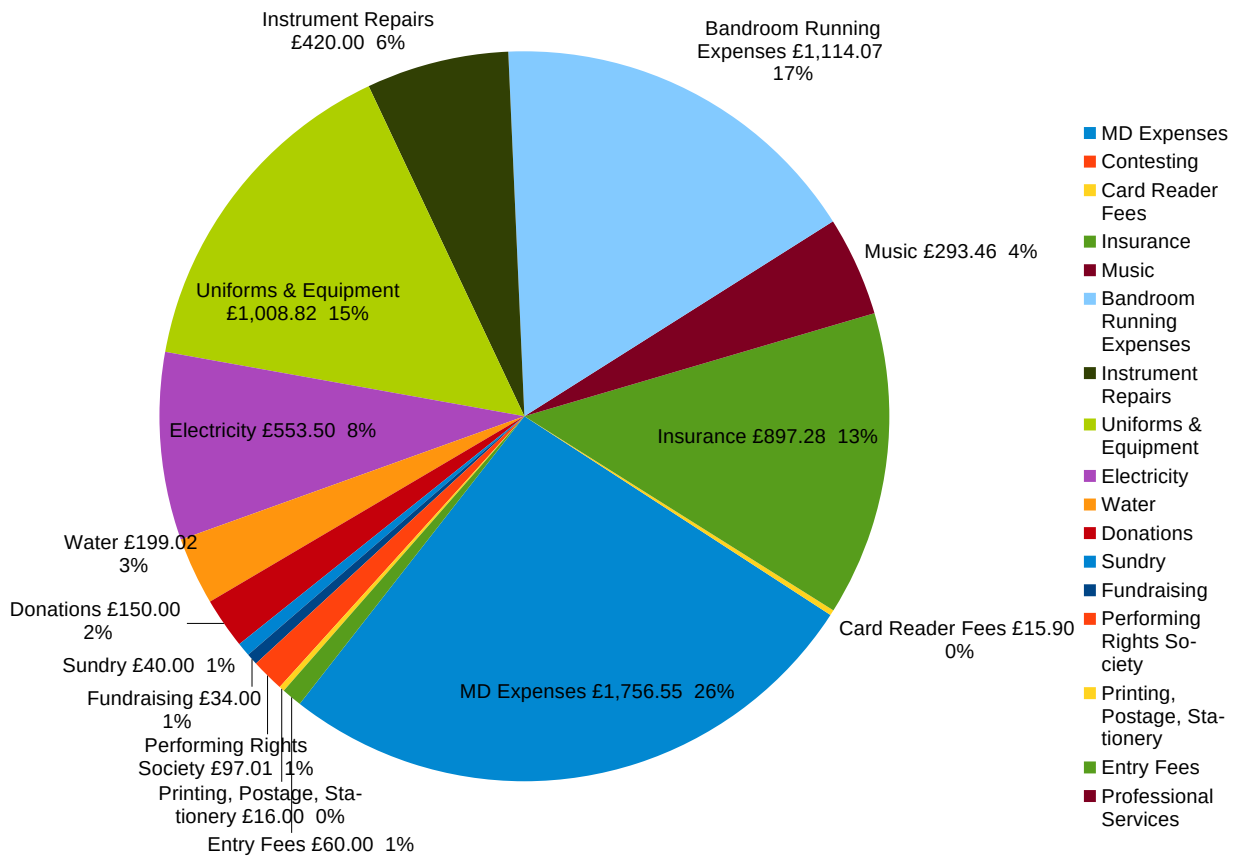
| Date       | Recipient                       | Description             | Invoice/<br>Cheque No. | Line Total | Expenditure<br>Running Total | MD Expenses                                             | Contesting | Card Reader<br>Fees | Insurance | Music    | Bandroom<br>Running<br>Expenses | Instrument<br>Repairs | Uniforms &<br>Equipment | Electricity | Water    | Donations | Sundry  | Fundraising | Performing<br>Rights Society | Printing,<br>Postage,<br>Stationery | Entry Fees |  |
|------------|---------------------------------|-------------------------|------------------------|------------|------------------------------|---------------------------------------------------------|------------|---------------------|-----------|----------|---------------------------------|-----------------------|-------------------------|-------------|----------|-----------|---------|-------------|------------------------------|-------------------------------------|------------|--|
| 01/11/2024 |                                 |                         |                        |            | £ -                          |                                                         |            |                     |           |          |                                 |                       |                         |             |          |           |         |             |                              |                                     |            |  |
| 05/11/2024 | Country Wear Ltd                | Coats                   | GJ Card                | £ 771.83   | £ 771.83                     |                                                         |            |                     |           |          |                                 |                       | £ 771.83                |             |          |           |         |             |                              |                                     |            |  |
| 19/11/2024 | EDF                             | Electricity             | KI-0004                | £ 181.20   | £ 953.03                     |                                                         |            |                     |           |          |                                 |                       |                         | £ 181.20    |          |           |         |             |                              |                                     |            |  |
| 22/11/2024 | Source for Business             | Water                   | 5087 9142 35           | £ 35.68    | £ 988.71                     |                                                         |            |                     |           |          |                                 |                       |                         |             | £ 35.68  |           |         |             |                              |                                     |            |  |
| 26/11/2024 | R:Smith & Company               | SA Carol Books          | INV1099396             | £ 20.93    | £ 1,009.64                   |                                                         |            |                     | £ 20.93   |          |                                 |                       |                         |             |          |           |         |             |                              |                                     |            |  |
| 28/11/2024 | PPL PRS                         | Music Licence           | SIN2887224             | £ 97.01    | £ 1,106.65                   |                                                         |            |                     |           |          |                                 |                       |                         |             |          |           |         | £ 97.01     |                              |                                     |            |  |
| 02/12/2024 | Tom Howard                      | Expenses 11/2024        | online                 | £ 40.00    | £ 1,146.65                   | £ 40.00                                                 |            |                     |           |          |                                 |                       |                         |             |          |           |         |             |                              |                                     |            |  |
| 02/12/2024 | SumUp                           | Card Reader fee         | Payment 8              | £ 0.10     | £ 1,146.75                   |                                                         |            | £ 0.10              |           |          |                                 |                       |                         |             |          |           |         |             |                              |                                     |            |  |
| 11/12/2024 | EDF                             | Electricity             | KI-0005                | £ 32.53    | £ 1,179.28                   |                                                         |            |                     |           |          |                                 |                       |                         | £ 32.53     |          |           |         |             |                              |                                     |            |  |
| 15/12/2024 | SumUp                           | Card Reader fee         | Payment 9              | £ 0.36     | £ 1,179.64                   |                                                         |            | £ 0.36              |           |          |                                 |                       |                         |             |          |           |         |             |                              |                                     |            |  |
| 22/12/2024 | Downgate Fabrications           | Paint                   | DF0865                 | £ 52.00    | £ 1,231.64                   |                                                         |            |                     |           | £ 52.00  |                                 |                       |                         |             |          |           |         |             |                              |                                     |            |  |
| 23/12/2024 | SumUp                           | Card Reader fee         | Payment 10             | £ 0.42     | £ 1,232.06                   |                                                         |            | £ 0.42              |           |          |                                 |                       |                         |             |          |           |         |             |                              |                                     |            |  |
| 15/01/2025 | Cornwall Brass Band Assoc       | Annual Sub              | Std Ord                | £ 40.00    | £ 1,272.06                   |                                                         |            |                     |           |          |                                 |                       |                         |             |          |           | £ 40.00 |             |                              |                                     |            |  |
| 16/01/2025 | EDF                             | Electricity             | KI-0006                | £ 35.93    | £ 1,307.99                   |                                                         |            |                     |           |          |                                 |                       |                         | £ 35.93     |          |           |         |             |                              |                                     |            |  |
| 07/02/2025 | Tom Howard                      | Expenses 01/2025        | online                 | £ 200.00   | £ 1,507.99                   | £ 200.00                                                |            |                     |           |          |                                 |                       |                         |             |          |           |         |             |                              |                                     |            |  |
| 12/02/2025 | UNICEF                          | Collection 21/12/2024   | online                 | £ 150.00   | £ 1,657.99                   |                                                         |            |                     |           |          |                                 |                       |                         |             |          | £ 150.00  |         |             |                              |                                     |            |  |
| 12/02/2025 | EDF                             | Electricity             | KI-0007                | £ 41.73    | £ 1,699.72                   |                                                         |            |                     |           |          |                                 |                       |                         | £ 41.73     |          |           |         |             |                              |                                     |            |  |
| 04/03/2025 | Downhouse Fabrications          | External light          | DF0883                 | £ 42.04    | £ 1,741.76                   |                                                         |            |                     |           | £ 42.04  |                                 |                       |                         |             |          |           |         |             |                              |                                     |            |  |
| 04/03/2025 | Tom Howard                      | Expenses 02/2025        | online                 | £ 160.00   | £ 1,901.76                   | £ 160.00                                                |            |                     |           |          |                                 |                       |                         |             |          |           |         |             |                              |                                     |            |  |
| 06/03/2025 | Source for Business             | Water                   | TH Card                | £ 63.43    | £ 1,965.19                   |                                                         |            |                     |           |          |                                 |                       |                         |             | £ 63.43  |           |         |             |                              |                                     |            |  |
| 11/03/2025 | EDF                             | Electricity             | KI-0008                | £ 43.86    | £ 2,009.05                   |                                                         |            |                     |           |          |                                 |                       |                         | £ 43.86     |          |           |         |             |                              |                                     |            |  |
| 08/04/2025 | Michelle Mitchel                | Coffee morn. Expenses   | GJ                     | £ 34.00    | £ 2,043.05                   |                                                         |            |                     |           |          |                                 |                       |                         |             |          |           | £ 34.00 |             |                              |                                     |            |  |
| 09/04/2025 | Tom Howard                      | Expenses 03/2025        | online                 | £ 160.00   | £ 2,203.05                   | £ 160.00                                                |            |                     |           |          |                                 |                       |                         |             |          |           |         |             |                              |                                     |            |  |
| 14/04/2025 | SumUp                           | Coffee morn. 12/4/25    | PID1080225             | £ 0.37     | £ 2,203.42                   |                                                         |            | £ 0.37              |           |          |                                 |                       |                         |             |          |           |         |             |                              |                                     |            |  |
| 15/04/2025 | EDF                             | Electricity             | KI-0009                | £ 45.00    | £ 2,248.42                   |                                                         |            |                     |           |          |                                 |                       |                         | £ 45.00     |          |           |         |             |                              |                                     |            |  |
| 04/05/2025 | SJ Coad                         | Instrument repairs      | # 001                  | £ 140.00   | £ 2,388.42                   |                                                         |            |                     |           |          |                                 | £ 140.00              |                         |             |          |           |         |             |                              |                                     |            |  |
| 04/05/2025 | Tom Howard                      | Expenses 04/25          | online                 | £ 120.00   | £ 2,508.42                   | £ 120.00                                                |            |                     |           |          |                                 |                       |                         |             |          |           |         |             |                              |                                     |            |  |
| 16/05/2025 | EDF                             | Electricity             | card                   | £ 41.68    | £ 2,550.10                   |                                                         |            |                     |           |          |                                 |                       |                         | £ 41.68     |          |           |         |             |                              |                                     |            |  |
| 16/05/2025 | SWW Business                    | Water                   | card                   | £ 37.55    | £ 2,587.65                   |                                                         |            |                     |           |          |                                 |                       |                         |             | £ 37.55  |           |         |             |                              |                                     |            |  |
| 17/05/2025 | SumUp                           | Coffee morn. 24/5/25    | PID1154874             | £ 0.03     | £ 2,587.68                   |                                                         |            | £ 0.03              |           |          |                                 |                       |                         |             |          |           |         |             |                              |                                     |            |  |
| 30/05/2025 | G Jones/Tesco                   | Printer Cartridge       | online                 | £ 16.00    | £ 2,603.68                   |                                                         |            |                     |           |          |                                 |                       |                         |             |          |           |         |             | £ 16.00                      |                                     |            |  |
| 30/05/2025 | A Rowe/The Blinds Outlet        | Blinds                  | online                 | £ 61.97    | £ 2,665.65                   |                                                         |            |                     |           | £ 61.97  |                                 |                       |                         |             |          |           |         |             |                              |                                     |            |  |
| 30/05/2025 | A Rowe/Tesco                    | Cider for T Whitehead   | online                 | £ 16.55    | £ 2,682.20                   | £ 16.55                                                 |            |                     |           |          |                                 |                       |                         |             |          |           |         |             |                              |                                     |            |  |
| 30/05/2025 | Tom Howard                      | Expenses 05/25          | online                 | £ 120.00   | £ 2,802.20                   | £ 120.00                                                |            |                     |           |          |                                 |                       |                         |             |          |           |         |             |                              |                                     |            |  |
| 11/06/2025 | Downhouse Fabrications          | 1 <sup>st</sup> Aid Kit | DF0893                 | £ 28.79    | £ 2,830.99                   |                                                         |            |                     |           | £ 28.79  |                                 |                       |                         |             |          |           |         |             |                              |                                     |            |  |
| 12/06/2025 | EDF                             | Electricity             | KI-0011                | £ 15.57    | £ 2,846.56                   |                                                         |            |                     |           |          |                                 |                       |                         | £ 15.57     |          |           |         |             |                              |                                     |            |  |
| 12/06/2025 | Mark Arnold                     | Conductor Expenses      | SBB-25-06/01           | £ 140.00   | £ 2,986.56                   | £ 140.00                                                |            |                     |           |          |                                 |                       |                         |             |          |           |         |             |                              |                                     |            |  |
| 10/07/2025 | EDF                             | Electricity             | KI-0012                | £ 12.28    | £ 2,998.84                   |                                                         |            |                     |           |          |                                 |                       |                         | £ 12.28     |          |           |         |             |                              |                                     |            |  |
| 16/07/2025 | Tom Howard                      | Expenses 06/25          | online                 | £ 160.00   | £ 3,158.84                   | £ 160.00                                                |            |                     |           |          |                                 |                       |                         |             |          |           |         |             |                              |                                     |            |  |
| 18/07/2025 | SumUp                           | Port Isaac 17/7/2025    | PID852948              | £ 3.08     | £ 3,161.92                   |                                                         |            | £ 3.08              |           |          |                                 |                       |                         |             |          |           |         |             |                              |                                     |            |  |
| 22/07/2025 | Cash Float                      | for coffee mornings etc |                        | £ -        | £ 3,161.92                   | Not expenditure – accounted for separately in Statement |            |                     |           |          |                                 |                       |                         |             |          |           |         |             |                              |                                     |            |  |
| 25/07/2025 | SumUp                           | Port Isaac 24/7/2025    | PID862567              | £ 2.43     | £ 3,164.35                   |                                                         |            | £ 2.43              |           |          |                                 |                       |                         |             |          |           |         |             |                              |                                     |            |  |
| 29/07/2025 | Practical 1st Aid & Fire Safety | Fire Safety Report      | 3023                   | £ 360.00   | £ 3,524.35                   |                                                         |            |                     |           | £ 360.00 |                                 |                       |                         |             |          |           |         |             |                              |                                     |            |  |
| 31/07/2025 | SumUp                           | Port Isaac 31/8/2025    | PID862567              | £ 2.80     | £ 3,527.15                   |                                                         |            | £ 2.80              |           |          |                                 |                       |                         |             |          |           |         |             |                              |                                     |            |  |
| 07/08/2025 | Tom Howard                      | Expenses 07/2025        | online                 | £ 200.00   | £ 3,727.15                   | £ 200.00                                                |            |                     |           |          |                                 |                       |                         |             |          |           |         |             |                              |                                     |            |  |
| 08/08/2025 | SumUp                           | Port Isaac 7/08/2025    | PID881654              | £ 3.02     | £ 3,730.17                   |                                                         |            | £ 3.02              |           |          |                                 |                       |                         |             |          |           |         |             |                              |                                     |            |  |
| 12/08/2025 | EDF Energy                      | Electricity             | KI-0013                | £ 28.41    | £ 3,758.58                   |                                                         |            |                     |           |          |                                 |                       |                         | £ 28.41     |          |           |         |             |                              |                                     |            |  |
| 15/08/2025 | SumUp                           | Port Isaac 14/8/2025    | PID890904              | £ 0.98     | £ 3,759.56                   |                                                         |            | £ 0.98              |           |          |                                 |                       |                         |             |          |           |         |             |                              |                                     |            |  |
| 18/08/2025 | SmartestEnergy                  | Electricity             | 001                    | £ 69.36    | £ 3,828.92                   |                                                         |            |                     |           |          |                                 |                       |                         | £ 69.36     |          |           |         |             |                              |                                     |            |  |
| 18/08/2025 | SumUp                           | Port Isaac 14/8/2025    | PID894698              | £ 0.21     | £ 3,829.13                   |                                                         |            | £ 0.21              |           |          |                                 |                       |                         |             |          |           |         |             |                              |                                     |            |  |
| 22/08/2025 | SumUp                           | Port Isaac 21/8/2025    | PID899574              | £ 2.10     | £ 3,831.23                   |                                                         |            | £ 2.10              |           |          |                                 |                       |                         |             |          |           |         |             |                              |                                     |            |  |
| 23/08/2025 | Source for Business             | Water                   | card                   | £ 62.36    | £ 3,893.59                   |                                                         |            |                     |           |          |                                 |                       |                         |             | £ 62.36  |           |         |             |                              |                                     |            |  |
| 10/09/2025 | Tom Howard                      | MD Expenses 08/2025     | online                 | £ 200.00   | £ 4,093.59                   | £ 200.00                                                |            |                     |           |          |                                 |                       |                         |             |          |           |         |             |                              |                                     |            |  |
| 14/09/2025 | S Coad                          | Instrument repairs      | 002                    | £ 210.00   | £ 4,303.59                   |                                                         |            |                     |           |          |                                 | £ 210.00              |                         |             |          |           |         |             |                              |                                     |            |  |
| 19/09/2025 | June Emerson Wind Music         | Hymn Books              | 81435                  | £ 90.95    | £ 4,394.54                   |                                                         |            |                     | £ 90.95   |          |                                 |                       |                         |             |          |           |         |             |                              |                                     |            |  |
| 23/09/2025 | Cornwall Brass Band Assoc       | Festival of Brass Entry | online                 | £ 60.00    | £ 4,454.54                   |                                                         |            |                     |           |          |                                 |                       |                         |             |          |           |         |             |                              |                                     |            |  |
| 01/10/2025 | A Rowe/Gear4Music               | Mutes                   | W12343263              | £ 236.99   | £ 4,691.53                   |                                                         |            |                     |           |          |                                 |                       | £ 236.99                |             |          |           |         |             |                              |                                     |            |  |
| 05/10/2025 | Tom Howard                      | MD Expenses 09/2025     | online                 | £ 120.00   | £ 4,811.53                   | £ 120.00                                                |            |                     |           |          |                                 |                       |                         |             |          |           |         |             |                              |                                     |            |  |
| 07/10/2025 | S Coad                          | Instrument repairs      | 003                    | £ 70.00    | £ 4,881.53                   |                                                         |            |                     |           |          |                                 | £ 70.00               |                         |             |          |           |         |             |                              |                                     |            |  |
| 18/10/2025 | Newmoon Insurance               | Insurance               | 38012740               | £ 897.28   | £ 5,778.81                   |                                                         |            | £ 897.28            |           |          |                                 |                       |                         |             |          |           |         |             |                              |                                     |            |  |
| 20/10/2025 | Brassband.co.uk via Paypal      | Music?                  |                        | £ 181.58   | £ 5,960.39                   |                                                         |            |                     | £ 181.58  |          |                                 |                       |                         |             |          |           |         |             |                              |                                     |            |  |
| 27/10/2025 | SmartestEnergy                  | Electricity             | 002                    | £ 5.95     | £ 5,966.34                   |                                                         |            |                     |           |          |                                 |                       |                         | £ 5.95      |          |           |         |             |                              |                                     |            |  |
| 28/10/2025 | Tom Howard                      | MD Expenses 10/25       | online                 | £ 120.00   | £ 6,086.34                   | £ 120.00                                                |            |                     |           |          |                                 |                       |                         |             |          |           |         |             |                              |                                     |            |  |
| 28/10/2025 | A Rowe/Howdens                  | Kitchen Units etc.      | DF0912                 | £ 569.27   | £ 6,655.61                   |                                                         |            |                     |           | £ 569.27 |                                 |                       |                         |             |          |           |         |             |                              |                                     |            |  |
| 31/10/2025 |                                 |                         |                        |            | £ 6,655.61                   |                                                         |            |                     |           |          |                                 |                       |                         |             |          |           |         |             |                              |                                     |            |  |
|            |                                 | Totals                  |                        | £ 6,655.61 |                              | £ 1,756.55                                              | £ -        | £ 15.90             | £ 897.28  | £ 293.46 | £ 1,114.07                      | £ 420.00              | £1,008.82               | £ 553.50    | £ 199.02 | £ 150.00  | £ 40.00 | £ 34.00     | £ 97.01                      | £ 16.00                             | £ 60.00    |  |

