

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

signed:



StBSB Trustee & Treasurer

date:

03/11/2024

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

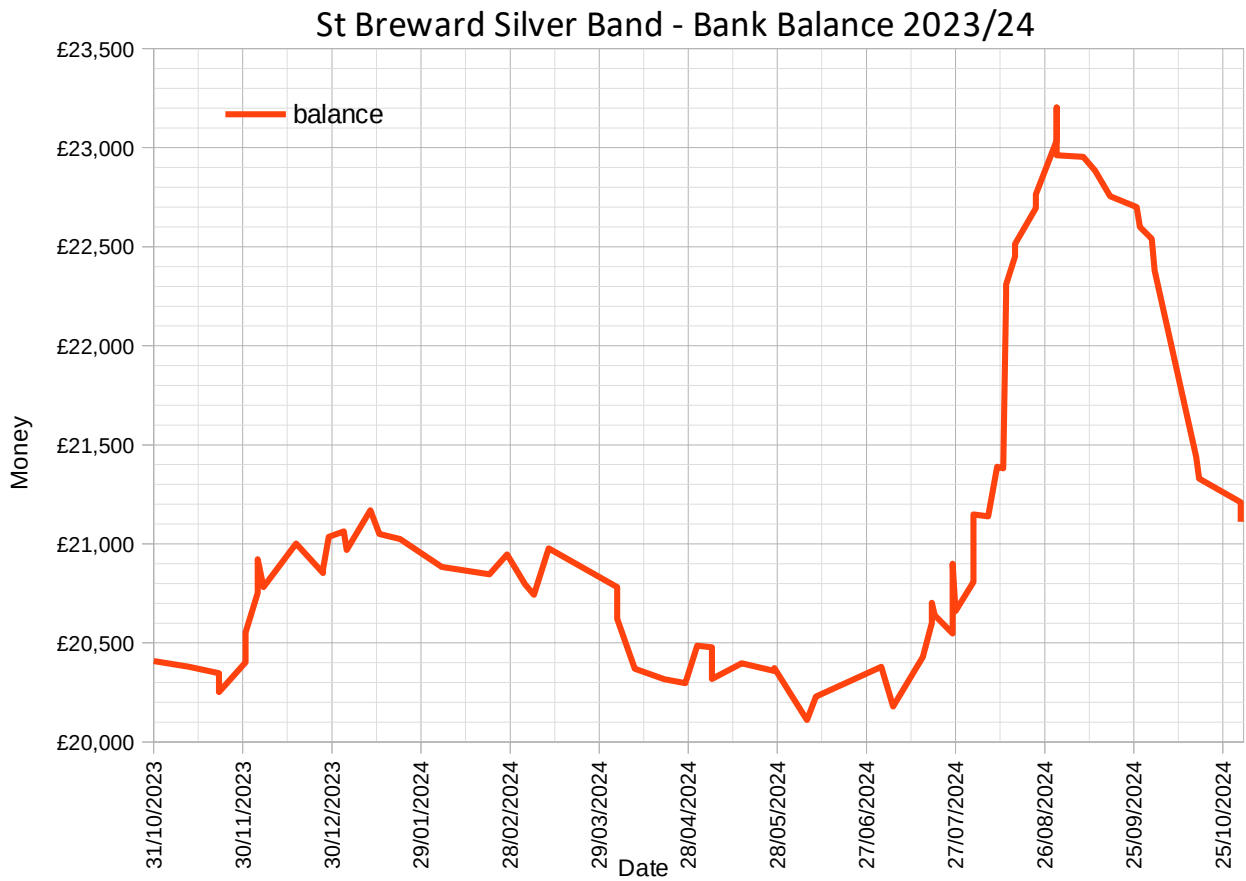