| Date       | Description                                                                                | Money in     | Money Out     | Balance             |                                                |
|------------|--------------------------------------------------------------------------------------------|--------------|---------------|---------------------|------------------------------------------------|
|            |                                                                                            |              |               |                     | CLOSING BALANCE                                |
| 28/10/2025 | BILL PAYMENT VIA FASTER PAYMENT TO ANDREW JOHN ROWE REFERENCE Kitchen , MANDATE NO 0050    |              | £569.27       | £20,124.27          | Kitchen Units & Door Closer                    |
| 28/10/2025 | BILL PAYMENT VIA FASTER PAYMENT TO THOMAS HOWARD REFERENCE MD EXPENSES 10/25 , MANDATE NO  |              | £120.00       | £20,693.54          | MD October Expenses                            |
| 27/10/2025 | DIRECT DEBIT PAYMENT TO SMARTESTENERGY BUS REF 74547-001, MANDATE NO 0002                  |              | £5.95         | £20,813.54          | Electricity                                    |
| 20/10/2025 | CARD PAYMENT TO PAYPAL *BRASS BAND ON 16-10-2025                                           |              | £181.58       | £20,819.49          | Music?                                         |
| 18/10/2025 | CARD PAYMENT TO NEW MOON INSURANCE ON 17-10-2025                                           |              | £897.28       | £21,001.07          | Insurance                                      |
| 07/10/2025 | BILL PAYMENT VIA FASTER PAYMENT TO SJ COAD REFERENCE S COAD REPAIRS , MANDATE NO 0065      |              | £70.00        | £21,898.35          | Instrument Repairs                             |
| 05/10/2025 | BILL PAYMENT VIA FASTER PAYMENT TO THOMAS HOWARD REFERENCE MD EXPENSES 09/25 , MANDATE NO  |              | £120.00       | £21,968.35          | MD September Expenses                          |
| 01/10/2025 | BILL PAYMENT VIA FASTER PAYMENT TO A ROWE REFERENCE MUTES , MANDATE NO 0069                |              | £236.99       | £22,088.35          | New cornet mutes                               |
| 23/09/2025 | CASH PAID IN AT LISKEARD                                                                   | £106.89      |               | £22,325.34          | Coffee Morning 13/9/2025                       |
| 23/09/2025 | BILL PAYMENT VIA FASTER PAYMENT TO CORNWALL BRASS B REFERENCE ST BREWARD SILVER , MANDATE  |              | £60.00        | £22,218.45          | CBBA Festival of Brass entry                   |
| 19/09/2025 | CARD PAYMENT TO J EMERSON ON 16-09-2025                                                    |              | £90.95        | £22,278.45          | Hymn Books                                     |
| 14/09/2025 | BILL PAYMENT VIA FASTER PAYMENT TO SJ COAD REFERENCE S COAD REPAIRS , MANDATE NO 0065      |              | £210.00       | £22,369.40          | Instrument Repairs                             |
| 10/09/2025 | BILL PAYMENT VIA FASTER PAYMENT TO THOMAS HOWARD REFERENCE MD EXPENSES 08/25 , MANDATE NO  |              | £200.00       | £22,579.40          | MD August Expenses                             |
| 10/09/2025 | FASTER PAYMENTS RECEIPT REF.hall hire FROM ST BREWARD COMMUNITY SHOP LIMITED               | £30.00       |               | £22,779.40          | Hire of Band Rooms                             |
| 25/08/2025 | CARD PAYMENT TO WWW.SWWBUSINESS.CO.UK ON 23-08-2025                                        |              | £62.36        | £22,749.40          | Water                                          |
| 22/08/2025 | FASTER PAYMENTS RECEIPT REF.MDA PID899574 FROM SumUp Payments Account                      | £103.90      |               | £22,811.76          | Port Isaac 21/8/2025 card                      |
| 22/08/2025 | CASH PAID IN AT LISKEARD                                                                   | £218.19      |               | £22,707.86          | Port Isaac 21/8/2025 cash                      |
| 18/08/2025 | FASTER PAYMENTS RECEIPT REF.MDA PID894698 FROM SUMUP PAYMENTS ACCOUNT                      | £7.79        |               | £22,489.67          | Port Isaac 14/8/2025 Card                      |
| 18/08/2025 | DIRECT DEBIT PAYMENT TO SMARTESTENERGY BUS REF 74547-001, MANDATE NO 0002                  |              | £69.36        | £22,481.88          | Electricity                                    |
| 15/08/2025 | FASTER PAYMENTS RECEIPT REF.MDA PID890904 FROM SumUp Payments Account                      | £39.02       |               | £22,551.24          | Port Isaac 14/8/2025 Card                      |
| 15/08/2025 | CASH PAID IN AT LISKEARD                                                                   | £162.88      |               | £22,512.22          | Port Isaac 14/8/2025 Cash                      |
| 12/08/2025 | CARD PAYMENT TO EDF UK CARD PAYMENTS ON 11-08-2025                                         |              | £28.41        | £22,349.34          | Electricity                                    |
| 08/08/2025 | FASTER PAYMENTS RECEIPT REF.MDA PID881654 FROM SUMUP PAYMENTS ACCOUNT                      | £136.98      |               | £22,377.75          | Port Isaac 7/8/2025 card                       |
| 08/08/2025 | CASH PAID IN AT LISKEARD                                                                   | £211.10      |               | £22,240.77          | Port Isaac 7/8/2025 cash                       |
| 07/08/2025 | BILL PAYMENT VIA FASTER PAYMENT TO THOMAS HOWARD REFERENCE MD EXPENSES 07/25 , MANDATE NO  |              | £200.00       | £22,029.67          | MD July Expenses                               |
| 01/08/2025 | FASTER PAYMENTS RECEIPT REF.MDA PID872040 FROM SUMUP PAYMENTS ACCOUNT                      | £152.20      |               | £22,229.67          | Port Isaac 31/7/2025 Card                      |
| 01/08/2025 | CASH PAID IN AT LISKEARD                                                                   | £202.65      |               | £22,077.47          | Port Isaac 31/7/2025 Cash                      |
| 29/07/2025 | BILL PAYMENT VIA FASTER PAYMENT TO PRACTICAL FIRST REFERENCE 3023 , MANDATE NO 73          |              | £360.00       | £21,874.82          | Fire Safety Report                             |
| 25/07/2025 | FASTER PAYMENTS RECEIPT REF.MDA PID862567 FROM SUMUP PAYMENTS ACCOUNT                      | £137.57      |               | £22,234.82          | Port Isaac 24/7/2025 Card                      |
| 25/07/2025 | CASH PAID IN AT LISKEARD                                                                   | £148.02      |               | £22,097.25          | Port Isaac 24/7/2025 Cash                      |
| 22/07/2025 | WITHDRAWAL 35.00 CASH AT LISKEARD                                                          |              | £35.00        | £21,949.23          | Form Cash Float                                |
| 22/07/2025 | CASH PAID IN AT LISKEARD                                                                   | £137.39      |               | £21,984.23          | Coffee Morning 12/7/2025                       |
| 18/07/2025 | FASTER PAYMENTS RECEIPT REF.MDA PID852948 FROM SUMUP PAYMENTS ACCOUNT                      | £159.92      |               | £21,846.84          | Port Isaac 17/7/2025 Card                      |
| 18/07/2025 | CASH PAID IN AT LISKEARD                                                                   | £156.82      |               | £21,686.92          | Port Isaac 17/7/2025 Cash                      |
| 16/07/2025 | BILL PAYMENT VIA FASTER PAYMENT TO THOMAS HOWARD REFERENCE MD EXPENSES 06/25 , MANDATE NO  |              | £160.00       | £21,530.10          | MD June Expenses                               |
| 10/07/2025 | CARD PAYMENT TO EDF UK CARD PAYMENTS ON 09-07-2025                                         |              | £12.28        | £21,690.10          | Electricity                                    |
| 20/06/2025 | FASTER PAYMENTS RECEIPT REF.CARNIVAL GRANT FROM ST BREWARD CARNIVA                         | £250.00      |               | £21,702.38          | St Beward Carnival 19/7/2025                   |
| 12/06/2025 | BILL PAYMENT VIA FASTER PAYMENT TO MARK ARNOLD REFERENCE Joshua-s NYC Fund , MANDATE NO 72 |              | £140.00       | £21,452.38          | Mark Arnold Conductor Expenses                 |
| 12/06/2025 | CARD PAYMENT TO EDF UK CARD PAYMENTS ON 11-06-2025                                         |              | £15.57        | £21,592.38          | Electricity                                    |
| 11/06/2025 | BILL PAYMENT VIA FASTER PAYMENT TO DOWNHOUSE FABRIC REFERENCE 1ST AID DF0893 , MANDATE NO  |              | £28.79        | £21,607.95          | Downhouse Fabrications 1 <sup>st</sup> Aid Kit |
| 30/05/2025 | BILL PAYMENT VIA FASTER PAYMENT TO THOMAS HOWARD REFERENCE MD EXPENSES 05/25 , MANDATE NO  |              | £120.00       | £21,636.74          | MD May Expenses                                |
| 30/05/2025 | BILL PAYMENT VIA FASTER PAYMENT TO A ROWE REFERENCE CIDER GIFT , MANDATE NO 69             |              | £16.55        | £21,756.74          | Thank You for Tim Whitehead                    |
| 30/05/2025 | BILL PAYMENT VIA FASTER PAYMENT TO A ROWE REFERENCE Blinds , MANDATE NO 68                 |              | £61.97        | £21,773.29          | Blinds for band rooms                          |
| 30/05/2025 | 67                                                                                         |              | £16.00        | £21,835.26          | Ink Cartridge for printer                      |
| 27/05/2025 | FASTER PAYMENTS RECEIPT REF.MDA PID1154874 FROM SumUp Payments Account                     | £1.97        |               | £21,851.26          | coffee morning fundraiser card                 |
| 27/05/2025 | CASH PAID IN AT LISKEARD                                                                   | £155.81      |               | £21,849.29          | coffee morning fundraiser cash                 |
| 16/05/2025 | CARD PAYMENT TO WWW.SWWBUSINESS.CO.UK ON 15-05-2025                                        |              | £37.55        | £21,693.48          | Water                                          |
| 16/05/2025 | CARD PAYMENT TO EDF UK CARD PAYMENTS ON 15-05-2025                                         |              | £41.68        | £21,731.03          | Electricity                                    |
| 11/05/2025 | BILL PAYMENT FROM MRS ALEXANDRA K PEARCE-SMITH, REFERENCE ST BARTS 10/05                   | £150.00      |               | £21,772.71          | St Bartholomew Warleggan                       |
| 04/05/2025 | BILL PAYMENT VIA FASTER PAYMENT TO THOMAS HOWARD REFERENCE MD EXPENSES 04/25 , MANDATE NO  |              | £120.00       | £21,622.71          | MD April expenses                              |
| 04/05/2025 | BILL PAYMENT VIA FASTER PAYMENT TO SJ COAD REFERENCE S Coad Repairs , MANDATE NO 65        |              | £140.00       | £21,742.71          | Instrument repairs                             |
| 16/04/2025 | CASH PAID IN AT LISKEARD                                                                   | £195.76      |               | £21,882.71          | coffee morning fundraiser cash                 |
| 15/04/2025 | CARD PAYMENT TO EDF UK CARD PAYMENTS ON 14-04-2025                                         |              | £45.00        | £21,686.95          | Electricity                                    |
| 14/04/2025 | FASTER PAYMENTS RECEIPT REF.MDA PID1080225 FROM SUMUP PAYMENTS ACCOUNT                     | £22.13       |               | £21,731.95          | coffee morning fundraiser card                 |
| 09/04/2025 | BILL PAYMENT VIA FASTER PAYMENT TO THOMAS HOWARD REFERENCE MD EXPENSES 03/25 , MANDATE NO  |              | £160.00       | £21,709.82          | MD March Expenses                              |
| 08/04/2025 | BILL PAYMENT VIA FASTER PAYMENT TO MICHELLE MITCHEL REFERENCE Coffee Morning , MANDATE NO  |              | £34.00        | £21,869.82          | Coffee morning expenses                        |
| 12/03/2025 | CARD PAYMENT TO EDF UK CARD PAYMENTS ON 11-03-2025                                         |              | £43.86        | £21,903.82          | Electricity                                    |
| 06/03/2025 | CARD PAYMENT TO WWW.SWWBUSINESS.CO.UK ON 05-03-2025                                        |              | £63.43        | £21,947.68          | Water                                          |
| 04/03/2025 | BILL PAYMENT VIA FASTER PAYMENT TO THOMAS HOWARD REFERENCE MD EXPENSES 02/25 , MANDATE NO  |              | £160.00       | £22,011.11          | MD February expenses                           |
| 04/03/2025 | BILL PAYMENT VIA FASTER PAYMENT TO DOWNHOUSE FABRIC REFERENCE LIGHT DF0883 , MANDATE NO 61 |              | £42.04        | £22,171.11          | External light                                 |
| 04/03/2025 | CASH PAID IN AT LISKEARD                                                                   | £225.00      |               | £22,213.15          | Scrap of 3 instruments                         |
| 19/02/2025 | FASTER PAYMENTS RECEIPT REF.SBCS FROM ST BREWARD COMMUNITY SHOP LIMITED                    | £20.00       |               | £21,988.15          | Band room hire                                 |
| 12/02/2025 | BILL PAYMENT VIA FASTER PAYMENT TO THE UK COMMITTEE REFERENCE ST BREWARD SILVER , MANDATE  |              | £150.00       | £21,968.15          | Donation to UNICEF                             |
| 12/02/2025 | CARD PAYMENT TO EDF UK CARD PAYMENTS ON 11-02-2025                                         |              | £41.73        | £22,118.15          | Electricity                                    |
| 11/02/2025 | FASTER PAYMENTS RECEIPT REF.DONATION FROM CBBA FROM THE CORNWALL BRASS                     | £90.00       |               | £22,159.88          | CBBA Festival of Brass pay'mt 1/02/2025        |
| 10/02/2025 | FASTER PAYMENTS RECEIPT REF.HAYWOOD CIDER FROM HAYWOOD FAR T/AS                            | £250.00      |               | £22,069.88          | Haywood Cider fee 21/12/2024                   |
| 07/02/2025 | BILL PAYMENT VIA FASTER PAYMENT TO THOMAS HOWARD REFERENCE MD EXPENSES 01/25 , MANDATE NO  |              | £200.00       | £21,819.88          | MD January 2025 Expenses                       |
| 17/01/2025 | FASTER PAYMENTS RECEIPT REF.ST MORITZ FROM ST MORITZ HOTEL                                 | £150.00      |               | £22,019.88          | St Moritz fee                                  |
| 16/01/2025 | CASH PAID IN AT LISKEARD                                                                   | £198.03      |               | £21,869.88          | Old Inn & Haywood Cider cash collections       |
| 16/01/2025 | CARD PAYMENT TO EDF UK CARD PAYMENTS ON 15-01-2025                                         |              | £35.93        | £21,671.85          | Electricity                                    |
| 15/01/2025 | STANDING ORDER VIA FASTER PAYMENT TO CORNWALL BRASS BAN REFERENCE ST BREWARD SILVER , MAND |              | £40.00        | £21,707.78          | CBBA Annual Fee                                |
| 23/12/2024 | FASTER PAYMENTS RECEIPT REF.MDA PID882134 FROM SUMUP PAYMENTS ACCOUNT                      | £34.58       |               | £21,747.78          | Haywood Farm Cider Collection for UNICEF       |
| 23/12/2024 | CASH PAID IN AT LISKEARD                                                                   | £250.00      |               | £21,713.20          | Boscastle Farm Shop                            |
| 22/12/2024 | BILL PAYMENT VIA FASTER PAYMENT TO DOWNHOUSE FABRIC REFERENCE Paint , MANDATE NO 58        |              | £52.00        | £21,463.20          | Paint                                          |
| 17/12/2024 | CHEQUE PAID IN AT LISKEARD                                                                 | £150.00      |               | £21,515.20          | St Issey 17/12/24                              |
| 17/12/2024 | CASH PAID IN AT LISKEARD                                                                   | £445.62      |               | £21,365.20          | Morrison's Collection 15/12/24                 |
| 16/12/2024 | FASTER PAYMENTS RECEIPT REF.MDA PID868074 FROM SumUp Payments Account                      | £42.14       |               | £20,919.58          | Morrison's Collection 15/12/24                 |
| 12/12/2024 | CARD PAYMENT TO EDF UK CARD PAYMENTS ON 11-12-2024                                         |              | £32.53        | £20,877.44          | Electricity                                    |
| 03/12/2024 | CARD PAYMENT TO THE SALVATION ARMY ON 02-12-2024                                           |              | £20.93        | £20,909.97          | Carol Books/Music                              |
| 03/12/2024 | CASH PAID IN AT LISKEARD                                                                   | £269.53      |               | £20,930.90          | Asda Collection 30/11/24                       |
| 02/12/2024 | FASTER PAYMENTS RECEIPT REF.MDA PID842521 FROM SumUp Payments Account                      | £9.40        |               | £20,661.37          | Asda Collection 30/11/24                       |
| 02/12/2024 | BILL PAYMENT VIA FASTER PAYMENT TO THOMAS HOWARD REFERENCE MD EXPENSES 11/24 , MANDATE NO  |              | £40.00        | £20,651.97          | MD November 2024 expenses                      |
| 02/12/2024 | FASTER PAYMENTS RECEIPT REF.DECEMBER CONCERT FROM ST. TUDY WITH MICHAELSTOW P.C.C.         | £200.00      |               | £20,691.97          | St Study Concert 1/12/24                       |
| 28/11/2024 | CARD PAYMENT TO PPL PRS LTD ON 27-11-2024                                                  |              | £97.01        | £20,491.97          | Music (Performing Rights) Licence              |
| 25/11/2024 | CARD PAYMENT TO WWW.SWWBUSINESS.CO.UK ON 22-11-2024                                        |              | £35.68        | £20,588.98          | Water                                          |
| 19/11/2024 | CARD PAYMENT TO EDF UK CARD PAYMENTS ON 18-11-2024                                         |              | £181.20       | £20,624.66          | Electricity                                    |
| 12/11/2024 | FASTER PAYMENTS RECEIPT REF.CAMELFORD CARNIVAL FROM CAMELFORD CARNIVAL                     | £300.00      |               | £20,805.86          | CamelFord Carnival 26/10/24                    |
| 05/11/2024 | CREDIT FROM FRS COUNTRYWEAR LTD ON 04-11-2024                                              | £107.92      |               | £20,505.86          | Credit for coats                               |
| 03/11/2024 | FASTER PAYMENTS RECEIPT REF.REPAYMENT FROM HOYLE TE                                        | £58.67       |               | £20,397.94          | Repayment                                      |
| 01/11/2024 | CARD PAYMENT TO FRS COUNTRYWEAR LTD ON 31-10-2024                                          |              | £771.83       | £20,339.27          | Coats                                          |
|            |                                                                                            |              |               | £21,111.10          | OPENING BALANCE                                |
| TOTAL      |                                                                                            | IN £5,687.88 | OUT £6,674.71 | difference -£986.83 |                                                |



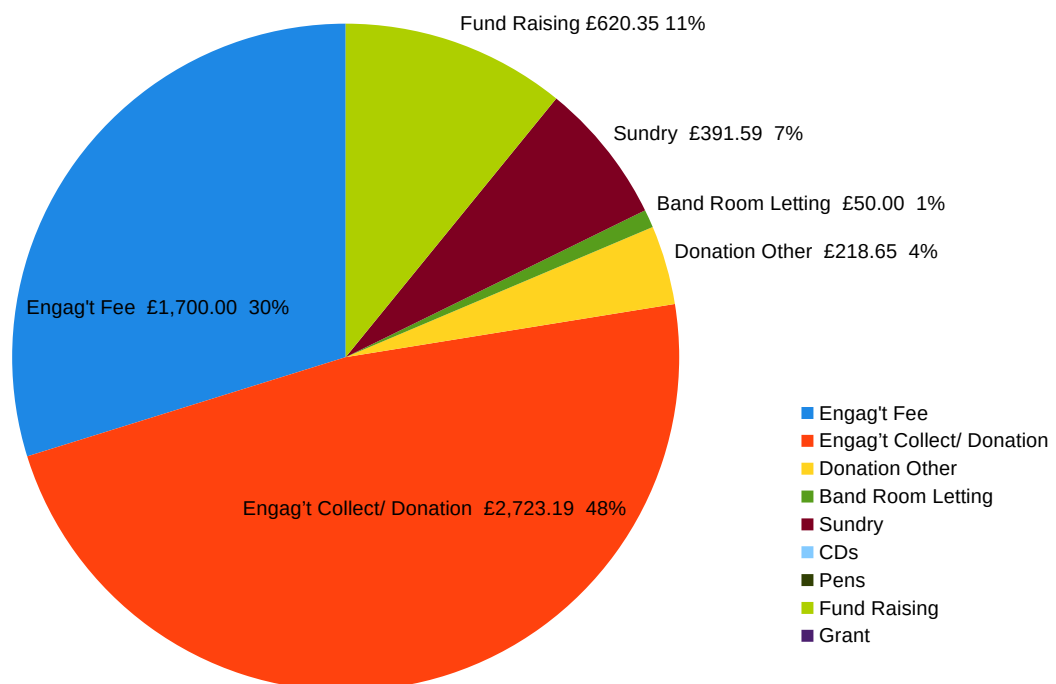
## Expenditure 2024-25

St Breward Silver Band



## Income 2024-25

St Breward Siler Band



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# Accounts

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# St Breward Silver Band AGM – 10<sup>th</sup> February 2025

## Chairman's Report

- **As traditional, report covering the Band's financial year, to end Oct 2024**
- **Busy year with several challenges and achievements**
- **Gigs – (highlights)**
  - Started Band year with the usual busy Christmas. Lights, St Moritz, St Tudy, Haywoods
  - FoB then Summer: Victoria Gardens, Wadebridge TH, Haywoods again, Trispen & St Erme fete, Port Isaac, St Teath Carnival.
  - Overall, 20 income-generating performances, up from 18 last year.
  - Since then, Busy Xmas: lights, St Issey, St Moritz, St Tudy, Cider Farm, Farm Shop, Pub. FoB - but that's for next year's report.
- **Fundraising** - coffee morning, quiz and most significantly the Bingo. Special thanks to Chelle, Abby and helpers. These additional funds allowed us to progress the order for band coats which we have been wanting to do for some time. The coats have been very well received.
- **Social**
  - Trethorne -thanks to Sam
- **Thanks**
  - None of this possible without everyone's commitment, especially the committee, so thanks.
  - Thanks also to Tom Howard for keeping us moving forwards musically, and everything he does in the background to find gigs, players, music, etc
- **Overall a busy year but as we look to the future, still lots to do.**
  - Financial sustainability, repairs, fundraising, sponsorship, more gigs, recruitment, training band, continue to develop musically as a band
  - All these need ownership and help to achieve, so please continue to volunteer.

## St Breward Silver Band

### Financial Statement for the Year Ended 31 October 2024

|                                                                      |                                            | This Year<br>1/11/23 – 31/10/24          |   | Last Year<br>1/11/22 – 31/10/23 |
|----------------------------------------------------------------------|--------------------------------------------|------------------------------------------|---|---------------------------------|
| Starting Bank Balance                                                |                                            | <b>£20,409.19</b>                        | £ | 36,331.82                       |
| plus income                                                          |                                            | <b>£ 5,631.95</b>                        | £ | 4,750.19                        |
| less expenditure                                                     |                                            | <b>£ (4,930.04)</b>                      | £ | (20,672.82)                     |
| Finishing Bank Balance                                               | calculated<br>bank statement<br>difference | <b>£21,111.10</b><br>£21,111.10<br>£0.00 | £ | 20,409.19                       |
| <b>Liabilities:</b>                                                  |                                            |                                          |   |                                 |
| Purchase of Jackets (1/11/2024)                                      |                                            | £ (771.83)                               |   |                                 |
| Repayment of card used in error (3/11/2024)                          |                                            | £ 58.67                                  |   |                                 |
| <b>Total</b>                                                         |                                            | <b>£ (713.16)</b>                        |   |                                 |
| <b>Funds Available (Finishing Balance less Liabilities) 3/11/202</b> |                                            | <b>£ 20,397.94</b>                       |   |                                 |

signed:



StBSB Trustee & Treasurer

date:

03/11/2024

St Breward Silver Band - Accounts - November 2023 - October 2024

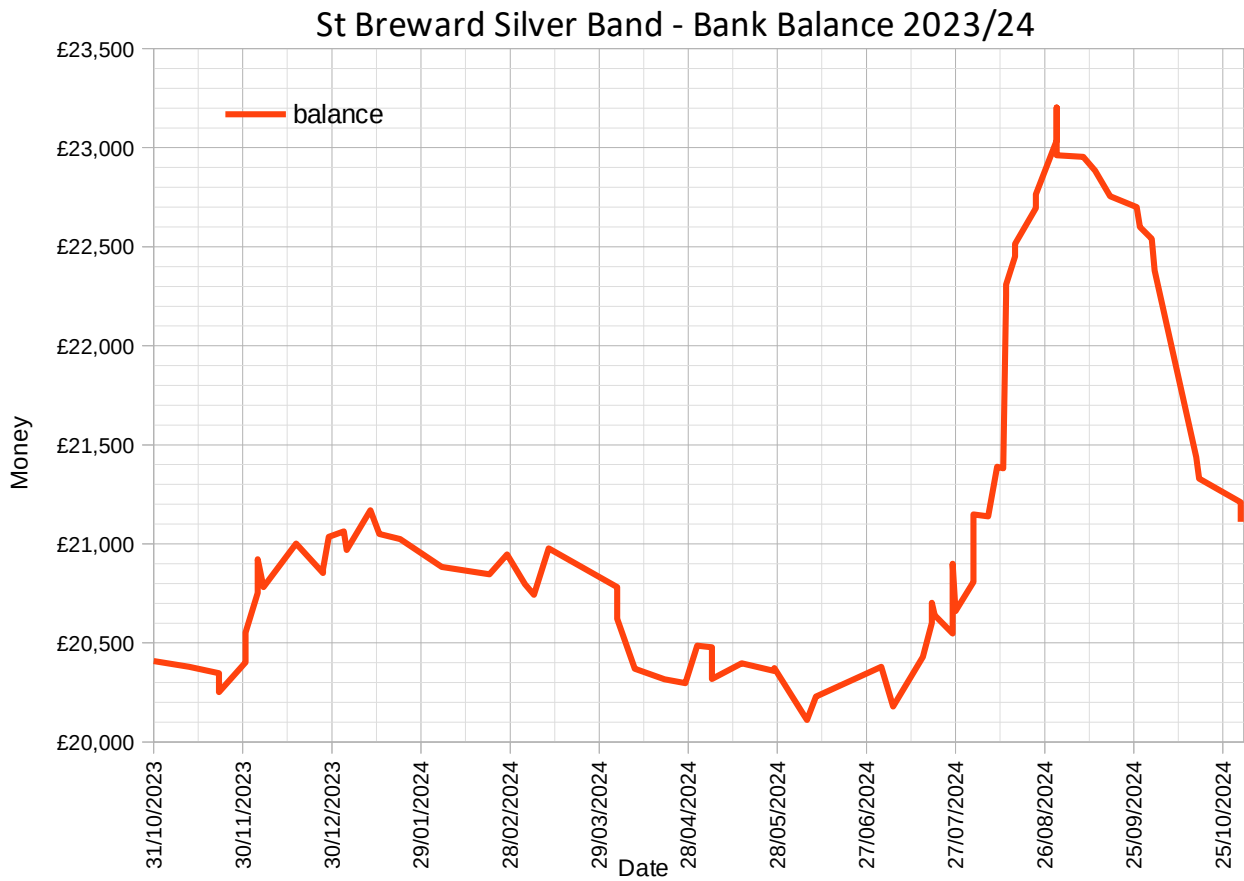
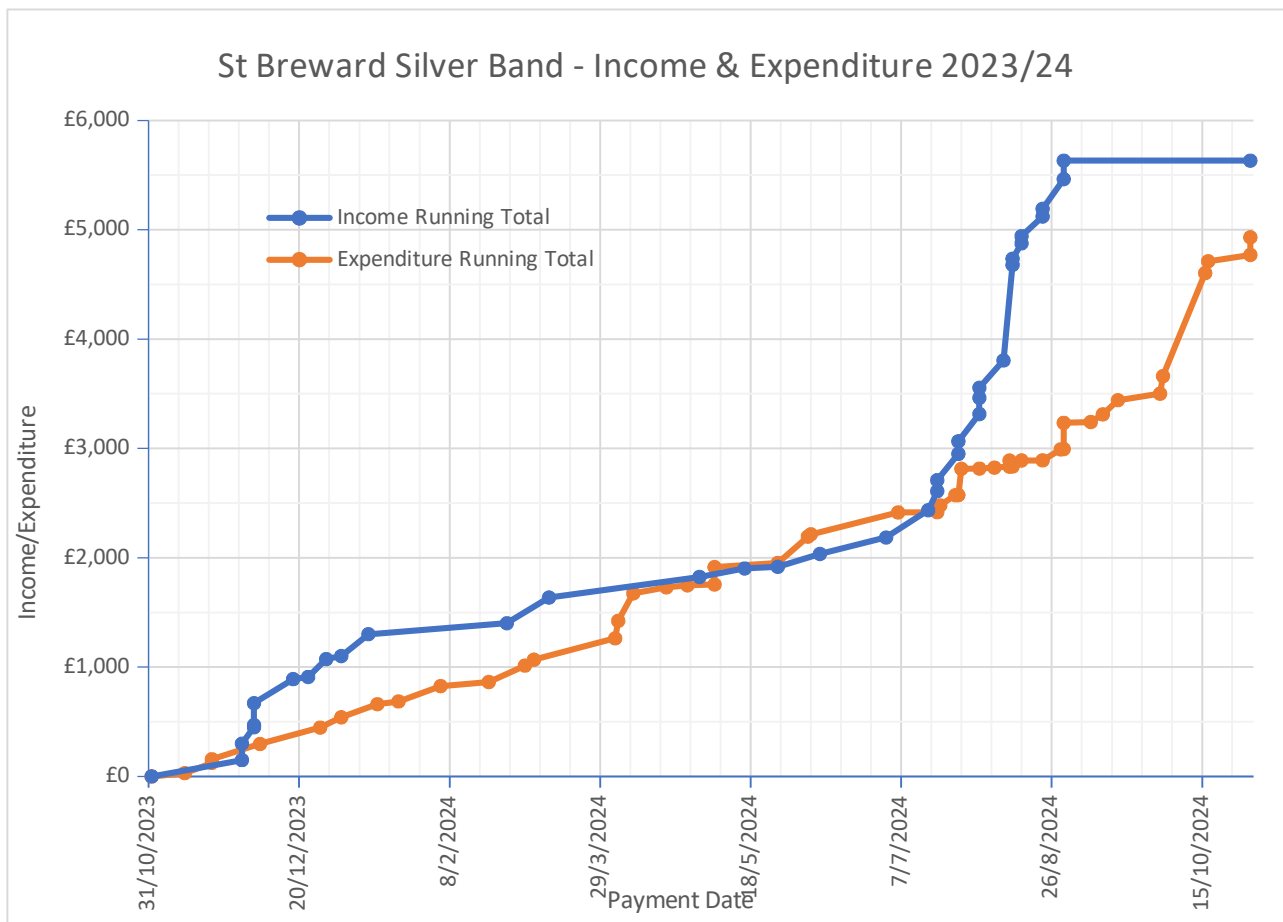
INCOME - Receipts

| Paying in Date | Source                       | Description                 | Line Total        | Income Running Total | Engag't Fee       | Engag't Collect/ Donation | Donation Other  | Band Room Letting | Sundry     | CDs        | Fund Raising      | Grant      |
|----------------|------------------------------|-----------------------------|-------------------|----------------------|-------------------|---------------------------|-----------------|-------------------|------------|------------|-------------------|------------|
| 01/11/2023     |                              |                             |                   | 0                    |                   |                           |                 |                   |            |            |                   |            |
| 01/12/2023     | Delabole Carolling 25.11.23  | Engagement – Cash           | £ 150.00          | £ 150.00             | £ 150.00          |                           |                 |                   |            |            |                   |            |
| 01/12/2023     | St Moritz Hotel 3.12.23      | Engagement – Online trans   | £ 150.00          | £ 300.00             | £ 150.00          |                           |                 |                   |            |            |                   |            |
| 05/12/2023     | St Issey Senr Citizen Party  | Engagement – cheque         | £ 150.00          | £ 450.00             | £ 150.00          |                           |                 |                   |            |            |                   |            |
| 05/12/2023     | Anonymous                    | Donation – cash             | £ 20.00           | £ 470.00             |                   |                           | £ 20.00         |                   |            |            |                   |            |
| 05/12/2023     | St Tudy Church Concert       | Engagement – Online trans   | £ 200.00          | £ 670.00             | £ 200.00          |                           |                 |                   |            |            |                   |            |
| 18/12/2023     | Haywood Farm 16.12.23        | Engagement – Cash           | £ 220.00          | £ 890.00             | £ 220.00          |                           |                 |                   |            |            |                   |            |
| 23/12/2023     | Old Inn Carolling 23.12.23   | Collection – card           | £ 20.00           | £ 910.00             |                   | £ 20.00                   |                 |                   |            |            |                   |            |
| 29/12/2023     | Old Inn Carolling 23.12.23   | Collection – cash           | £ 163.58          | £ 1,073.58           |                   | £ 163.58                  |                 |                   |            |            |                   |            |
| 03/01/2024     | Wenford Pottery              | Collection – car parking    | £ 27.50           | £ 1,101.08           |                   |                           | £ 27.50         |                   |            |            |                   |            |
| 12/01/2024     | InTune Choir                 | Engagement Egloshayle       | £ 200.00          | £ 1,301.08           | £ 200.00          |                           |                 |                   |            |            |                   |            |
| 27/02/2024     | CBBA (re: Festival of Brass) | Proceeds/Donation – online  | £ 100.00          | £ 1,401.08           |                   |                           | £ 100.00        |                   |            |            |                   |            |
| 12/03/2024     | Old Inn Quiz Night 8.03.24   | Table fee & raffle          | £ 235.00          | £ 1,636.08           |                   |                           |                 |                   |            |            | £ 235.00          |            |
| 01/05/2024     | Coffee Morning 27.04.24      | Takings – cash              | £ 187.90          | £ 1,823.98           |                   |                           |                 |                   |            |            | £ 187.90          |            |
| 16/05/2024     | Victoria Gdns, Truro 12.5.24 | Collection – cash           | £ 78.06           | £ 1,902.04           |                   | £ 78.06                   |                 |                   |            |            |                   |            |
| 27/05/2024     | Community Shop               | Band Room Hire              | £ 15.00           | £ 1,917.04           |                   |                           |                 | £ 15.00           |            |            |                   |            |
| 10/06/2024     | Wadebridge Concert 9.6.24    | Collection – cash           | £ 117.82          | £ 2,034.86           |                   | £ 117.82                  |                 |                   |            |            |                   |            |
| 02/07/2024     | Truro City Council           | Engagement Victoria Gdns    | £ 150.00          | £ 2,184.86           | £ 150.00          |                           |                 |                   |            |            |                   |            |
| 16/07/2024     | Haywood Fm Cider 16.6.24     | Engagement Fee              | £ 250.00          | £ 2,434.86           | £ 250.00          |                           |                 |                   |            |            |                   |            |
| 19/07/2024     | Port Isaac 18.7.24           | Cash Collection             | £ 174.57          | £ 2,609.43           |                   | £ 174.57                  |                 |                   |            |            |                   |            |
| 19/07/2024     | Port Isaac 18.7.24           | Card Collection (incl. fee) | £ 100.00          | £ 2,709.43           |                   | £ 100.00                  |                 |                   |            |            |                   |            |
| 26/07/2024     | Port Isaac 25.7.24           | Cash Collection             | £ 241.03          | £ 2,950.46           |                   | £ 241.03                  |                 |                   |            |            |                   |            |
| 26/07/2024     | Port Isaac 25.7.24           | Card Collection (incl. fee) | £ 114.00          | £ 3,064.46           |                   | £ 114.00                  |                 |                   |            |            |                   |            |
| 02/08/2024     | Trispen & St Erme Funday     | Engagement Fee              | £ 250.00          | £ 3,314.46           | £ 250.00          |                           |                 |                   |            |            |                   |            |
| 02/08/2024     | Port Isaac 01.08.24          | Cash collection             | £ 148.02          | £ 3,462.48           |                   | £ 148.02                  |                 |                   |            |            |                   |            |
| 02/08/2024     | Port Isaac 01.08.24          | Card Collection (incl. fee) | £ 92.00           | £ 3,554.48           |                   | £ 92.00                   |                 |                   |            |            |                   |            |
| 10/08/2024     | St Teath Carnival 03.08.24   | Engagement fee              | £ 250.00          | £ 3,804.48           | £ 250.00          |                           |                 |                   |            |            |                   |            |
| 13/08/2024     | Camelford Bingo              | Fundraising cash            | £ 874.12          | £ 4,678.60           |                   |                           |                 |                   |            |            | £ 874.12          |            |
| 13/08/2024     | Camelford Bingo              | Fundraising card            | £ 56.00           | £ 4,734.60           |                   |                           |                 |                   |            |            | £ 56.00           |            |
| 16/08/2024     | Port Isaac 15.08.24          | Cash collection             | £ 141.05          | £ 4,875.65           |                   | £ 141.05                  |                 |                   |            |            |                   |            |
| 16/08/2024     | Port Isaac 15.08.24          | Card Collection (incl. fee) | £ 65.22           | £ 4,940.87           |                   | £ 65.22                   |                 |                   |            |            |                   |            |
| 23/08/2024     | Port Isaac 22.08.24          | Cash collection             | £ 180.39          | £ 5,121.26           |                   | £ 180.39                  |                 |                   |            |            |                   |            |
| 23/08/2024     | Port Isaac 22.08.24          | Card Collection (incl. fee) | £ 70.00           | £ 5,191.26           |                   | £ 70.00                   |                 |                   |            |            |                   |            |
| 30/08/2024     | Port Isaac 29.08.24          | Cash collection             | £ 271.69          | £ 5,462.95           |                   | £ 271.69                  |                 |                   |            |            |                   |            |
| 30/08/2024     | Port Isaac 29.08.24          | Card Collection (incl. fee) | £ 169.00          | £ 5,631.95           |                   | £ 169.00                  |                 |                   |            |            |                   |            |
| 31/10/2024     |                              |                             |                   | £ 5,631.95           |                   |                           |                 |                   |            |            |                   |            |
|                |                              | <b>Totals</b>               | <b>£ 5,631.95</b> |                      | <b>£ 1,970.00</b> | <b>£ 2,146.43</b>         | <b>£ 147.50</b> | <b>£ 15.00</b>    | <b>£ -</b> | <b>£ -</b> | <b>£ 1,353.02</b> | <b>£ -</b> |
|                |                              |                             |                   |                      | <b>£</b>          | <b>4,116.43</b>           |                 |                   |            |            |                   |            |

St Beward Silver Band - Accounts - November 2023 - October 2024

EXPENDITURE - Payments

| EXPENDITURE - Payments |                              |                          |                        |            |                              | Category    |            |                     |           |          |                                 |                       |             |          |           |          |                        |                              |                                     |            |                     |  |
|------------------------|------------------------------|--------------------------|------------------------|------------|------------------------------|-------------|------------|---------------------|-----------|----------|---------------------------------|-----------------------|-------------|----------|-----------|----------|------------------------|------------------------------|-------------------------------------|------------|---------------------|--|
| Date                   | Recipient                    | Description              | Invoice/<br>Cheque No. | Line Total | Expenditure<br>Running Total | MD Expenses | Contesting | Card Reader<br>Fees | Insurance | Music    | Bandroom<br>Running<br>Expenses | Instrument<br>Repairs | Electricity | Water    | Donations | Sundry   | Cost of<br>Fundraising | Performing<br>Rights Society | Printing,<br>Postage,<br>Stationary | Entry Fees | Payment in<br>error |  |
| 01/11/2023             |                              |                          |                        |            | £ -                          |             |            |                     |           |          |                                 |                       |             |          |           |          |                        |                              |                                     |            |                     |  |
| 12/11/2023             | Andrew Rowe                  | Band room keys           | DF0797                 | £ 30.00    | £ 30.00                      |             |            |                     |           |          | £ 30.00                         |                       |             |          |           |          |                        |                              |                                     |            |                     |  |
| 21/11/2023             | PPL PRS                      | Music Licence            | SIN2563608             | £ 94.19    | £ 124.19                     |             |            |                     |           |          |                                 |                       |             |          |           |          |                        | £ 94.19                      |                                     |            |                     |  |
| 21/11/2023             | Source for Business          | Water/Sewage             | 4083 9194 41           | £ 32.64    | £ 156.83                     |             |            |                     |           |          |                                 |                       |             | £ 32.64  |           |          |                        |                              |                                     |            |                     |  |
| 07/12/2023             | Tom Howard                   | Expenses 11/23           | online                 | £ 140.00   | £ 296.83                     | £ 140.00    |            |                     |           |          |                                 |                       |             |          |           |          |                        |                              |                                     |            |                     |  |
| 27/12/2023             | Tom Howard                   | Expenses 12/23           | online                 | £ 150.00   | £ 446.83                     | £ 150.00    |            |                     |           |          |                                 |                       |             |          |           |          |                        |                              |                                     |            |                     |  |
| 27/12/2023             | SumUp                        | Card fee Old Inn Collect | SumUp                  | £ 0.34     | £ 447.17                     |             |            | £ 0.34              |           |          |                                 |                       |             |          |           |          |                        |                              |                                     |            |                     |  |
| 03/01/2024             | EDF Energy                   | Electricity Bill         | online                 | £ 93.68    | £ 540.85                     |             |            |                     |           |          |                                 |                       | £ 93.68     |          |           |          |                        |                              |                                     |            |                     |  |
| 15/01/2024             | Tom Howard                   | Expenses 12A/23          | online                 | £ 120.00   | £ 660.85                     | £ 120.00    |            |                     |           |          |                                 |                       |             |          |           |          |                        |                              |                                     |            |                     |  |
| 22/01/2024             | Cornwall Brass Band Assoc.   | Annual Subscription      | stand ord              | £ 25.00    | £ 685.85                     |             |            |                     |           |          |                                 |                       |             |          |           | £ 25.00  |                        |                              |                                     |            |                     |  |
| 05/02/2024             | Tom Howard                   | Expenses 01/24           | online                 | £ 140.00   | £ 825.85                     | £ 140.00    |            |                     |           |          |                                 |                       |             |          |           |          |                        |                              |                                     |            |                     |  |
| 21/02/2024             | MusicRoom.com                | Training band music bkt  | card                   | £ 37.53    | £ 863.38                     |             |            |                     | £ 37.53   |          |                                 |                       |             |          |           |          |                        |                              |                                     |            |                     |  |
| 04/03/2024             | Tom Howard                   | Expenses 02/24           | online                 | £ 150.00   | £ 1,013.38                   | £ 150.00    |            |                     |           |          |                                 |                       |             |          |           |          |                        |                              |                                     |            |                     |  |
| 07/03/2024             | Source for Business          | Water/Sewage             | online                 | £ 54.59    | £ 1,067.97                   |             |            |                     |           |          |                                 |                       |             | £ 54.59  |           |          |                        |                              |                                     |            |                     |  |
| 03/04/2024             | Just Music                   | Music                    | card                   | £ 194.93   | £ 1,262.90                   |             |            |                     | £ 194.93  |          |                                 |                       |             |          |           |          |                        |                              |                                     |            |                     |  |
| 04/04/2024             | Tom Howard                   | Expenses 03/24           | online                 | £ 160.00   | £ 1,422.90                   | £ 160.00    |            |                     |           |          |                                 |                       |             |          |           |          |                        |                              |                                     |            |                     |  |
| 09/04/2024             | EDF Energy                   | Electricity Bill         | online                 | £ 252.00   | £ 1,674.90                   |             |            |                     |           |          |                                 |                       | £ 252.00    |          |           |          |                        |                              |                                     |            |                     |  |
| 20/04/2024             | Just Music                   | Music                    | card                   | £ 54.60    | £ 1,729.50                   |             |            |                     | £ 54.60   |          |                                 |                       |             |          |           |          |                        |                              |                                     |            |                     |  |
| 27/04/2024             | Cornwall Library via G Jones | Photocopying             | online                 | £ 18.40    | £ 1,747.90                   |             |            |                     |           |          |                                 |                       |             |          |           | £ 18.40  |                        |                              |                                     |            |                     |  |
| 06/05/2024             | Splash Deals via A Rowe      | Document Wallets         | online                 | £ 6.99     | £ 1,754.89                   |             |            |                     |           |          |                                 |                       |             |          |           | £ 6.99   |                        |                              |                                     |            |                     |  |
| 06/05/2024             | Tom Howard                   | Expenses 04/24           | online                 | £ 160.00   | £ 1,914.89                   | £ 160.00    |            |                     |           |          |                                 |                       |             |          |           |          |                        |                              |                                     |            |                     |  |
| 27/05/2024             | Source for Business          | Water/Sewage             | online                 | £ 37.67    | £ 1,952.56                   |             |            |                     |           |          |                                 |                       |             |          |           |          |                        |                              |                                     |            |                     |  |
| 06/06/2024             | Tom Howard                   | Expenses 05/24           | online                 | £ 240.00   | £ 2,192.56                   | £ 240.00    |            |                     |           |          |                                 |                       |             |          |           |          |                        |                              |                                     |            |                     |  |
| 07/06/2024             | June Emerson Wind Music      | Music                    | GJ card                | £ 21.94    | £ 2,214.50                   |             |            |                     |           |          |                                 |                       |             |          |           | £ 21.94  |                        |                              |                                     |            |                     |  |
| 06/07/2024             | Tom Howard                   | Expenses 06/24           | online                 | £ 200.00   | £ 2,414.50                   | £ 200.00    |            |                     |           |          |                                 |                       |             |          |           |          |                        |                              |                                     |            |                     |  |
| 19/07/2024             | SumUp                        | Card Transaction Fee     | online                 | £ 1.69     | £ 2,416.19                   |             |            | £ 1.69              |           |          |                                 |                       |             |          |           |          |                        |                              |                                     |            |                     |  |
| 20/07/2024             | Andrew Rowe                  | Key safe installation    | DF0839                 | £ 62.98    | £ 2,479.17                   |             |            |                     |           |          | £ 62.98                         |                       |             |          |           |          |                        |                              |                                     |            |                     |  |
| 25/07/2024             | EDF Energy                   | Electricity Bill         | card                   | £ 92.81    | £ 2,571.98                   |             |            |                     |           |          |                                 |                       | £ 92.81     |          |           |          |                        |                              |                                     |            |                     |  |
| 26/07/2024             | SumUp                        | Card Transaction Fee     | online                 | £ 1.89     | £ 2,573.87                   |             |            | £ 1.89              |           |          |                                 |                       |             |          |           |          |                        |                              |                                     |            |                     |  |
| 27/07/2024             | Tom Howard                   | Expenses 07/24           | online                 | £ 240.00   | £ 2,813.87                   | £ 240.00    |            |                     |           |          |                                 |                       |             |          |           |          |                        |                              |                                     |            |                     |  |
| 02/08/2024             | SumUp                        | Card Transaction Fee     | online                 | £ 1.54     | £ 2,815.41                   |             |            | £ 1.54              |           |          |                                 |                       |             |          |           |          |                        |                              |                                     |            |                     |  |
| 07/08/2024             | Amazon                       | Bingo cards              | online                 | £ 9.00     | £ 2,824.41                   |             |            |                     |           |          |                                 |                       |             |          |           |          |                        | £ 9.00                       |                                     |            |                     |  |
| 12/08/2024             | EDF Energy                   | Electricity Bill         | card                   | £ 8.65     | £ 2,833.06                   |             |            |                     |           |          |                                 |                       | £ 8.65      |          |           |          |                        |                              |                                     |            |                     |  |
| 13/08/2024             | SumUp                        | Card Transaction Fee     | online                 | £ 0.95     | £ 2,834.01                   |             |            |                     |           |          |                                 |                       |             |          |           |          | £ 0.95                 |                              |                                     |            |                     |  |
| 12/08/2024             | Camelford Hall               | Hall hire for Bingo      | 2199                   | £ 55.00    | £ 2,889.01                   |             |            |                     |           |          |                                 |                       |             |          |           |          | £ 55.00                |                              |                                     |            |                     |  |
| 16/08/2024             | SumUp                        | Card Transaction Fee     | online                 | £ 1.09     | £ 2,890.10                   |             |            | £ 1.09              |           |          |                                 |                       |             |          |           |          |                        |                              |                                     |            |                     |  |
| 23/08/2024             | SumUp                        | Card Transaction Fee     | online                 | £ 1.16     | £ 2,891.26                   |             |            | £ 1.16              |           |          |                                 |                       |             |          |           |          |                        |                              |                                     |            |                     |  |
| 29/08/2024             | RNLI                         | Donation                 | 2200                   | £ 100.00   | £ 2,991.26                   |             |            |                     |           |          |                                 |                       |             |          |           | £ 100.00 |                        |                              |                                     |            |                     |  |
| 30/08/2024             | SumUp                        | Card Transaction Fee     | online                 | £ 2.85     | £ 2,994.11                   |             |            | £ 2.85              |           |          |                                 |                       |             |          |           |          |                        |                              |                                     |            |                     |  |
| 30/08/2024             | Tom Howard                   | Expenses 08/24           | online                 | £ 240.00   | £ 3,234.11                   | £ 240.00    |            |                     |           |          |                                 |                       |             |          |           |          |                        |                              |                                     |            |                     |  |
| 08/09/2024             | EDF Energy                   | Electricity Bill         | online                 | £ 7.60     | £ 3,241.71                   |             |            |                     |           |          |                                 |                       | £ 7.60      |          |           |          |                        |                              |                                     |            |                     |  |
| 12/09/2024             | Source for Business          | Water/Sewage             | card                   | £ 69.62    | £ 3,311.33                   |             |            |                     |           |          |                                 |                       |             | £ 69.62  |           |          |                        |                              |                                     |            |                     |  |
| 17/09/2024             | WIX via Tom Howard           | Domain Name              | online                 | £ 129.60   | £ 3,440.93                   |             |            |                     |           |          |                                 |                       |             |          |           | £ 129.60 |                        |                              |                                     |            |                     |  |
| 01/10/2024             | CBBA                         | Music Festival Entry     | online                 | £ 60.00    | £ 3,500.93                   |             |            |                     |           |          |                                 |                       |             |          |           |          |                        |                              | £ 60.00                             |            |                     |  |
| 02/10/2024             | Tom Howard                   | Expenses 09/24           | online                 | £ 160.00   | £ 3,660.93                   | £ 160.00    |            |                     |           |          |                                 |                       |             |          |           |          |                        |                              |                                     |            |                     |  |
| 16/10/2024             | Noble Insurance Services     | Insurance                | online                 | £ 942.52   | £ 4,603.45                   |             |            | £ 942.52            |           |          |                                 |                       |             |          |           |          |                        |                              |                                     |            |                     |  |
| 17/10/2024             | FRS Countrywear Ltd          | Jackets – preliminary    | card                   | £ 107.92   | £ 4,711.37                   |             |            |                     |           |          |                                 |                       |             |          |           | £ 107.92 |                        |                              |                                     |            |                     |  |
| 31/10/2024             | Tom Hoyle/Asda               | Card used in error       | card                   | £ 58.67    | £ 4,770.04                   |             |            |                     |           |          |                                 |                       |             |          |           |          |                        |                              |                                     |            | 58.67               |  |
| 31/10/2024             | Tom Howard                   | Expenses 10/24           | online                 | £ 160.00   | £ 4,930.04                   | £ 160.00    |            |                     |           |          |                                 |                       |             |          |           |          |                        |                              |                                     |            |                     |  |
| 31/10/2024             |                              | Totals                   |                        | £ 4,930.04 | £ 4,930.04                   | £ 2,260.00  | £ -        | £ 10.56             | £ 942.52  | £ 287.06 | £ 92.98                         | £ -                   | £ 454.74    | £ 194.52 | £ 100.00  | £ 309.85 | £ 64.95                | £ 94.19                      | £ -                                 | £ 60.00    | £ 58.67             |  |



## 01/11/2023 to 31/10/2024

03/11/2024

**ST BREWARD SILVER BAND**

England & Wales - Charity number 1175865

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# Accounts

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# St Breward Silver Band AGM – 19<sup>th</sup> February 2024

## Chairman's Report

- **As traditional, report covering the Band's financial year, to end Oct 2023**
- **Busy year with several challenges and achievements**
- **Gigs – (highlights)**
  - Started Band year in Nov with successful return to Annual Championships in Torquay (Saddleworth Festival Overture) - Highest Placed Ungraded Band, moving into 4th section.
  - Several Xmas gigs (Not Egloshayle but WTH), first engagement at Haywoods (new trad)
  - Newquay FoB. March: Regional Championships in Torquay (Hungerford Town) (echo) 6th.
  - Summer various: King's Coronation, St Merryn, StB Carnival, Padstow, Port Isaac through summer, Bodmin Joint Concert
  - Ended band year with successful repeat of Proms Concert in Wadebridge Town Hall, Bodmin Hosp League of Friends
  - Overall, 18 fee-paying concerts each raising average revenue £223; £183 profit
  - Since then, Busy Xmas: lights, St Issey, St Moritz, St Tudy, Cider Farm, Egloshayle, Pub. FoB - but that's for next year's report.
- **Fundraising** - coffee morning, quiz. £480 (>2 gigs) so special thanks to Abby, Sam and helpers
- **Social**
  - Trethorne, Quiz, Leaving party - thanks to Sam
- **Changes** - roof renovation finally completed Nov 22; Elec upgrades July 23.
  - Lots of discussion and negotiation regarding Village Shop, but came to nothing
  - Cookie had to step down in Sep as Chairperson and Bass Trom in Sep for family reasons. Ctte rallied around to try to maintain stability, thanks esp to Merv for stepping in as Band Secretary
  - Having joined the band aged 8, Loveday left for Uni in Oct 10yrs later (photos); thanks and congratulations to Maddie for stepping up
  - Elizabeth Smeeton recently stepped down as Parish Mag liaison - open position
  - Junior Band – Thanks to Abbie and Tom, with lots of helpers
- **Thanks**
  - None of this possible without everyone's commitment, especially the committee, so thanks. Esp Tom Hoyle for excellent work as Treasurer and more importantly the liaison with Charities Commission and keeping us honest on the issue of Trustees
  - Thanks also to Tom Howard for keeping us moving forwards musically, and everything he does in the background to find gigs, players, music, etc
- **Overall a busy year but as we look to the future, still lots to do.**
  - Financial sustainability, repairs, fundraising, sponsorship, more gigs, recruitment, junior band, continue to develop musically individually and as a band
  - All these need ownership and help to achieve, so please continue to volunteer.

## St Breward Silver Band

### Financial Statement for the Year Ended 31 October 2023

|                                                             |                | <u>31 October 2023</u> | <u>31 October 2022</u> |
|-------------------------------------------------------------|----------------|------------------------|------------------------|
| Starting Bank Balance                                       |                | £ 36,331.82            | £ 34,076.43            |
| plus income                                                 |                | £ 4,750.19             | £ 5,529.86             |
| less expenditure                                            |                | £ (20,672.82)          | £ (3,274.47)           |
| Finishing Bank Balance                                      | calculated     | £ 20,409.19            | £ 36,331.82            |
|                                                             | bank statement | £ 20,409.19            |                        |
|                                                             | difference     | £ -                    |                        |
| <b>Liabilities (approx.):</b>                               |                | None                   |                        |
|                                                             | <b>Total</b>   | £ -                    |                        |
| <b>Funds Available (Finishing Balance less Liabilities)</b> |                | £ 20,409.19            |                        |

signed:



date:

01/11/23

**St Breward Silver Band - Accounts - November 2022 - October 2023**

**INCOME - Receipts**

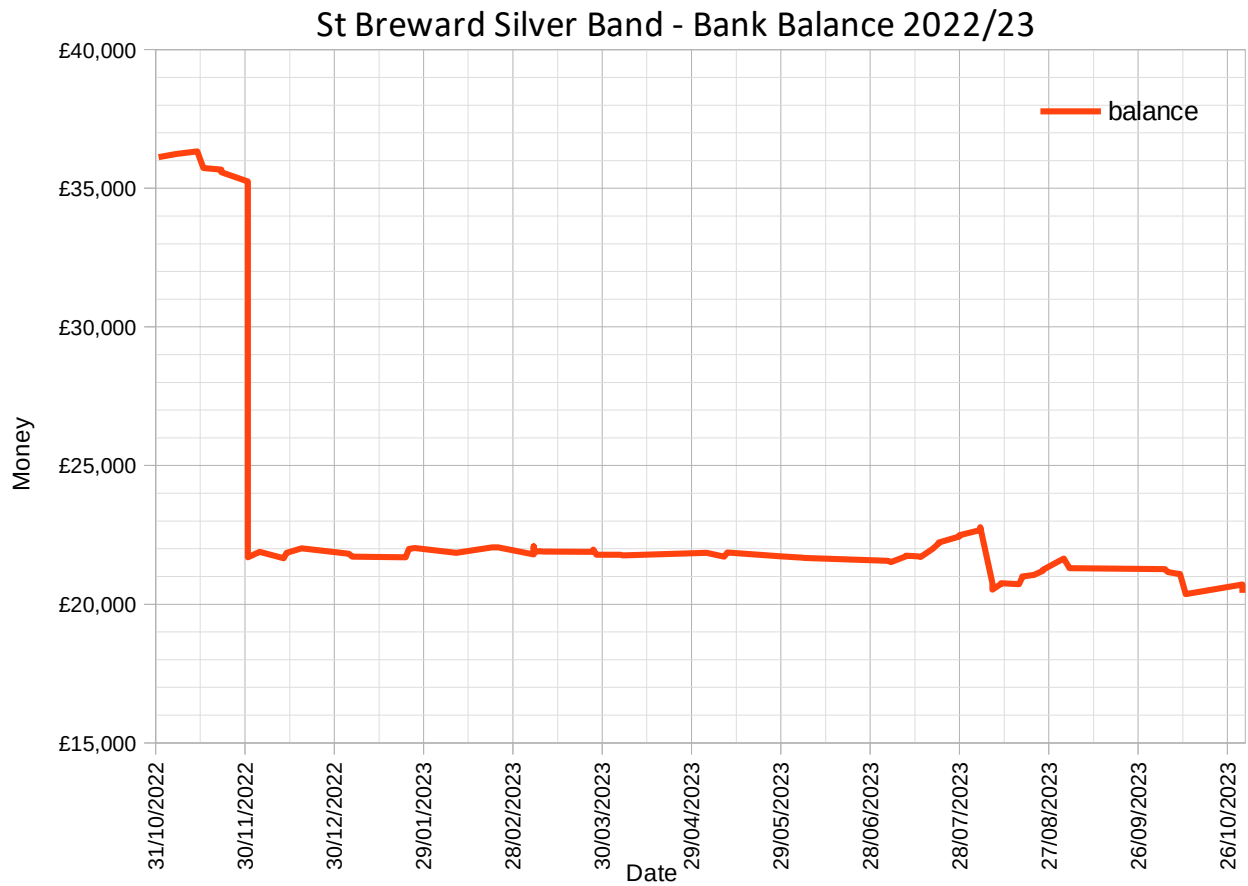
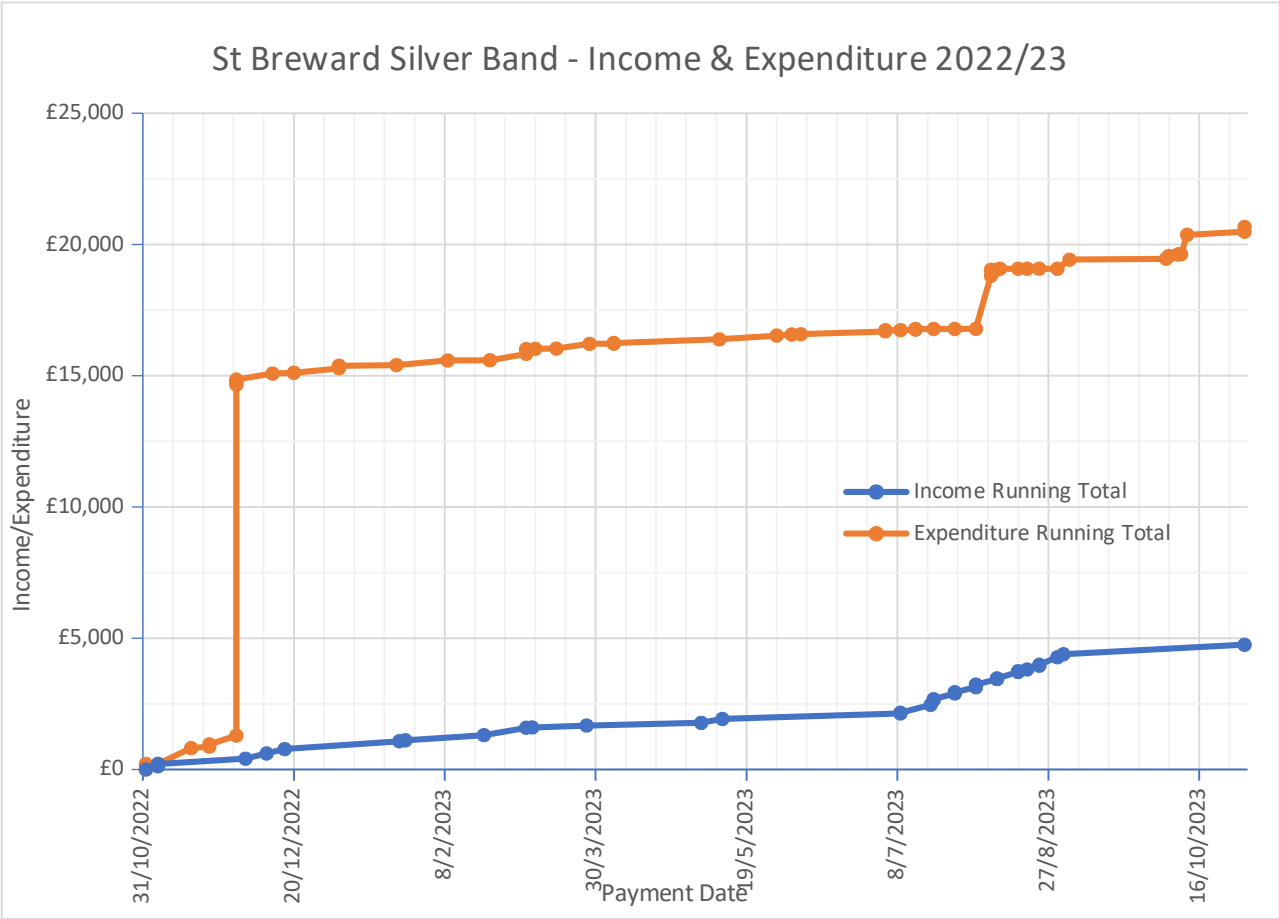
| Paying in Date | Source                   | Description                | Line Total        | Income Running Total | Engag't           | Band Room Letting | Donation        | Sundry     | Fund Raising    | Grant      |
|----------------|--------------------------|----------------------------|-------------------|----------------------|-------------------|-------------------|-----------------|------------|-----------------|------------|
| 01/11/2022     |                          |                            |                   | 0                    |                   |                   |                 |            |                 |            |
| 05/11/2022     | Band members             | Contest Coach – card       | £ 120.00          | £ 120.00             |                   |                   | £ 120.00        |            |                 |            |
| 05/11/2022     | Band members             | Contest Coach – cash       | £ 90.00           | £ 210.00             |                   |                   | £ 90.00         |            |                 |            |
| 04/12/2022     | St Tudy Church           | Christmas Concert          | £ 200.00          | £ 410.00             | £ 200.00          |                   |                 |            |                 |            |
| 11/12/2022     | Haywood Cider Farm       | Carolling                  | £ 200.00          | £ 610.00             | £ 200.00          |                   |                 |            |                 |            |
| 17/12/2022     | Old Inn collection St B  | Carolling                  | £ 164.01          | £ 774.01             | £ 164.01          |                   |                 |            |                 |            |
| 24/01/2023     | Wadebridge TC            | Concert                    | £ 300.00          | £ 1,074.01           | £ 300.00          |                   |                 |            |                 |            |
| 26/01/2023     | H Green (TH's Mum)       | Donation                   | £ 36.00           | £ 1,110.01           |                   |                   | £ 36.00         |            |                 |            |
| 21/02/2023     | Cash takings             | Coffee Morning 18/2/23     | £ 197.65          | £ 1,307.66           |                   |                   |                 |            | £ 197.65        |            |
| 07/03/2023     | Cash takings             | Old Inn Quiz night 3/3/23  | £ 282.50          | £ 1,590.16           |                   |                   |                 |            | £ 282.50        |            |
| 09/03/2023     | Donation                 | Open Rehearsal 8/3/23      | £ 10.00           | £ 1,600.16           |                   |                   | £ 10.00         |            |                 |            |
| 27/03/2023     | CBBA – Newquay Concert   | Takings from CBBA concert  | £ 75.00           | £ 1,675.16           | £ 75.00           |                   |                 |            |                 |            |
| 04/05/2023     | Carnival Committee       | St Breward Carnival        | £ 100.00          | £ 1,775.16           | £ 100.00          |                   |                 |            |                 |            |
| 11/05/2023     | Mr & Mrs BLC & VI Hill   | Coronation Celebration StB | £ 150.00          | £ 1,925.16           | £ 150.00          |                   |                 |            |                 |            |
| 09/07/2023     | Cash Collection          | Padstow Concert 9/7/23     | £ 209.93          | £ 2,135.09           | £ 209.93          |                   |                 |            |                 |            |
| 09/07/2023     | Card Reader collection   | Padstow Concert 9/7/23     | £ 26.00           | £ 2,161.09           | £ 26.00           |                   |                 |            |                 |            |
| 19/07/2023     | St Merryn PCC            | Concert 25/6/23            | £ 300.00          | £ 2,461.09           | £ 300.00          |                   |                 |            |                 |            |
| 20/07/2023     | Cash Collection          | Port Isaac 20/07/23        | £ 181.28          | £ 2,642.37           | £ 181.28          |                   |                 |            |                 |            |
| 20/07/2023     | Card Reader collection   | Port Isaac 20/07/23        | £ 35.00           | £ 2,677.37           | £ 35.00           |                   |                 |            |                 |            |
| 27/07/2023     | Cash Collection          | Port Isaac 27/07/23        | £ 217.24          | £ 2,894.61           | £ 217.24          |                   |                 |            |                 |            |
| 27/07/2023     | Card Reader collection   | Port Isaac 27/07/23        | £ 50.00           | £ 2,944.61           | £ 50.00           |                   |                 |            |                 |            |
| 03/08/2023     | Cash Collection          | Port Isaac 03/08/23        | £ 187.80          | £ 3,132.41           | £ 187.80          |                   |                 |            |                 |            |
| 03/08/2023     | Card Reader collection   | Port Isaac 03/08/23        | £ 102.00          | £ 3,234.41           | £ 102.00          |                   |                 |            |                 |            |
| 10/08/2023     | Cash Collection          | Port Isaac 10/08/23        | £ 209.79          | £ 3,444.20           | £ 209.79          |                   |                 |            |                 |            |
| 10/08/2023     | Card Reader collection   | Port Isaac 10/08/23        | £ 25.00           | £ 3,469.20           | £ 25.00           |                   |                 |            |                 |            |
| 17/08/2023     | Cash Collection          | Port Isaac 17/8/23         | £ 245.12          | £ 3,714.32           | £ 245.12          |                   |                 |            |                 |            |
| 17/08/2023     | Card Reader collection   | Port Isaac 17/8/23         | £ 30.00           | £ 3,744.32           | £ 30.00           |                   |                 |            |                 |            |
| 20/08/2023     | Card Reader collection   | Bodmin Concert 20/8/23     | £ 67.00           | £ 3,811.32           | £ 67.00           |                   |                 |            |                 |            |
| 24/08/2023     | Cash Collection          | Port Isaac 24/8/23         | £ 140.59          | £ 3,951.91           | £ 140.59          |                   |                 |            |                 |            |
| 24/08/2023     | Card Reader collection   | Port Isaac 24/8/23         | £ 37.00           | £ 3,988.91           | £ 37.00           |                   |                 |            |                 |            |
| 30/08/2023     | Cash Collection          | Bodmin Concert 20/8/23     | £ 289.20          | £ 4,278.11           | £ 289.20          |                   |                 |            |                 |            |
| 01/09/2023     | Cash Collection          | Port Isaac 30/8/23         | £ 112.08          | £ 4,390.19           | £ 112.08          |                   |                 |            |                 |            |
| 01/09/2023     | Card Reader collection   | Port Isaac 30/8/23         | £ 10.00           | £ 4,400.19           | £ 10.00           |                   |                 |            |                 |            |
| 31/10/2023     | Bodmin League of Friends | Wadebridge concert fee     | £ 350.00          | £ 4,750.19           | £ 350.00          |                   |                 |            |                 |            |
|                |                          | <b>Totals</b>              | <b>£ 4,750.19</b> |                      | <b>£ 4,014.04</b> | <b>£ -</b>        | <b>£ 256.00</b> | <b>£ -</b> | <b>£ 480.15</b> | <b>£ -</b> |
|                |                          |                            |                   |                      |                   |                   |                 |            |                 | 4750.19    |

## St Breward Silver Band - Accounts - November 2022 - October 2023

## EXPENDITURE - Payments

| EXPENDITURE - Payments |                             |                         |                        |             |                              | Category   |             |                                   |                     |           |             |                                 |                       |             |          |           |         |                        |                              |                                     |            |                          |
|------------------------|-----------------------------|-------------------------|------------------------|-------------|------------------------------|------------|-------------|-----------------------------------|---------------------|-----------|-------------|---------------------------------|-----------------------|-------------|----------|-----------|---------|------------------------|------------------------------|-------------------------------------|------------|--------------------------|
| Date                   | Recipient                   | Description             | Invoice/<br>Cheque No. | Line Total  | Expenditure<br>Running Total |            | MD Expenses | Contesting<br>less MD<br>Expenses | Card Reader<br>Fees | Insurance | Music       | Bandroom<br>Running<br>Expenses | Instrument<br>Repairs | Electricity | Water    | Donations | Sundry  | Cost of<br>Fundraising | Performing<br>Rights Society | Printing,<br>Postage,<br>Stationary | Entry Fees | Professional<br>Services |
| 01/11/2022             |                             |                         |                        |             | £ -                          |            |             |                                   |                     |           |             |                                 |                       |             |          |           |         |                        |                              |                                     |            |                          |
| 01/11/2022             | Tom Howard                  | MD Oct.22 Expenses      | Online                 | £ 210.00    | £ 210.00                     | £ 210.00   |             |                                   |                     |           |             |                                 |                       |             |          |           |         |                        |                              |                                     |            |                          |
| 05/11/2022             | SumUp                       | Card fees               | SumUp                  | £ 2.04      | £ 212.04                     |            |             |                                   | £ 2.04              |           |             |                                 |                       |             |          |           |         |                        |                              |                                     |            |                          |
| 16/11/2022             | Tilley's Coaches            | Transport to Contest    | Online                 | £ 600.00    | £ 812.04                     |            |             | £ 600.00                          |                     |           |             |                                 |                       |             |          |           |         |                        |                              |                                     |            |                          |
| 22/11/2022             | C.Scotton/Argos             | Copier & Paper          | Online                 | £ 56.59     | £ 868.63                     |            |             |                                   |                     |           |             |                                 |                       |             |          |           |         |                        |                              |                                     |            |                          |
| 22/11/2022             | PPL PRS                     | Music License           | Online                 | £ 85.62     | £ 954.25                     |            |             |                                   |                     |           |             |                                 |                       |             |          |           |         | £ 85.62                | £ 56.59                      |                                     |            |                          |
| 01/12/2022             | William Chaplin             | EICR                    | 2135                   | £ 336.00    | £ 1,290.25                   |            |             |                                   |                     |           |             | £ 336.00                        |                       |             |          |           |         |                        |                              |                                     |            |                          |
| 01/12/2022             | MR Roofing & Leadwork       | Re-roofing              | Online                 | £ 13,374.20 | £ 14,664.45                  |            |             |                                   |                     |           |             | £ 13,374.20                     |                       |             |          |           |         |                        |                              |                                     |            |                          |
| 01/12/2022             | Tom Howard                  | MD Nov.22 Expenses      | Online                 | £ 140.00    | £ 14,804.45                  | £ 140.00   |             |                                   |                     |           |             |                                 |                       |             |          |           |         |                        |                              |                                     |            |                          |
| 01/12/2022             | CBBA                        | Festival of Brass       | Online                 | £ 50.00     | £ 14,854.45                  |            |             |                                   |                     |           |             |                                 |                       |             |          |           |         |                        |                              |                                     | £ 50.00    |                          |
| 13/12/2022             | Council of W of England BBA | 2023 Regional Contest   | Online                 | £ 230.00    | £ 15,084.45                  |            | £ 230.00    |                                   |                     |           |             |                                 |                       |             |          |           |         |                        |                              |                                     |            |                          |
| 20/12/2022             | Source for Business         | Water Bill              | Card                   | £ 29.51     | £ 15,113.96                  |            |             |                                   |                     |           |             |                                 |                       |             | £ 29.51  |           |         |                        |                              |                                     |            |                          |
| 04/01/2023             | Tom Howard                  | MD Dec.22 Expenses      | Online                 | £ 175.00    | £ 15,288.96                  | £ 175.00   |             |                                   |                     |           |             |                                 |                       |             |          |           |         |                        |                              |                                     |            |                          |
| 04/01/2023             | EDF Energy                  | Electricity             | Card                   | £ 96.16     | £ 15,385.12                  |            |             |                                   |                     |           |             |                                 |                       |             |          |           |         |                        |                              |                                     |            |                          |
| 23/01/2023             | CBBA                        | Annual Sub              | Stand Ord              | £ 25.00     | £ 15,410.12                  |            |             |                                   |                     |           |             |                                 | £ 96.16               |             |          |           | £ 25.00 |                        |                              |                                     |            |                          |
| 09/02/2023             | Tom Howard                  | MD Jan 23 Expenses      | Online                 | £ 175.00    | £ 15,585.12                  | £ 175.00   |             |                                   |                     |           |             |                                 |                       |             |          |           |         |                        |                              |                                     |            |                          |
| 23/02/2023             | Royal Mail (Spec. Deliv.)   | BBP Registration post   | Card                   | £ 7.65      | £ 15,592.77                  |            |             | £ 7.65                            |                     |           |             |                                 |                       |             |          |           |         |                        |                              |                                     |            |                          |
| 07/03/2023             | Tom Howard                  | MD Feb 23 Expenses      | Online                 | £ 245.00    | £ 15,837.77                  | £ 245.00   |             |                                   |                     |           |             |                                 |                       |             |          |           |         |                        |                              |                                     |            |                          |
| 07/03/2023             | Brass Band Players Ltd      | Registration            | Online                 | £ 137.65    | £ 15,975.42                  |            |             | £ 137.65                          |                     |           |             |                                 |                       |             |          |           |         |                        |                              |                                     |            |                          |
| 07/03/2023             | Source for Business         | Water Bill              | Card                   | £ 43.49     | £ 16,018.91                  |            |             |                                   |                     |           |             |                                 |                       |             |          | £ 43.49   |         |                        |                              |                                     |            |                          |
| 10/03/2023             | St B Community Centre Fund  | Hire of Hall for Open R | Online                 | £ 10.00     | £ 16,028.91                  |            |             | £ 10.00                           |                     |           |             |                                 |                       |             |          |           |         |                        |                              |                                     |            |                          |
| 17/03/2023             | Sue Berryman                | Expenses                | 2197                   | £ 10.00     | £ 16,038.91                  |            |             | £ 10.00                           |                     |           |             |                                 |                       |             |          |           |         |                        |                              |                                     |            |                          |
| 28/03/2023             | Tom Howard                  | MD Mar 23 Expenses      | Online                 | £ 180.00    | £ 16,218.91                  | £ 180.00   |             |                                   |                     |           |             |                                 |                       |             |          |           |         |                        |                              |                                     |            |                          |
| 05/04/2023             | Cookie Scottorn             | Wall Planner            | Online                 | £ 7.99      | £ 16,226.90                  |            |             |                                   |                     |           |             |                                 |                       |             |          |           |         | £ 7.99                 |                              |                                     |            |                          |
| 05/04/2023             | EDF Energy                  | Electricity             | Card                   | £ 21.92     | £ 16,248.82                  |            |             |                                   |                     |           |             |                                 |                       |             |          |           |         |                        |                              |                                     |            |                          |
| 10/05/2023             | Tom Howard                  | MD April Expenses       | Online                 | £ 140.00    | £ 16,388.82                  | £ 140.00   |             |                                   |                     |           |             |                                 |                       | £ 21.92     |          |           |         |                        |                              |                                     |            |                          |
| 29/05/2023             | Tom Howard                  | MD May Expenses         | Online                 | £ 145.00    | £ 16,533.82                  | £ 145.00   |             |                                   |                     |           |             |                                 |                       |             |          |           |         |                        |                              |                                     |            |                          |
| 03/06/2023             | Source for Business (SWW)   | Water Bill              | Card                   | £ 39.57     | £ 16,573.39                  |            |             |                                   |                     |           |             |                                 |                       |             |          | £ 39.57   |         |                        |                              |                                     |            |                          |
| 06/06/2023             | VK & MJ Teague              | Ground Maintenance      | Online                 | £ 10.00     | £ 16,583.39                  |            |             |                                   |                     |           | £ 10.00     |                                 |                       |             |          |           |         |                        |                              |                                     |            |                          |
| 04/07/2023             | Tom Howard                  | MD June Expenses        | Online                 | £ 110.00    | £ 16,693.39                  | £ 110.00   |             |                                   |                     |           |             |                                 |                       |             |          |           |         |                        |                              |                                     |            |                          |
| 04/07/2023             | EDF Energy                  | Electricity             | Card                   | £ 45.84     | £ 16,739.23                  |            |             |                                   |                     |           |             |                                 |                       |             |          |           |         |                        |                              |                                     |            |                          |
| 09/07/2023             | SumUp                       | Card fees               | SumUp                  | £ 0.43      | £ 16,739.66                  |            |             |                                   | £ 0.43              |           |             |                                 |                       | £ 45.84     |          |           |         |                        |                              |                                     |            |                          |
| 14/07/2023             | Cookie Scottorn             | Printer Cartridge       | Online                 | £ 21.00     | £ 16,760.66                  |            |             |                                   |                     |           |             |                                 |                       |             |          |           |         |                        |                              | £ 21.00                             |            |                          |
| 14/07/2023             | Jax First Aid Supplies      | Hi-vis Vests            | Card                   | £ 24.75     | £ 16,785.41                  |            |             |                                   |                     |           |             |                                 |                       |             |          |           |         | £ 24.75                |                              |                                     |            |                          |
| 20/07/2023             | SumUp                       | Card fees PI 20/7/23    | SumUp                  | £ 0.57      | £ 16,785.98                  |            |             |                                   | £ 0.57              |           |             |                                 |                       |             |          |           |         |                        |                              |                                     |            |                          |
| 27/07/2023             | SumUp                       | Card fees PI 27/7/23    | SumUp                  | £ 0.84      | £ 16,786.82                  |            |             |                                   | £ 0.84              |           |             |                                 |                       |             |          |           |         |                        |                              |                                     |            |                          |
| 03/08/2023             | SumUp                       | Card fees PI 3/8/23     | SumUp                  | £ 1.69      | £ 16,788.51                  |            |             |                                   | £ 1.69              |           |             |                                 |                       |             |          |           |         |                        |                              |                                     |            |                          |
| 08/08/2023             | Coastal Electrical... Ltd   | Electrical Upgrade      | Inv-2237               | £ 2,021.46  | £ 18,809.97                  |            |             |                                   |                     |           |             | £ 2,021.46                      |                       |             |          |           |         |                        |                              |                                     |            |                          |
| 08/08/2023             | Tom Howard                  | MD July Expenses        | Online                 | £ 230.00    | £ 19,039.97                  | £ 230.00   |             |                                   |                     |           |             |                                 |                       |             |          |           |         |                        |                              |                                     |            |                          |
| 10/08/2023             | SumUp                       | Card fees PI 10/8/23    | SumUp                  | £ 0.41      | £ 19,040.38                  |            |             |                                   | £ 0.41              |           |             |                                 |                       |             |          |           |         |                        |                              |                                     |            |                          |
| 11/08/2023             | Source for Business (SWW)   | Water Bill              | Online                 | £ 39.13     | £ 19,079.51                  |            |             |                                   |                     |           |             |                                 |                       |             |          | £ 39.13   |         |                        |                              |                                     |            |                          |
| 17/08/2023             | SumUp                       | Card fees PI 17/8/23    | SumUp                  | £ 0.50      | £ 19,080.01                  |            |             |                                   | £ 0.50              |           |             |                                 |                       |             |          |           |         |                        |                              |                                     |            |                          |
| 20/08/2023             | SumUp                       | Card fees Bodmin        | SumUp                  | £ 1.13      | £ 19,081.14                  |            |             |                                   | £ 1.13              |           |             |                                 |                       |             |          |           |         |                        |                              |                                     |            |                          |
| 24/08/2023             | SumUp                       | Card fees PI 24/8/23    | SumUp                  | £ 0.61      | £ 19,081.75                  |            |             |                                   | £ 0.61              |           |             |                                 |                       |             |          |           |         |                        |                              |                                     |            |                          |
| 30/08/2023             | Sumup                       | Card fees PI 30/8/23    | SumUp                  | £ 0.16      | £ 19,081.91                  |            |             |                                   | £ 0.16              |           |             |                                 |                       |             |          |           |         |                        |                              |                                     |            |                          |
| 03/09/2023             | Tom Howard                  | MD August Expenses      | Online                 | £ 345.00    | £ 19,426.91                  | £ 345.00   |             |                                   |                     |           |             |                                 |                       |             |          |           |         |                        |                              |                                     |            |                          |
| 05/10/2023             | EDF Energy                  | Electricity             | Online                 | £ 34.64     | £ 19,461.55                  |            |             |                                   |                     |           |             |                                 |                       |             |          |           |         |                        |                              |                                     |            |                          |
| 06/10/2023             | Tom Howard                  | MD September Expen      | Online                 | £ 105.00    | £ 19,566.55                  | £ 105.00   |             |                                   |                     |           |             |                                 |                       |             |          |           |         |                        |                              |                                     |            |                          |
| 09/10/2023             | CBBA                        | Festival of Brass       | Online                 | £ 60.00     | £ 19,626.55                  |            |             |                                   |                     |           |             |                                 |                       |             |          |           |         |                        |                              |                                     |            |                          |
| 10/10/2023             | Shoe Boy via P Myles        | Engraving               | Online                 | £ 8.95      | £ 19,635.50                  |            |             |                                   |                     |           |             |                                 |                       |             |          |           |         | £ 8.95                 |                              |                                     |            |                          |
| 12/10/2023             | New Moon Insurance          | Band Insurance          | Online                 | £ 737.32    | £ 20,372.82                  |            |             |                                   | £ 737.32            |           |             |                                 |                       |             |          |           |         |                        |                              |                                     |            |                          |
| 31/10/2023             | Wadebridge Town Band        | Share of fee            | Online                 | £ 120.00    | £ 20,492.82                  |            |             |                                   |                     |           |             |                                 |                       |             |          | £ 120.00  |         |                        |                              |                                     |            |                          |
| 31/10/2023             | Tom Howard                  | MD October Expenses     | Online                 | £ 180.00    | £ 20,672.82                  | £ 180.00   |             |                                   |                     |           |             |                                 |                       |             |          |           |         |                        |                              |                                     |            |                          |
|                        |                             |                         |                        | £ -         | £ 20,672.82                  |            |             |                                   |                     |           |             |                                 |                       |             |          |           |         |                        |                              |                                     |            |                          |
|                        |                             | Totals                  |                        | £ 20,672.82 |                              | £ 2,380.00 | £ 995.30    | £ 8.38                            | £ 737.32            | £ -       | £ 15,741.66 | £ -                             | £ 198.56              | £ 151.70    | £ 120.00 | £ 66.69   | £ -     | £ 85.62                | £ 77.59                      | £ 110.00                            | £ -        |                          |

less re-roofing £ 13,374.20  
less electrical upgrade £ 2,021.46  
£5,277.16



Bank Transactions  
01/11/2022 to 31/10/2023

| Date       | Description                                                                                | Money in  | Money Out  | Balance     |                                                                                                                      |
|------------|--------------------------------------------------------------------------------------------|-----------|------------|-------------|----------------------------------------------------------------------------------------------------------------------|
| 31/10/2023 | BILL PAYMENT VIA FASTER PAYMENT TO THOMAS HOWARD REFERENCE MD EXPENSES 10/23 , MANDATE NO  |           | £180.00    | £20,409.19  | <b>Closing Balance</b>                                                                                               |
| 31/10/2023 | BILL PAYMENT VIA FASTER PAYMENT TO WADEBRIDGE TOWN REFERENCE ST BREWARD SILVER , MANDATE N |           | £120.00    | £20,589.19  | Tom Howard Expenses October 2023                                                                                     |
| 31/10/2023 | CHEQUE PAID IN AT LISKEARD                                                                 | £350.00   |            | £20,709.19  | Wadebridge Town Band proportion of fee Bodmin Hospital League of Friends fee for Wadebridge Last Night Proms concert |
| 12/10/2023 | BILL PAYMENT VIA FASTER PAYMENT TO NEWMOON INSURANC REFERENCE 38012740 , MANDATE NO 7      |           | £737.32    | £20,359.19  | New Moon Insurance                                                                                                   |
| 10/10/2023 | BILL PAYMENT VIA FASTER PAYMENT TO P MYLES REFERENCE ENGRAVING , MANDATE NO 35             |           | £8.95      | £21,096.51  | Engraving of CBBA Shield                                                                                             |
| 09/10/2023 | BILL PAYMENT VIA FASTER PAYMENT TO CORNWALL BRASS B REFERENCE ST BREWARD SILVER , MANDATE  |           | £60.00     | £21,105.46  | Entry Fee to CBBA Festival of Cornish Brass                                                                          |
| 06/10/2023 | BILL PAYMENT VIA FASTER PAYMENT TO THOMAS HOWARD REFERENCE MD EXPENSES 09/23 , MANDATE NO  |           | £105.00    | £21,165.46  | Tom Howard Expenses Sept 2023                                                                                        |
| 05/10/2023 | CARD PAYMENT TO EDF ENERGY-SME ON 04-10-2023                                               |           | £34.64     | £21,270.46  | Electricity Bill                                                                                                     |
| 03/09/2023 | BILL PAYMENT VIA FASTER PAYMENT TO THOMAS HOWARD REFERENCE MD EXPENSES 08/23 , MANDATE NO  |           | £345.00    | £21,305.10  | Tom Howard Expenses Aug 2023                                                                                         |
| 01/09/2023 | FASTER PAYMENTS RECEIPT REF.MDA PID345937 FROM SUMUP PAYMENTS ACCOUNT                      | £9.84     |            | £21,650.10  | Card collection Port Isaac 31 Aug 2023                                                                               |
| 01/09/2023 | CASH PAID IN AT LISKEARD                                                                   | £112.08   |            | £21,640.26  | Cash Collection Port Isaac 31 Aug 2023                                                                               |
| 30/08/2023 | FASTER PAYMENTS RECEIPT REF.BODMIN TOWN BAND FROM BODMIN TOWN SW                           | £289.20   |            | £21,528.18  | Joint Concert with BTB 20 Aug 2023                                                                                   |
| 25/08/2023 | FASTER PAYMENTS RECEIPT REF.MDA PID342421 FROM SUMUP PAYMENTS ACCOUNT                      | £36.39    |            | £21,238.98  | Card collection Port Isaac 24 Aug 2023                                                                               |
| 25/08/2023 | CASH PAID IN AT LISKEARD                                                                   | £140.59   |            | £21,202.59  | Cash collection Port Isaac 24 Aug 2023                                                                               |
| 22/08/2023 | FASTER PAYMENTS RECEIPT REF.MDA PID340145 FROM SUMUP PAYMENTS ACCOUNT                      | £65.87    |            | £21,062.00  | Card collection Bodmin 20 Aug 2023                                                                                   |
| 18/08/2023 | FASTER PAYMENTS RECEIPT REF.MDA PID338937 FROM SUMUP PAYMENTS ACCOUNT                      | £29.50    |            | £20,996.13  | Card collection Port Isaac 17 Aug 2023                                                                               |
| 18/08/2023 | CASH PAID IN AT LISKEARD                                                                   | £245.12   |            | £20,966.63  | Cash collection Port Isaac 17 Aug 2023                                                                               |
| 17/08/2023 | CARD PAYMENT TO WWW.SWWBUSINESS.CO.UK ON 16-08-2023                                        |           | £39.13     | £20,721.51  | Water Bill                                                                                                           |
| 11/08/2023 | FASTER PAYMENTS RECEIPT REF.MDA PID335439 FROM SUMUP PAYMENTS ACCOUNT                      | £24.59    |            | £20,760.64  | Card collection Port Isaac 10 Aug 2023                                                                               |
| 11/08/2023 | CASH PAID IN AT LISKEARD                                                                   | £209.79   |            | £20,736.05  | Cash Collection Port Isaac 10 Aug 2023                                                                               |
| 08/08/2023 | BILL PAYMENT VIA FASTER PAYMENT TO THOMAS HOWARD REFERENCE MD EXPENSES 07/23 , MANDATE NO  |           | £230.00    | £20,526.26  | Tom Howard Expenses July 2023                                                                                        |
| 08/08/2023 | BILL PAYMENT VIA FASTER PAYMENT TO COASTAL ELECTRIC REFERENCE INV-2237 , MANDATE NO 31     |           | £2,021.46  | £20,756.26  | Electrical Improvements                                                                                              |
| 04/08/2023 | FASTER PAYMENTS RECEIPT REF.MDA PID331916 FROM SUMUP PAYMENTS ACCOUNT                      | £100.31   |            | £22,777.72  | Card collection Port Isaac 3 Aug 2023                                                                                |
| 04/08/2023 | CASH PAID IN AT LISKEARD                                                                   | £187.80   |            | £22,677.41  | Cash Collection Port Isaac 3 Aug 2023                                                                                |
| 28/07/2023 | FASTER PAYMENTS RECEIPT REF.MDA PID328356 FROM SUMUP PAYMENTS ACCOUNT                      | £49.16    |            | £22,489.61  | Card collection Port Isaac 27 Jul 2023                                                                               |
| 28/07/2023 | CASH PAID IN AT LISKEARD                                                                   | £217.24   |            | £22,440.45  | Cash Collection Port Isaac 27 Jul 2023                                                                               |
| 21/07/2023 | FASTER PAYMENTS RECEIPT REF.MDA PID324873 FROM SUMUP PAYMENTS ACCOUNT                      | £34.43    |            | £22,223.21  | Card collection Port Isaac 20 Jul 2023                                                                               |
| 21/07/2023 | CASH PAID IN AT LISKEARD                                                                   | £181.28   |            | £22,188.78  | Cash Collection Port Isaac 20 Jul 2023                                                                               |
| 19/07/2023 | FASTER PAYMENTS RECEIPT REF.CONCERT 25 JUNE 23 FROM P C C St Merryn                        | £300.00   |            | £22,007.50  | St Merryn Concert fee                                                                                                |
| 15/07/2023 | CARD PAYMENT TO JAX FIRST AID ON 14-07-2023                                                |           | £24.75     | £21,707.50  | Hi-vis vests for collectors/marshalls                                                                                |
| 14/07/2023 | BILL PAYMENT VIA FASTER PAYMENT TO MRS COOKIE SCOTT REFERENCE PRINTER , MANDATE NO 30      |           | £21.00     | £21,732.25  | Ink cartridge for printer paid to C Scotton                                                                          |
| 10/07/2023 | FASTER PAYMENTS RECEIPT REF.MDA PID318979 FROM SUMUP PAYMENTS ACCOUNT                      | £25.57    |            | £21,753.25  | Card reader payment Padstow 9 July 2023                                                                              |
| 10/07/2023 | CASH PAID IN AT LISKEARD                                                                   | £209.93   |            | £21,727.68  | Cash Collection from Padstow 9 July 2023                                                                             |
| 05/07/2023 | CARD PAYMENT TO EDF ENERGY-SME ON 04-07-2023                                               |           | £45.84     | £21,517.75  | Electricity Bill                                                                                                     |
| 04/07/2023 | BILL PAYMENT VIA FASTER PAYMENT TO THOMAS HOWARD REFERENCE MD EXPENSES 06/23 , MANDATE NO  |           | £110.00    | £21,563.59  | Tom Howard Expenses June 2023                                                                                        |
| 06/06/2023 | BILL PAYMENT VIA FASTER PAYMENT TO VK & MJ TEAGUE REFERENCE GROUND MAINTENANCE , MANDATE N |           | £10.00     | £21,673.59  | To Victor Teague for tidying up outside band room                                                                    |
| 05/06/2023 | CARD PAYMENT TO WWW.SWWBUSINESS.CO.UK ON 03-06-2023                                        |           | £39.57     | £21,683.59  | Water Bill                                                                                                           |
| 29/05/2023 | BILL PAYMENT VIA FASTER PAYMENT TO THOMAS HOWARD REFERENCE MD EXPENSES 05/23 , MANDATE NO  |           | £5.00      | £21,723.16  | Tom Howard Expenses May 2023                                                                                         |
| 29/05/2023 | BILL PAYMENT VIA FASTER PAYMENT TO THOMAS HOWARD REFERENCE MD EXPENSES 05/23 , MANDATE NO  |           | £140.00    | £21,728.16  | Tom Howard Expenses May 2023                                                                                         |
| 11/05/2023 | CHEQUE PAID IN AT LISKEARD                                                                 | £150.00   |            | £21,868.16  | Coronation celebration at St Breward Church                                                                          |
| 10/05/2023 | BILL PAYMENT VIA FASTER PAYMENT TO THOMAS HOWARD REFERENCE MD EXPENSES 04/23 , MANDATE NO  |           | £140.00    | £21,718.16  | Tom Howard Expenses April 2023                                                                                       |
| 04/05/2023 | FASTER PAYMENTS RECEIPT REF.CARNIVAL GRANT FROM ST BREWARD CARNIVA                         | £100.00   |            | £21,858.16  | St Breward Carnival                                                                                                  |
| 06/04/2023 | CARD PAYMENT TO EDF ENERGY-SME ON 05-04-2023                                               |           | £21.92     | £21,758.16  | Electricity Bill                                                                                                     |
| 05/04/2023 | BILL PAYMENT VIA FASTER PAYMENT TO MRS COOKIE SCOTT REFERENCE PLANNER , MANDATE NO 25      |           | £7.99      | £21,780.08  | Wall planner bought by Cookie Scotton                                                                                |
| 28/03/2023 | BILL PAYMENT VIA FASTER PAYMENT TO THOMAS HOWARD REFERENCE MD EXPENSES 03/23 , MANDATE NO  |           | £180.00    | £21,788.07  | Tom Howard Expenses March 2023                                                                                       |
| 27/03/2023 | FASTER PAYMENTS RECEIPT REF.DONATION FROM CBBA FROM THE CORNWALL BRASS                     | £75.00    |            | £21,968.07  | Award/Takings from CBBA Newquay concert                                                                              |
| 27/03/2023 | PAYMENT BY CHEQUE WITH SERIAL NO 002197                                                    |           | £10.00     | £21,893.07  | Award/expenses to Sue Berryman re Contest                                                                            |
| 10/03/2023 | BILL PAYMENT VIA FASTER PAYMENT TO ST BREWARD COMMU REFERENCE ST BREWARD SILVER , MANDATE  |           | £10.00     | £21,903.07  | Hire of St Breward Community Hall for Open Rehearsal                                                                 |
| 09/03/2023 | CASH PAID IN AT ATM LISKEARD ,LISKEARD                                                     | £10.00    |            | £21,913.07  | Donation at Open Rehearsal 8/03/2023                                                                                 |
| 08/03/2023 | CARD PAYMENT TO PENNON WATER SERVICES ON 07-03-2023                                        |           | £43.49     | £21,903.07  | Water bill                                                                                                           |
| 07/03/2023 | BILL PAYMENT VIA FASTER PAYMENT TO BRASS BAND PLAYE REFERENCE ST BREWARD SILVER , MANDATE  |           | £137.65    | £21,946.56  | Band Registration & Validation with BBP Ltd                                                                          |
| 07/03/2023 | CASH PAID IN AT LISKEARD                                                                   | £282.50   |            | £22,084.21  | Pub Quiz takings 3/03/2023                                                                                           |
| 07/03/2023 | BILL PAYMENT VIA FASTER PAYMENT TO THOMAS HOWARD REFERENCE MD EXPENSES 02/23 , MANDATE NO  |           | £245.00    | £21,801.71  | Tom Howard Exp. Feb 2023                                                                                             |
| 23/02/2023 | CARD PAYMENT TO POST OFFICE COUNTER ON 22-02-2023                                          |           | £7.65      | £22,046.71  | Postage of BBP registration docs                                                                                     |
| 21/02/2023 | CASH PAID IN AT LISKEARD                                                                   | £197.65   |            | £22,054.36  | Coffee Morning takings 18/02/2023                                                                                    |
| 09/02/2023 | BILL PAYMENT VIA FASTER PAYMENT TO THOMAS HOWARD REFERENCE MD EXPENSES 01/23 , MANDATE NO  |           | £175.00    | £21,856.71  | Tom Howard Exp. Jan 2023                                                                                             |
| 26/01/2023 | FASTER PAYMENTS RECEIPT REF.TOM MUM FROM H GREEN                                           | £36.00    |            | £22,031.71  | Donation from Tom's mum                                                                                              |
| 24/01/2023 | FASTER PAYMENTS RECEIPT REF.WBTC-21DEC FROM W/BRIDGE TOWN CO                               | £300.00   |            | £21,995.71  | Concert Fee                                                                                                          |
| 23/01/2023 | STANDING ORDER VIA FASTER PAYMENT TO CORNWALL BRASS BAN REFERENCE ST BREWARD SILVER , MAND |           | £25.00     | £21,695.71  | CBBA annual charge                                                                                                   |
| 05/01/2023 | CARD PAYMENT TO EDF ENERGY-SME ON 04-01-2023                                               |           | £96.16     | £21,720.71  | Electricity Bill                                                                                                     |
| 04/01/2023 | BILL PAYMENT VIA FASTER PAYMENT TO THOMAS HOWARD REFERENCE MD EXPENSES 12/22 , MANDATE NO  |           | £175.00    | £21,816.87  | Tom Howard Exp. Dec 2022                                                                                             |
| 21/12/2022 | CARD PAYMENT TO WWW.SWWBUSINESS.CO.UK ON 20-12-2022                                        |           | £29.51     | £21,991.87  | Water Bill                                                                                                           |
| 19/12/2022 | CASH PAID IN AT LISKEARD                                                                   | £164.01   |            | £22,021.38  | Collection Old Inn St Breward                                                                                        |
| 14/12/2022 | FASTER PAYMENTS RECEIPT REF.HAYWOOD CIDER FROM HAYWOOD FAR T/AS                            | £200.00   |            | £21,857.37  | Engagement Haywood Cider Farm                                                                                        |
| 13/12/2022 | BILL PAYMENT TO COUNCIL OF WEST REFERENCE ST BREWARD SILVER                                |           | £230.00    | £21,657.37  | 2023 Regional Contest Entry Fee                                                                                      |
| 05/12/2022 | CASH PAID IN AT ATM LISKEARD ,LISKEARD                                                     | £200.00   |            | £21,887.37  | St Tudy Concert                                                                                                      |
| 01/12/2022 | BILL PAYMENT VIA FASTER PAYMENT TO CORNWALL BRASS B REFERENCE ST BREWARD SILVER , MANDATE  |           | £50.00     | £21,687.37  | Entry Fee for the Festival of Brass                                                                                  |
| 01/12/2022 | BILL PAYMENT VIA FASTER PAYMENT TO THOMAS HOWARD REFERENCE MD EXPENSES 11/22 , MANDATE NO  |           | £140.00    | £21,737.37  | Tom Howard Exp. Nov. 2022                                                                                            |
| 01/12/2022 | BILL PAYMENT VIA FASTER PAYMENT TO MRROOFING AND LE REFERENCE ST BREWARD BAND , MANDATE NO |           | £13,374.20 | £21,877.37  | Re-roofing of band rooms                                                                                             |
| 01/12/2022 | BILL PAYMENT VIA FASTER PAYMENT TO WILLIAM CHAPLIN REFERENCE EICR ST BREWARD , MANDATE NO  |           | £336.00    | £35,251.57  | Electrical Inspection and Condition Report                                                                           |
| 22/11/2022 | BILL PAYMENT VIA FASTER PAYMENT TO PPL PRS LTD REFERENCE 020917645IN2248973 , MANDATE NO 1 |           | £85.62     | £35,587.57  | Music License                                                                                                        |
| 22/11/2022 | BILL PAYMENT VIA FASTER PAYMENT TO MRS COOKIE SCOTT REFERENCE COPIER , MANDATE NO 12       |           | £56.59     | £35,673.19  | Copier & paper                                                                                                       |
| 16/11/2022 | BILL PAYMENT TO TILLEYS COACHES REFERENCE 13969                                            |           | £600.00    | £35,729.78  | Contest Coach payment to Tiley's Coaches                                                                             |
| 14/11/2022 | CASH PAID IN AT ATM LISKEARD ,LISKEARD                                                     | £90.00    |            | £36,329.78  | Contest coach – cash collection 5/11/22                                                                              |
| 07/11/2022 | FASTER PAYMENTS RECEIPT REF.PID205388-SUMUP FROM SUMUP PAYMENTS ACCOUNT                    | £117.96   |            | £36,239.78  | Contest coach – card collection 5/11/22 less card fee                                                                |
| 01/11/2022 | BILL PAYMENT VIA FASTER PAYMENT TO THOMAS HOWARD REFERENCE MD EXPENSES 10/22 , MANDATE NO  |           | £210.00    | £36,121.82  | Tom Howard Expenses 10/22                                                                                            |
|            |                                                                                            |           |            | £36,331.82  | <b>Opening Balance</b>                                                                                               |
|            | TOTAL                                                                                      | IN        | OUT        | difference  |                                                                                                                      |
|            |                                                                                            | £4,741.81 | £20,664.44 | -£15,922.63 |                                                                                                                      |

**ST BREWARD SILVER BAND**

England & Wales - Charity number 1175865

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# Accounts

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## Chair report for 2022

Because our financial year with the Charity Commission ends in October, there always seem to be a few omissions from the reports at the AGM, because we don't cover events after October, but these will be covered in next year's report

The Band has been rehearsing regularly again this year (2022)

In February, we took part in the Festival of Cornish Brass in Newquay and the Great Winter Schools Fete at the Royal Cornwall Showground.

We played at various private engagements, the Queens Jubilee Celebration Concert in June, and a Jubilee picnic in St Breward.

Thursday evening sessions in Port Isaac started in July and continued throughout August with a good turnout of players and audience.

The Last Night of the Proms Concert was postponed from September, following the death of Queen Elizabeth II and rescheduled in October.

The Band played at various ceremonies for the new King.

The Band Hall has been reroofed and has new guttering. I am not sure if this should be in this year's or next year's report. This is a great achievement as it has been on the table for discussion ever since I joined the Band five years or so ago, and probably well before that! So I think we should give ourselves a pat on the back.

Overall a good year, the band is rebuilding and with help from other Bands, attended a number of events. We have some new players and feel positive we will continue to develop.

# St Breward Silver Band

## Financial Statement for the Year Ended 31 October 2022

|                                                             | <u>31 October 2022</u> |   | <u>31 October 2021</u> |
|-------------------------------------------------------------|------------------------|---|------------------------|
| Starting Bank Balance - 01/11/2021                          | £34,076.43             | £ | 18,564.37              |
| plus income                                                 | £ 5,529.86             | £ | 17,907.79              |
| less expenditure                                            | £ (3,274.47)           | £ | (2,275.73)             |
| less cheques accounted 2019/20 cashed in 2020/21            | £ -                    | £ | (120.00)               |
| Finishing Bank Balance - 31/10/2022                         | £36,331.82             | £ | 34,076.43              |
| bank statement difference                                   | £36,331.82<br>£0.00    |   |                        |
| <b>Liabilities (approx.):</b>                               |                        |   |                        |
| Roof repairs                                                | £ 15,000.00            |   |                        |
| Contest coach                                               | £ 600.00               |   |                        |
| Electrical inspection                                       | £ 336.00               |   |                        |
| Electrical repairs/improvements                             | £ 400.00               |   |                        |
| MD October Expenses                                         | £ 210.00               |   |                        |
| <b>Total</b>                                                | <b>£ 16,546.00</b>     |   |                        |
| <b>Funds Available (Finishing Balance less Liabilities)</b> | <b>£ 19,785.82</b>     |   |                        |

signed:



date:

01/11/2022



St Breward Silver Band - Accounts - November 2020 - October 2021

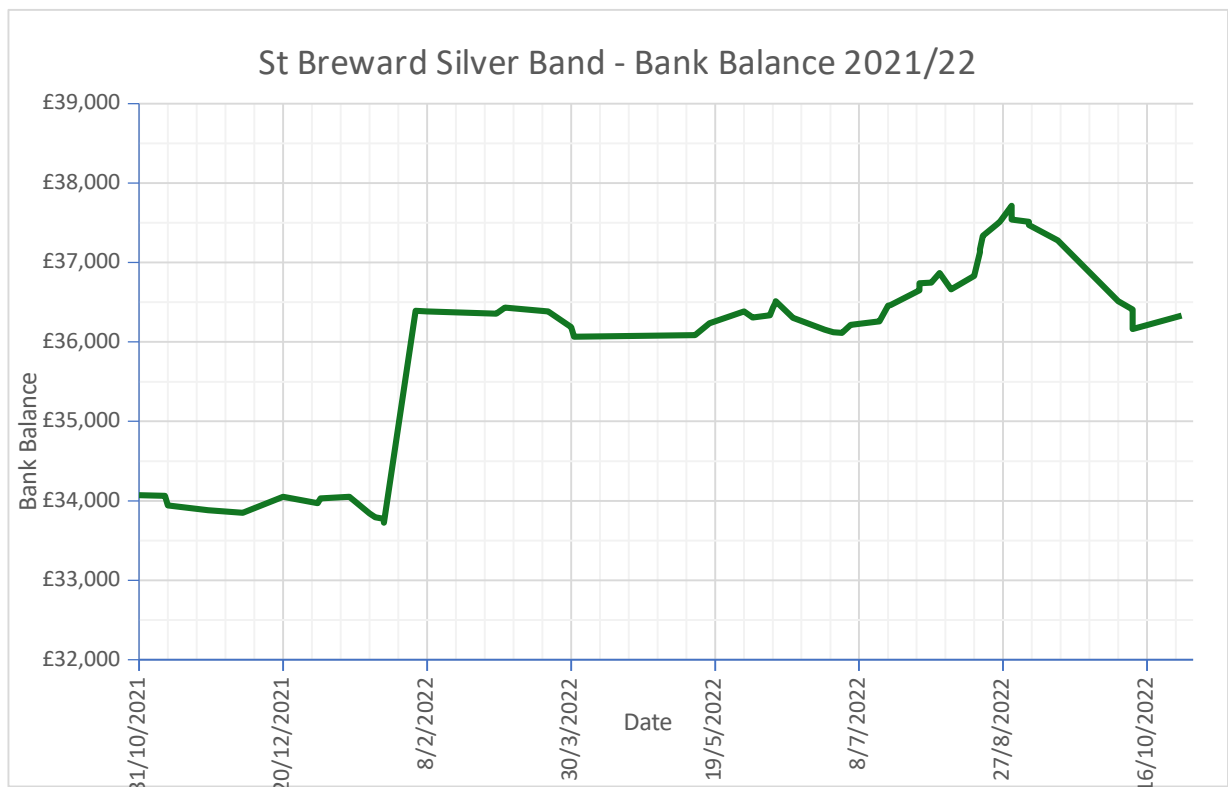
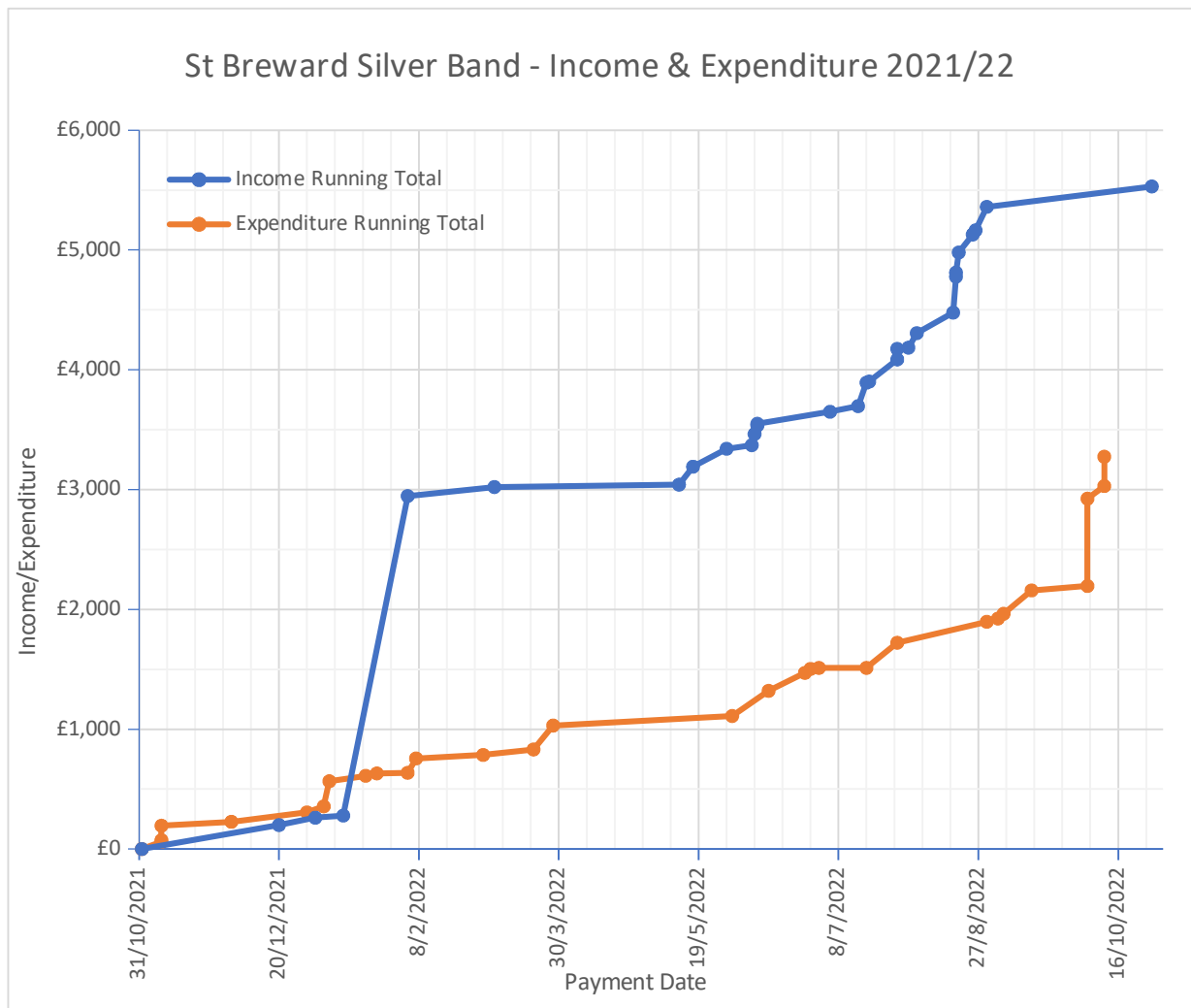
INCOME - Receipts

| Paying in Date | Source                     | Description               | Line Total        | Income Running Total | Engag't           | Band Room Letting | Donation        | Sundry          | CDs        | Pens       | Fund Raising | Grant             |
|----------------|----------------------------|---------------------------|-------------------|----------------------|-------------------|-------------------|-----------------|-----------------|------------|------------|--------------|-------------------|
| 01/11/2021     |                            |                           |                   | 0                    |                   |                   |                 |                 |            |            |              |                   |
| 20/12/2021     | Terracycle                 | Donation                  | £ 200.00          | £ 200.00             |                   |                   | £ 200.00        |                 |            |            |              |                   |
| 02/01/2022     | C Scottorn – Cash          | Donation/collection       | £ 61.00           | £ 261.00             | £ 61.00           |                   |                 |                 |            |            |              |                   |
| 12/01/2022     | T Hoyle – Cash             | Collection Carolling      | £ 18.00           | £ 279.00             | £ 18.00           |                   |                 |                 |            |            |              |                   |
| 04/02/2022     | Cornwall Council           | Business Support Grant    | £ 2,667.00        | £ 2,946.00           |                   |                   |                 |                 |            |            |              | £ 2,667.00        |
| 07/03/2022     | Cornwall Brass Band Assoc. | Newquay Festival          | £ 75.00           | £ 3,021.00           | £ 75.00           |                   |                 |                 |            |            |              |                   |
| 12/05/2022     | St B Jubilee Committee     | Band room hire            | £ 20.00           | £ 3,041.00           |                   | £ 20.00           |                 |                 |            |            |              |                   |
| 17/05/2022     | Victor's relatives         | Birthday Party engagement | £ 150.00          | £ 3,191.00           | £ 150.00          |                   |                 |                 |            |            |              |                   |
| 29/05/2022     | St B Jubilee Committee     | Engagement at St Breward  | £ 150.00          | £ 3,341.00           | £ 150.00          |                   |                 |                 |            |            |              |                   |
| 07/06/2022     | Wadebridge Concert + don.  | SumUp payment             | £ 29.49           | £ 3,370.49           | £ 28.51           |                   | £ 0.98          |                 |            |            |              |                   |
| 08/06/2022     | Wadebridge concert         | Cash collection           | £ 93.22           | £ 3,463.71           | £ 93.22           |                   |                 |                 |            |            |              |                   |
| 09/06/2022     | Wadebridge Concert         | SumUp payment             | £ 70.83           | £ 3,534.54           | £ 70.83           |                   |                 |                 |            |            |              |                   |
| 09/06/2022     | Wadebridge Concert         | SumUp payment             | £ 14.75           | £ 3,549.29           | £ 14.75           |                   |                 |                 |            |            |              |                   |
| 05/07/2022     | St B Carnival Committee    | St B Carnival             | £ 100.00          | £ 3,649.29           | £ 100.00          |                   |                 |                 |            |            |              |                   |
| 15/07/2022     | Port Isaac 14/07/2022      | SumUp payment             | £ 47.20           | £ 3,696.49           | £ 47.20           |                   |                 |                 |            |            |              |                   |
| 18/07/2022     | Port Isaac 14/07/2022      | Cash collection           | £ 195.65          | £ 3,892.14           | £ 195.65          |                   |                 |                 |            |            |              |                   |
| 19/07/2022     | Port Isaac 14/07/2022      | SumUp payment             | £ 9.84            | £ 3,901.98           | £ 9.84            |                   |                 |                 |            |            |              |                   |
| 29/07/2022     | Port Isaac 28/07/2022      | Cash collection           | £ 184.13          | £ 4,086.11           | £ 184.13          |                   |                 |                 |            |            |              |                   |
| 29/07/2022     | Port Isaac 28/07/2022      | SumUp payment             | £ 88.50           | £ 4,174.61           | £ 88.50           |                   |                 |                 |            |            |              |                   |
| 02/08/2022     | Port Isaac 28/07/2022      | SumUp payment             | £ 9.84            | £ 4,184.45           | £ 9.84            |                   |                 |                 |            |            |              |                   |
| 05/08/2022     | Port Isaac 04/08/2022      | SumUp payment             | £ 120.94          | £ 4,305.39           | £ 120.94          |                   |                 |                 |            |            |              |                   |
| 18/08/2022     | Port Isaac 04/08/2022      | Cash collection           | £ 171.77          | £ 4,477.16           | £ 171.77          |                   |                 |                 |            |            |              |                   |
| 19/08/2022     | Port Isaac Filming Co.     | Cancellation Compensation | £ 300.00          | £ 4,777.16           |                   |                   | £ 300.00        |                 |            |            |              |                   |
| 19/08/2022     | Port Isaac 18/08/2022      | SumUp payment             | £ 34.42           | £ 4,811.58           | £ 34.42           |                   |                 |                 |            |            |              |                   |
| 20/08/2022     | Port Isaac 18/08/2022      | Cash collection           | £ 167.29          | £ 4,978.87           | £ 167.29          |                   |                 |                 |            |            |              |                   |
| 25/08/2022     | SWBBA                      | Refund of contest fee     | £ 150.00          | £ 5,128.87           |                   |                   |                 | £ 150.00        |            |            |              |                   |
| 26/08/2022     | Port Isaac 25/08/2022      | SumUp payment             | £ 34.92           | £ 5,163.79           | £ 34.92           |                   |                 |                 |            |            |              |                   |
| 30/08/2022     | Port Isaac 25/08/2022      | Cash collection           | £ 196.07          | £ 5,359.86           | £ 196.07          |                   |                 |                 |            |            |              |                   |
| 28/10/2022     | Wadebridge Concert 22/10   | Cash Fee (StBSB only)     | £ 170.00          | £ 5,529.86           | £ 170.00          |                   |                 |                 |            |            |              |                   |
|                |                            | <b>Totals</b>             | <b>£ 5,529.86</b> |                      | <b>£ 2,191.88</b> | <b>£ 20.00</b>    | <b>£ 500.98</b> | <b>£ 150.00</b> | <b>£ -</b> | <b>£ -</b> | <b>£ -</b>   | <b>£ 2,667.00</b> |

St Breward Silver Band - Accounts - November 2021 - October 2022

EXPENDITURE - Payments

| EXPENDITURE - Payments |                            |                      |                        |            |                              | Category                           |           |       |                                 |                       |             |          |           |          |                        |                              |                                     |            |                          |
|------------------------|----------------------------|----------------------|------------------------|------------|------------------------------|------------------------------------|-----------|-------|---------------------------------|-----------------------|-------------|----------|-----------|----------|------------------------|------------------------------|-------------------------------------|------------|--------------------------|
| Date                   | Recipient                  | Description          | Invoice/<br>Cheque No. | Line Total | Expenditure<br>Running Total | Travel<br>Expenses                 | Insurance | Music | Bandroom<br>Running<br>Expenses | Instrument<br>Repairs | Electricity | Water    | Donations | Sundry   | Cost of<br>Fundraising | Performing<br>Rights Society | Printing,<br>Postage,<br>Stationary | Entry Fees | Professional<br>Services |
| 01/11/2021             |                            |                      |                        |            | £ -                          |                                    |           |       |                                 |                       |             |          |           |          |                        |                              |                                     |            |                          |
| 08/11/2021             | GF Gubbin Funeral Director | Donation Roseveare   | 2186                   | £ 60.00    | £ 60.00                      |                                    |           |       |                                 |                       |             |          | £ 60.00   |          |                        |                              |                                     |            |                          |
| 08/11/2021             | EDF Energy                 | Electricity          | Card                   | £ 14.42    | £ 74.42                      |                                    |           |       |                                 |                       | £ 14.42     |          |           |          |                        |                              |                                     |            |                          |
| 08/11/2021             | Tom Howard                 | Expenses 10/21       | 2187                   | £ 120.00   | £ 194.42                     | £ 120.00                           |           |       |                                 |                       |             |          |           |          |                        |                              |                                     |            |                          |
| 03/12/2021             | Source for Busness (SWW)   | Water                | Card                   | £ 32.64    | £ 227.06                     |                                    |           |       |                                 |                       |             | £ 32.64  |           |          |                        |                              |                                     |            |                          |
| 30/12/2021             | PPL PRS                    | Music Licence        | Card                   | £ 78.55    | £ 305.61                     |                                    |           |       |                                 |                       |             |          |           |          |                        | £ 78.55                      |                                     |            |                          |
| 05/01/2022             | Cornwall Brass Band Assoc. | Festival Fee         | 2188                   | £ 50.00    | £ 355.61                     |                                    |           |       |                                 |                       |             |          |           |          |                        |                              |                                     | £ 50.00    |                          |
| 07/01/2022             | Tom Howard                 | Expenses 11,12/21    | 2189                   | £ 210.00   | £ 565.61                     | £ 210.00                           |           |       |                                 |                       |             |          |           |          |                        |                              |                                     |            |                          |
| 20/01/2022             | EDF Energy                 | Electricity          | Card                   | £ 45.47    | £ 611.08                     |                                    |           |       |                                 |                       | £ 45.47     |          |           |          |                        |                              |                                     |            |                          |
| 24/01/2022             | Cornwall Brass Band Assoc. | Membership           | Std Ord                | £ 20.00    | £ 631.08                     |                                    |           |       |                                 |                       |             |          |           |          | £ 20.00                |                              |                                     |            |                          |
| 04/02/2022             | Cornwall Brass Band Assoc. | Shortfall in Std Ord | 2190                   | £ 5.00     | £ 636.08                     |                                    |           |       |                                 |                       |             |          |           |          | £ 5.00                 |                              |                                     |            |                          |
| 07/02/2022             | Tom Howard                 | Expenses 01/22       | 2191                   | £ 120.00   | £ 756.08                     | £ 120.00                           |           |       |                                 |                       |             |          |           |          |                        |                              |                                     |            |                          |
| 03/03/2022             | Source for Busness (SWW)   | Water                | Card                   | £ 28.94    | £ 785.02                     |                                    |           |       |                                 |                       |             | £ 28.94  |           |          |                        |                              |                                     |            |                          |
| 21/03/2022             | EDF Energy                 | Electricity          | Card                   | £ 45.79    | £ 830.81                     |                                    |           |       |                                 |                       | £ 45.79     |          |           |          |                        |                              |                                     |            |                          |
| 28/03/2022             | Tom Howard                 | Expenses 02,03/22    | 2192                   | £ 200.00   | £ 1,030.81                   | £ 200.00                           |           |       |                                 |                       |             |          |           |          |                        |                              |                                     |            |                          |
| 31/05/2022             | SumUp                      | Card Reader          | Card                   | £ 79.20    | £ 1,110.01                   |                                    |           |       |                                 |                       |             |          |           |          | £ 79.20                |                              |                                     |            |                          |
| 13/06/2022             | Tom Howard                 | Expenses 04,05/22    | 2193                   | £ 210.00   | £ 1,320.01                   | £ 210.00                           |           |       |                                 |                       |             |          |           |          |                        |                              |                                     |            |                          |
| 26/06/2022             | SWBBA                      | Exmouth Contest Fee  | Direct Pay             | £ 150.00   | £ 1,470.01                   |                                    |           |       |                                 |                       |             |          |           |          |                        |                              |                                     | £ 150.00   |                          |
| 28/06/2022             | Source for Business        | Water                | Card                   | £ 32.90    | £ 1,502.91                   |                                    |           |       |                                 |                       |             | £ 32.90  |           |          |                        |                              |                                     |            |                          |
| 01/07/2022             | EDF Energy                 | Electricity          | Card                   | £ 8.78     | £ 1,511.69                   |                                    |           |       |                                 |                       | £ 8.78      |          |           |          |                        |                              |                                     |            |                          |
| 18/07/2022             | Tom Howard                 | Expenses 06/22       | 2195                   | £ -        | £ 1,511.69                   | Cheque lost - paid online 11/10/22 |           |       |                                 |                       |             |          |           |          |                        |                              |                                     |            |                          |
| 29/07/2022             | Tom Howard                 | Expenses 07/22       | 2196                   | £ 210.00   | £ 1,721.69                   | £ 210.00                           |           |       |                                 |                       |             |          |           |          |                        |                              |                                     |            |                          |
| 30/08/2022             | Tom Howard                 | Expenses 08/22       | Direct Pay             | £ 175.00   | £ 1,896.69                   | £ 175.00                           |           |       |                                 |                       |             |          |           |          |                        |                              |                                     |            |                          |
| 03/09/2022             | Source for Business        | Water                | Card                   | £ 26.74    | £ 1,923.43                   |                                    |           |       |                                 |                       |             | £ 26.74  |           |          |                        |                              |                                     |            |                          |
| 05/09/2022             | G Jones                    | Food for Social      | Direct Pay             | £ 39.75    | £ 1,963.18                   |                                    |           |       |                                 |                       |             |          |           |          | £ 39.75                |                              |                                     |            |                          |
| 15/09/2022             | SWBBA                      | Contest Fee          | Direct Pay             | £ 195.00   | £ 2,158.18                   |                                    |           |       |                                 |                       |             |          |           |          |                        |                              |                                     | £ 195.00   |                          |
| 05/10/2022             | EDF Energy                 | Electricity          | Card                   | £ 37.07    | £ 2,195.25                   |                                    |           |       |                                 |                       | £ 37.07     |          |           |          |                        |                              |                                     |            |                          |
| 05/10/2022             | Newmoon Insurance Services | Insurance            | Direct Pay             | £ 729.22   | £ 2,924.47                   |                                    | £ 729.22  |       |                                 |                       |             |          |           |          |                        |                              |                                     |            |                          |
| 11/10/2022             | Tom Howard                 | Expenses 09/22       | Direct Pay             | £ 105.00   | £ 3,029.47                   | £ 105.00                           |           |       |                                 |                       |             |          |           |          |                        |                              |                                     |            |                          |
| 11/10/2022             | Tom Howard                 | Expenses 06/22       | Direct Pay             | £ 245.00   | £ 3,274.47                   | £ 245.00                           |           |       |                                 |                       |             |          |           |          |                        |                              |                                     |            |                          |
| Totals                 |                            |                      |                        | £ 3,274.47 |                              | £ 1,595.00                         | £ 729.22  | £ -   | £ -                             | £ -                   | £ 151.53    | £ 121.22 | £ 60.00   | £ 143.95 | £ -                    | £ 78.55                      | £ -                                 | £ 395.00   | £ -                      |



| Date       | Description                                                                                | Money in  | Money Out | Balance    |                                                     |
|------------|--------------------------------------------------------------------------------------------|-----------|-----------|------------|-----------------------------------------------------|
| 01/11/2022 | BILL PAYMENT VIA FASTER PAYMENT TO THOMAS HOWARD REFERENCE MD EXPENSES 10/22 , MANDATE NO  |           | £210.00   | £36,121.82 | Tom Howard Expenses 10/2022                         |
| 28/10/2022 | CASH PAID IN AT ATM LISKEARD ,LISKEARD                                                     | £170.00   |           | £36,331.82 | Fee Joint Concert Wadebridge 22/10/22               |
| 11/10/2022 | BILL PAYMENT VIA FASTER PAYMENT TO THOMAS HOWARD REFERENCE MD EXPENSES 06/22 , MANDATE NO  |           | £245.00   | £36,161.82 | Tom Howard Exp. 06/22 following loss of cheque 2195 |
| 11/10/2022 | BILL PAYMENT VIA FASTER PAYMENT TO THOMAS HOWARD REFERENCE MD EXPENSES 09/22 , MANDATE NO  |           | £105.00   | £36,406.82 | Tom Howard Expenses 09/22                           |
| 06/10/2022 | CARD PAYMENT TO EDF ENERGY-SME ON 05-10-2022                                               |           | £37.07    | £36,511.82 | Electricity Bill                                    |
| 05/10/2022 | BILL PAYMENT VIA FASTER PAYMENT TO NEWMOON INSURANC REFERENCE 38012740 , MANDATE NO 7      |           | £729.22   | £36,548.89 | Band insurance                                      |
| 15/09/2022 | BILL PAYMENT VIA FASTER PAYMENT TO SOUTH WEST BRASS REFERENCE ST BREWARD SILVER , MANDATE  |           | £195.00   | £37,278.11 | Contest entry fee to SWBBA                          |
| 05/09/2022 | BILL PAYMENT VIA FASTER PAYMENT TO G JONES REFERENCE STBSB EXPENSES , MANDATE NO 5         |           | £39.75    | £37,473.11 | Food for Band social event                          |
| 05/09/2022 | CARD PAYMENT TO WWW.SWWBUSINESS.CO.UK ON 03-09-2022                                        |           | £26.74    | £37,512.86 | Water Bill                                          |
| 30/08/2022 | BILL PAYMENT VIA FASTER PAYMENT TO THOMAS HOWARD REFERENCE MD EXPENSES , MANDATE NO 4      |           | £175.00   | £37,539.60 | Tom Howard expenses – Aug 2022                      |
| 30/08/2022 | CASH PAID IN AT LISKEARD                                                                   | £196.07   |           | £37,714.60 | Cash collected Port Isaac 25/08/2022                |
| 26/08/2022 | FASTER PAYMENTS RECEIPT REF.PID177916-SUMUP FROM SUMUP PAYMENTS ACCOUNT                    | £34.92    |           | £37,518.53 | Card collection Port Isaac 25/08/2022               |
| 25/08/2022 | FASTER PAYMENTS RECEIPT REF.SWBBA REFUND FROM SOUTH WEST BRASS                             | £150.00   |           | £37,483.61 | Refund of fee for entry to SWBBA conetst at Exmouth |
| 20/08/2022 | CASH PAID IN AT LISKEARD                                                                   | £167.29   |           | £37,333.61 | Cash collected Port Isaac 18/08/2022                |
| 19/08/2022 | FASTER PAYMENTS RECEIPT REF.PID175955-SUMUP FROM SumUp Payments Account                    | £34.42    |           | £37,166.32 | Card collection Port Isaac 18/08/2022               |
| 19/08/2022 | FASTER PAYMENTS RECEIPT REF.002372 FROM DM 10 2022 LIMITED                                 | £300.00   |           | £37,131.90 | Compensation for cancellation Port Isaac 21/7/22    |
| 17/08/2022 | CASH PAID IN AT LISKEARD                                                                   | £171.77   |           | £36,831.90 | Cash collected Port Isaac 04/08/2022                |
| 09/08/2022 | PAYMENT BY CHEQUE WITH SERIAL NO 002196                                                    |           | £210.00   | £36,660.13 | Tom Howard expenses                                 |
| 05/08/2022 | FASTER PAYMENTS RECEIPT REF.PID172139-SUMUP FROM SUMUP PAYMENTS ACCOUNT                    | £120.94   |           | £36,870.13 | Card Collection (1 of 1) Port Isaac 4/8/22          |
| 02/08/2022 | FASTER PAYMENTS RECEIPT REF.PID171140-SUMUP FROM SUMUP PAYMENTS ACCOUNT                    | £9.84     |           | £36,749.19 | Card Collection (2 of 2) Port Isaac 28/7/22         |
| 29/07/2022 | FASTER PAYMENTS RECEIPT REF.PID170263-SUMUP FROM SumUp Payments Account                    | £88.50    |           | £36,739.35 | Card Collection (1 of 2) Port Isaac 28/7/22         |
| 29/07/2022 | CASH PAID IN AT LISKEARD                                                                   | £184.13   |           | £36,650.85 | Cash collected Port Isaac 28/07/2022                |
| 19/07/2022 | FASTER PAYMENTS RECEIPT REF.PID167424-SUMUP FROM SUMUP PAYMENTS ACCOUNT                    | £9.84     |           | £36,466.72 | Card Collection (2 of 2) Port Isaac 14/7/22         |
| 18/07/2022 | CASH PAID IN AT LISKEARD                                                                   | £195.65   |           | £36,456.88 | Cash collection Port Isaac 14/7/22                  |
| 15/07/2022 | FASTER PAYMENTS RECEIPT REF.PID166545-SUMUP FROM SUMUP PAYMENTS ACCOUNT                    | £47.20    |           | £36,261.23 | Card collection (1 of 2) Port Isaac 14/7/22         |
| 05/07/2022 | FASTER PAYMENTS RECEIPT REF.ST BREWARD CARNIVA FROM ST BREWARD CARNIVA                     | £100.00   |           | £36,214.03 | St Breward Carnival                                 |
| 02/07/2022 | CARD PAYMENT TO EDF ENERGY-SME ON 01-07-2022                                               |           | £8.78     | £36,114.03 | Electricity Bill                                    |
| 29/06/2022 | CARD PAYMENT TO WWW.SWWBUSINESS.CO.UK ON 28-06-2022                                        |           | £32.90    | £36,122.81 | Water Bill                                          |
| 26/06/2022 | BILL PAYMENT VIA FASTER PAYMENT TO SOUTH WEST BRASS REFERENCE EXMOUTH CONTEST , MANDATE NO |           | 150       | £36,155.71 | Fee for entry to SWBBA conetst at Exmouth           |
| 15/06/2022 | PAYMENT BY CHEQUE WITH SERIAL NO 002193                                                    |           | 210       | £36,305.71 | Tom Howard Expenses                                 |
| 09/06/2022 | FASTER PAYMENTS RECEIPT REF.PID157329-SUMUP FROM SUMUP PAYMENTS ACCOUNT                    | £14.75    |           | £36,515.71 | Card reader collection (part) from Wadebridge       |
| 09/06/2022 | FASTER PAYMENTS RECEIPT REF.PID157022-SUMUP FROM SUMUP PAYMENTS ACCOUNT                    | £70.83    |           | £36,500.96 | Card reader collection (part) from Wadebridge       |
| 08/06/2022 | CASH PAID IN AT LISKEARD                                                                   | £93.22    |           | £36,430.13 | St B element of cash collection Wadebridge Jubilee  |
| 07/06/2022 | FASTER PAYMENTS RECEIPT REF.PID156415-SUMUP FROM SumUp Payments Account                    | £29.49    |           | £36,336.91 | Card reader collection (part) from Wadebridge       |
| 01/06/2022 | CARD PAYMENT TO SUMUP *SUMUP PAYMENTS ON 31-05-2022                                        |           | £79.20    | £36,307.42 | Payment for card reader                             |
| 29/05/2022 | FASTER PAYMENTS RECEIPT REF.JUBILEE PICNIC FROM ST BREWARD CARNIVA                         | £150.00   |           | £36,386.62 | Engagement fee St B Jubilee                         |
| 17/05/2022 | CASH PAID IN AT LISKEARD                                                                   | £150.00   |           | £36,236.62 | Donation from birthday party Wadebridge             |
| 12/05/2022 | CASH PAID IN AT LISKEARD                                                                   | £20.00    |           | £36,086.62 | Hire of Hall by Jubilee Committee                   |
| 31/03/2022 | PAYMENT BY CHEQUE WITH SERIAL NO 002191                                                    |           | £120.00   | £36,066.62 | Tom Howard Expenses                                 |
| 30/03/2022 | PAYMENT BY CHEQUE WITH SERIAL NO 002192                                                    |           | £200.00   | £36,186.62 | Tom Howard Expenses                                 |
| 22/03/2022 | CARD PAYMENT TO EDF ENERGY-SME ON 21-03-2022                                               |           | £45.79    | £36,386.62 | Electricity Bill                                    |
| 07/03/2022 | FASTER PAYMENTS RECEIPT REF.DONATION FROM CBBA FROM THE CORNWALL BRASS                     | £75.00    |           | £36,432.41 | CBBA donation for Newquay Festival                  |
| 04/03/2022 | CARD PAYMENT TO WWW.SWWBUSINESS.CO.UK ON 03-03-2022                                        |           | £28.94    | £36,357.41 | Water Bill                                          |
| 08/02/2022 | PAYMENT BY CHEQUE WITH SERIAL NO 002190                                                    |           | £5.00     | £36,386.35 | CBBA Annual fee addit. £5                           |
| 04/02/2022 | BANK GIRO CREDIT REF CORNWALL COUNCIL, 800413057                                           | £2,667.00 |           | £36,391.35 | Business Support Grant                              |
| 24/01/2022 | PAYMENT BY CHEQUE WITH SERIAL NO 002188                                                    |           | £50.00    | £33,724.35 | Entry fee to CBBA Festival of Brass                 |
| 24/01/2022 | STANDING ORDER VIA FASTER PAYMENT TO CORNWALL BRASS BAN REFERENCE ST BREWARD SILVER , MAND |           |           |            |                                                     |
| 21/01/2022 | CARD PAYMENT TO EDF ENERGY-SME ON 20-01-2022                                               |           | £20.00    | £33,774.35 | CBBA Annual fee less £5                             |
| 19/01/2022 | PAYMENT BY CHEQUE WITH SERIAL NO 002189                                                    |           | £45.47    | £33,794.35 | Electricity Bill                                    |
| 12/01/2022 | CASH PAID IN AT LISKEARD                                                                   |           | £210.00   | £33,839.82 | Tom Howard Expenses                                 |
| 02/01/2022 | FASTER PAYMENTS RECEIPT REF.BUCKET COLLECTION FROM SCOTTORN COOKIE                         | £18.00    |           | £34,049.82 | Carolling collection                                |
| 01/01/2022 | CARD PAYMENT TO PPL PRS LTD ON 30-12-2021                                                  | £61.00    |           | £34,031.82 | Carolling collection                                |
| 20/12/2021 | FASTER PAYMENTS RECEIPT FROM TERRACYCLE UK LTD                                             | £200.00   |           | £33,970.82 | Performing Rights - Music Licence                   |
| 06/12/2021 | CARD PAYMENT TO WWW.SWWBUSINESS.CO.UK ON 03-12-2021                                        |           |           |            | Donation from Terracycle                            |
| 24/11/2021 | PAYMENT BY CHEQUE WITH SERIAL NO 002186                                                    |           | £32.64    | £33,849.37 | Water Bill                                          |
| 10/11/2021 | PAYMENT BY CHEQUE WITH SERIAL NO 002187                                                    |           | £60.00    | £33,882.01 | Donation to Roseveare Charity from Members          |
| 09/11/2021 | CARD PAYMENT TO EDF ENERGY-SME ON 08-11-2021                                               |           | £120.00   | £33,942.01 | Tom Howard Expenses                                 |
| 27/10/2021 | CARD PAYMENT TO EDF ENERGY-SME ON 26-10-2021                                               |           | £14.42    | £34,062.01 | Electricity Bill                                    |
| 22/10/2021 | CASH PAID IN AT LISKEARD                                                                   | £60.00    |           | £29.72     | Electricity Bill                                    |
| 19/10/2021 | CARD PAYMENT TO NEWMOON INS ON 18-10-2021                                                  |           | £729.22   | £34,076.43 | Collection for Roseveare charities                  |
|            |                                                                                            |           |           | £34,046.15 | Insurance                                           |
|            | TOTAL                                                                                      | IN        | OUT       | difference |                                                     |
|            |                                                                                            | £5,529.86 | £3,274.47 | £2,255.39  |                                                     |
|            |                                                                                            |           |           |            | Opening Balance                                     |

**ST BREWARD SILVER BAND**

England & Wales - Charity number 1175865

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# Accounts

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# Trustees' Annual Report for the period

| From | Period start date |    |      | To | Period end date |    |      |
|------|-------------------|----|------|----|-----------------|----|------|
|      | 01                | 11 | 2020 |    | 31              | 10 | 2021 |

## Section A

## Reference and administration details

band

Charity name

St Breward Silver Band

Other names charity is known by

Registered charity number (if any)

1175865

Charity's principal address

The Bandroom

St Breward

Bodmin

Postcode

PL30 4LW

### 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 | Cookie Scottorn        |                 |                                   |                                                               |
| 2 | Tom Howard             |                 |                                   |                                                               |
| 3 | Jean Gwilliam Phillips |                 | Appointed 14 June 2021            |                                                               |
| 4 | Tom Hoyle              |                 | Appointed 14 June 2021            |                                                               |
| 5 | Catherine Hoyle        |                 | Appointed 14 June 2021            |                                                               |
| 6 |                        |                 |                                   |                                                               |
| 7 |                        |                 |                                   |                                                               |
| 8 |                        |                 |                                   |                                                               |

### 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

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

### 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>(eg. trust deed, constitution)        | Constitution                                            |
| How the charity is constituted<br>(eg. trust, association, company) | Incorporated Charity (CIO)                              |
| Trustee selection methods<br>(eg. appointed by, elected by)         | Trustees are appointed/ reappointed annually at the 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.

## Section C Objectives and activities

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

The objectives of the CIO are to promote the education and training of people of all ages in the playing of brass instruments and their appreciation of brass band music.

**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)**

The Band has taken part in, rehearsals, engagements and contesting. The Trustees have had regard to the guidance issued by the Charity Commission on public benefit

### 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.

## Section D

## Achievements and performance

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

The band took part in:

- Various Christmas carol playing outside, including fundraising.

Activities were curtailed by COVID19, outdoor rehearsals, and rehearsals in the Band room when allowed  
Although a difficult year there is a definite desire to continue and rebuild. We will continue rehearsing and plan to take part in Festivals and concerts as soon as we are able.

## Section E

## Financial review

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

The Charities policy is to maintain a cash balance in excess of £8000 these funds are held to pay for maintenance of buildings and equipment, including instruments and any unforeseen expenditure.

### Details of any funds materially in deficit

none

### Further financial review details (Optional information)

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

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

## Section F

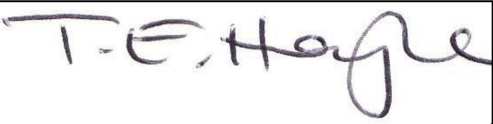
## Other optional information

## 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)

Cookie V Scottorn

Thomas E Hoyle

Position (eg Secretary, Chair,  
etc)

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

Date

20/07/2022

## St Breward Silver Band

### Financial Statement for the Year Ended 31 October 2021

|                                                         | <u>This Year</u><br><u>2020/2021</u> | <u>Last Year</u><br><u>2019/2020</u> |
|---------------------------------------------------------|--------------------------------------|--------------------------------------|
| Starting Bank Balance 1/11/2020                         | £18,564.37                           | £10,195.86                           |
| plus income                                             | £17,907.79                           | £12,350.07                           |
| less expenditure                                        | -£2,275.73                           | -£3,688.51                           |
| less cheques accounted 2018/19 cashed in 2019/20        | £0.00                                | -£540.00                             |
| less cheques accounted 2019/20 cashed in 2020/21        | -£120.00                             |                                      |
| plus uncashed cheques issued in 2019/20 cashed in 20/21 | £0.00                                | £246.95                              |
| plus uncashed cheques issued in 2020/21                 | £0.00                                |                                      |
| Finishing Balance from Accounts 31/10/2021              | £34,076.43                           | £18,564.37                           |
| Finishing Bank Balance                                  | £34,076.43                           |                                      |

signed:



Treasurer – St Breward Silver Band  
Registered Charity 1175865

date:

10/01/2022

Cheques accounted for in 2019/20 cashed in 20/21

|                            |   |        |
|----------------------------|---|--------|
| 002182 Tom Howard expenses | £ | 120.00 |
|----------------------------|---|--------|

Liabilities:

|                                         |   |        |
|-----------------------------------------|---|--------|
| 002187 Tom Howard expenses October 2021 | £ | 120.00 |
|-----------------------------------------|---|--------|

St Breward Silver Band - Accounts - November 2020 - October 2021

INCOME - Receipts

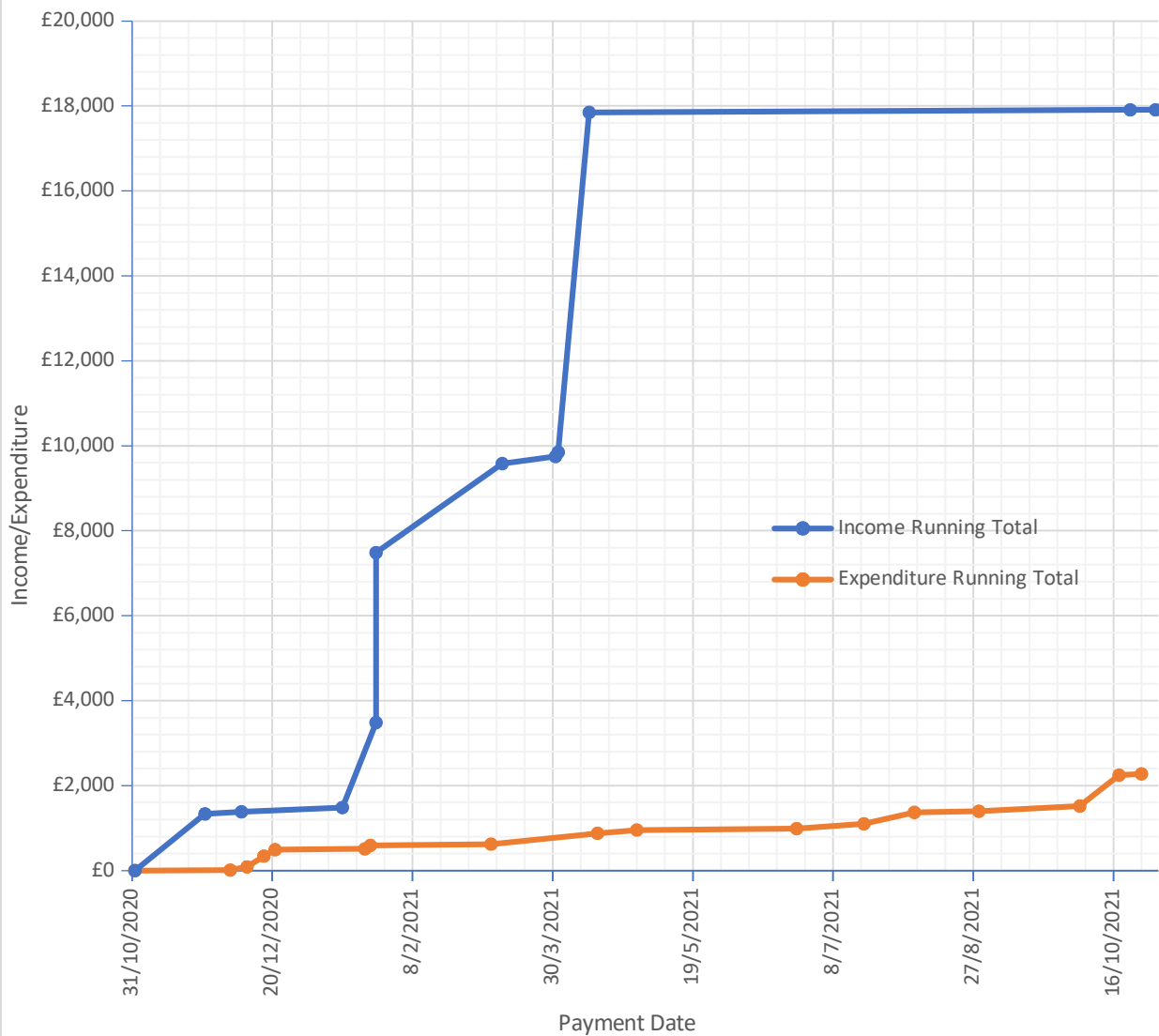
| Paying in Date | Source                  | Description             | Line Total         | Income Running Total |  | Engag't    | Band Room Letting | Donation        | Sundry     | CDs        | Pens       | Fund Raising | Grant              |
|----------------|-------------------------|-------------------------|--------------------|----------------------|--|------------|-------------------|-----------------|------------|------------|------------|--------------|--------------------|
| 01/11/2020     |                         |                         |                    | 0                    |  |            |                   |                 |            |            |            |              |                    |
| 26/11/2020     | Cornwall Council        | Business Support Grant  | £ 1,334.00         | £ 1,334.00           |  |            |                   |                 |            |            |            |              | £ 1,334.00         |
| 09/12/2020     | Wenbridge Pottery       | Bucket Collection       | £ 50.00            | £ 1,384.00           |  |            |                   | £ 50.00         |            |            |            |              |                    |
| 14/01/2021     | Brian Hill              | Donation                | £ 100.00           | £ 1,484.00           |  |            |                   | £ 100.00        |            |            |            |              |                    |
| 26/01/2021     | Cornwall Council        | Business Support Grant  | £ 2,001.00         | £ 3,485.00           |  |            |                   |                 |            |            |            |              | £ 2,001.00         |
| 26/01/2021     | Cornwall Council        | Lockdown Payment        | £ 4,000.00         | £ 7,485.00           |  |            |                   |                 |            |            |            |              | £ 4,000.00         |
| 12/03/2021     | Cornwall Council        | Business Support Grant  | £ 2,096.00         | £ 9,581.00           |  |            |                   |                 |            |            |            |              | £ 2,096.00         |
| 31/03/2021     | Cornwall Council        | Business Support Grant  | £ 166.79           | £ 9,747.79           |  |            |                   |                 |            |            |            |              | £ 166.79           |
| 01/04/2021     | Mr BLCHill & Mrs VIHill | Donation                | £ 100.00           | £ 9,847.79           |  |            |                   | £ 100.00        |            |            |            |              |                    |
| 12/04/2021     | Cornwall Council        | Business Restart Grant  | £ 8,000.00         | £ 17,847.79          |  |            |                   |                 |            |            |            |              | £ 8,000.00         |
| 22/10/2021     | Members Cash Donation   | for Roseveare Charities | £ 60.00            | £ 17,907.79          |  |            |                   | £ 60.00         |            |            |            |              |                    |
| 31/10/2021     |                         |                         | £ -                | £ 17,907.79          |  |            |                   |                 |            |            |            |              |                    |
| <b>Totals</b>  |                         |                         | <b>£ 17,907.79</b> |                      |  | <b>£ -</b> | <b>£ -</b>        | <b>£ 310.00</b> | <b>£ -</b> | <b>£ -</b> | <b>£ -</b> | <b>£ -</b>   | <b>£ 17,597.79</b> |

St Breward Silver Band - Accounts - November 2020 - October 2021

EXPENDITURE - Payments

|            |                            |               |                        |                   |                              | Category           |                   |            |                                 |                       |                 |                 |            |                |                        |                              |                                    |            |                          |
|------------|----------------------------|---------------|------------------------|-------------------|------------------------------|--------------------|-------------------|------------|---------------------------------|-----------------------|-----------------|-----------------|------------|----------------|------------------------|------------------------------|------------------------------------|------------|--------------------------|
| Date       | Receipient                 | Description   | Invoice/<br>Cheque No. | Line Total        | Expenditure<br>Running Total | Travel<br>Expenses | Insurance         | Music      | Bandroom<br>Running<br>Expenses | Instrument<br>Repairs | Electricity     | Water           | Donations  | Sundry         | Cost of<br>Fundraising | Performing<br>Rights Society | Printing,<br>Posage,<br>Stationary | Entry Fees | Professional<br>Services |
| 01/11/2020 |                            |               |                        |                   | £ -                          |                    |                   |            |                                 |                       |                 |                 |            |                |                        |                              |                                    |            |                          |
| 05/12/2020 | South West Water           | Water Charges | Card                   | £ 12.56           | £ 12.56                      |                    |                   |            |                                 |                       |                 | £ 12.56         |            |                |                        |                              |                                    |            |                          |
| 11/12/2020 | PRS                        | Music License | Card                   | £ 74.10           | £ 86.66                      |                    |                   |            |                                 |                       |                 |                 |            |                |                        | £ 74.10                      |                                    |            |                          |
| 17/12/2020 | Newmoon Insurance Serv.    | Insurance     | Card                   | £ 254.43          | £ 341.09                     |                    | £ 254.43          |            |                                 |                       |                 |                 |            |                |                        |                              |                                    |            |                          |
| 21/12/2020 | Tom Howard                 | Expenses      | 2183                   | £ 150.00          | £ 491.09                     | £ 150.00           |                   |            |                                 |                       |                 |                 |            |                |                        |                              |                                    |            |                          |
| 22/01/2021 | Cornwall Brass Band Assoc. | Membership    | Stand Ord              | £ 20.00           | £ 511.09                     |                    |                   |            |                                 |                       |                 |                 |            | £ 20.00        |                        |                              |                                    |            |                          |
| 24/01/2021 | EDF Energy                 | Electricity   | Card                   | £ 81.18           | £ 592.27                     |                    |                   |            |                                 |                       | £ 81.18         |                 |            |                |                        |                              |                                    |            |                          |
| 08/03/2021 | South West Water           | Water         | Card                   | £ 30.55           | £ 622.82                     |                    |                   |            |                                 |                       |                 | £ 30.55         |            |                |                        |                              |                                    |            |                          |
| 15/04/2021 | Newmoon Insurance Serv.    | Insurance     | Card                   | £ 254.43          | £ 877.25                     |                    | £ 254.43          |            |                                 |                       |                 |                 |            |                |                        |                              |                                    |            |                          |
| 29/04/2021 | EDF Energy                 | Electricity   | Card                   | £ 77.81           | £ 955.06                     |                    |                   |            |                                 |                       | £ 77.81         |                 |            |                |                        |                              |                                    |            |                          |
| 25/06/2021 | South West Water           | Water         | Card                   | £ 32.27           | £ 987.33                     |                    |                   |            |                                 |                       |                 | £ 32.27         |            |                |                        |                              |                                    |            |                          |
| 19/07/2021 | EDF Energy                 | Electricity   | Card                   | £ 112.87          | £ 1,100.20                   |                    |                   |            |                                 |                       | £ 112.87        |                 |            |                |                        |                              |                                    |            |                          |
| 06/08/2021 | Tom Howard                 | Expenses      | 2184                   | £ 270.00          | £ 1,370.20                   | £ 270.00           |                   |            |                                 |                       |                 |                 |            |                |                        |                              |                                    |            |                          |
| 29/08/2021 | South West Water           | Water         | Card                   | £ 26.59           | £ 1,396.79                   |                    |                   |            |                                 |                       |                 | £ 26.59         |            |                |                        |                              |                                    |            |                          |
| 04/10/2021 | Tom Howard                 | Expenses      | 2185                   | £ 120.00          | £ 1,516.79                   | £ 120.00           |                   |            |                                 |                       |                 |                 |            |                |                        |                              |                                    |            |                          |
| 18/10/2021 | New Moon                   | Insurance     | Card                   | £ 729.22          | £ 2,246.01                   |                    | £ 729.22          |            |                                 |                       |                 |                 |            |                |                        |                              |                                    |            |                          |
| 26/10/2021 | EDF Energy                 | Electricity   | Card                   | £ 29.72           | £ 2,275.73                   |                    |                   |            |                                 |                       | £ 29.72         |                 |            |                |                        |                              |                                    |            |                          |
|            |                            |               |                        | £ -               | £ 2,275.73                   |                    |                   |            |                                 |                       |                 |                 |            |                |                        |                              |                                    |            |                          |
|            |                            |               |                        | <b>£ 2,275.73</b> |                              | <b>£ 540.00</b>    | <b>£ 1,238.08</b> | <b>£ -</b> | <b>£ -</b>                      | <b>£ -</b>            | <b>£ 301.58</b> | <b>£ 101.97</b> | <b>£ -</b> | <b>£ 20.00</b> | <b>£ -</b>             | <b>£ 74.10</b>               | <b>£ -</b>                         |            |                          |

# St Breward Silver Band - Income v Expenditure 2020/2021



## Santander Bank Transactions

01/11/2020 to 31/10/2021

| Date       | Description                                                                                | Money in  | Money Out | Balance                                               |
|------------|--------------------------------------------------------------------------------------------|-----------|-----------|-------------------------------------------------------|
|            |                                                                                            |           |           | <b>Finishing Balance 31/10/2021</b>                   |
| 27/10/2021 | CARD PAYMENT TO EDF ENERGY-SME ON 26-10-2021                                               |           | £29.72    | £34,076.43 Electricity Bill                           |
| 22/10/2021 | CASH PAID IN AT LISKEARD                                                                   | £60.00    |           | £34,106.15 Collection for Roseveare charities         |
| 19/10/2021 | CARD PAYMENT TO NEWMOON INS ON 18-10-2021                                                  |           | £729.22   | £34,046.15 Insurance                                  |
| 12/10/2021 | PAYMENT BY CHEQUE WITH SERIAL NO 002185                                                    |           | £120.00   | £34,775.37 T Howard Expenses                          |
| 30/08/2021 | CARD PAYMENT TO WWW.SWWBUSINESS.CO.UK ON 29-08-2021                                        |           | £26.59    | £34,895.37 Water Bill                                 |
| 24/08/2021 | PAYMENT BY CHEQUE WITH SERIAL NO 002184                                                    |           | £270.00   | £34,921.96 T Howard Expenses                          |
| 20/07/2021 | CARD PAYMENT TO EDF ENERGY-SME ON 19-07-2021                                               |           | £112.87   | £35,191.96 Electricity Bill                           |
| 28/06/2021 | CARD PAYMENT TO WWW.SWWBUSINESS.CO.UK ON 25-06-2021                                        |           | £32.27    | £35,304.83 Water Bill                                 |
| 29/04/2021 | CARD PAYMENT TO EDF ENERGY-SME ON 28-04-2021                                               |           | £77.81    | £35,337.10 Electricity Bill                           |
| 17/04/2021 | CARD PAYMENT TO NEWMOON INS,254.43 GBP ON 15-04-2021                                       |           | £254.43   | £35,414.91 Installment 3 (final) Insurance            |
| 12/04/2021 | BANK GIRO CREDIT REF CORNWALL COUNCIL, 800413057                                           | £8,000.00 |           | £35,669.34 Business Restart Grant                     |
| 01/04/2021 | CHEQUE PAID IN AT LISKEARD                                                                 | £100.00   |           | £27,669.34 Donation from Brian Hill                   |
| 31/03/2021 | BANK GIRO CREDIT REF CORNWALL COUNCIL, 800413057                                           | £166.79   |           | £27,569.34 Business Support Grant                     |
| 12/03/2021 | BANK GIRO CREDIT REF CORNWALL COUNCIL, 800413057                                           | £2,096.00 |           | £27,402.55 Business Support Grant                     |
| 10/03/2021 | CARD PAYMENT TO WWW.SWWBUSINESS.CO.UK,30.55 GBP ON 08-03-2021                              |           | £30.55    | £25,306.55 Water Bill                                 |
| 26/01/2021 | CARD PAYMENT TO EDF ENERGY-SME,81.18 GBP ON 24-01-2021                                     |           | £81.18    | £25,337.10 Electricity Bill                           |
| 26/01/2021 | BANK GIRO CREDIT REF CORNWALL COUNCIL, 800413057                                           | £6,001.00 |           | £25,418.28 Business Support Grant & Lockdown payment  |
| 22/01/2021 | STANDING ORDER VIA FASTER PAYMENT TO CORNWALL BRASS BAN REFERENCE ST BREWARD SILVER , MAND |           | £20.00    | £19,417.28 Standing Order CBBA                        |
| 14/01/2021 | CHEQUE PAID IN AT LISKEARD                                                                 | £100.00   |           | £19,437.28 Donation from Brian Hill                   |
| 23/12/2020 | PAYMENT BY CHEQUE WITH SERIAL NO 002183                                                    |           | £150.00   | £19,337.28 T Howard Expenses                          |
| 19/12/2020 | CARD PAYMENT TO NEWMOON INS,254.43 GBP ON 17-12-2020                                       |           | £254.43   | £19,487.28 Instalment 2 Insurance                     |
| 13/12/2020 | CARD PAYMENT TO PPL PRS LTD,74.10 GBP ON 11-12-2020                                        |           | £74.10    | £19,741.71 Performing Rights Society - Music License  |
| 09/12/2020 | FASTER PAYMENTS RECEIPT REF.BUCKET COLLECTION FROM SCOTTORN COOKIE                         | £50.00    |           | £19,815.81 Bucket Collection Wenford Bridge           |
| 08/12/2020 | CARD PAYMENT TO WWW.SWWBUSINESS.CO.UK,12.56 GBP ON 05-12-2020                              |           | £12.56    | £19,765.81 SWW Water Rates                            |
| 27/11/2020 | BANK GIRO CREDIT REF CORNWALL COUNCIL, 800413057                                           | £1,334.00 |           | £19,778.37 Business Support Grant                     |
| 03/11/2020 | PAYMENT BY CHEQUE WITH SERIAL NO 002182                                                    |           | £120.00   | £18,444.37 T Howard Expenses - accounted for in 19/20 |
| 25/10/2020 | CARD PAYMENT TO SCIENTIFIC SERVICES LT,288.00 GBP ON 23-10-2020                            |           | £288.00   | £18,564.37 opening balance 1/11/2020                  |
| 23/10/2020 | CARD PAYMENT TO EDF ENERGY-SME,29.19 GBP ON 21-10-2020                                     |           | £29.19    | £18,852.37                                            |
| 15/10/2020 | CARD PAYMENT TO NEWMOON INS,254.43 GBP ON 12-10-2020                                       |           | £254.43   | £18,881.56                                            |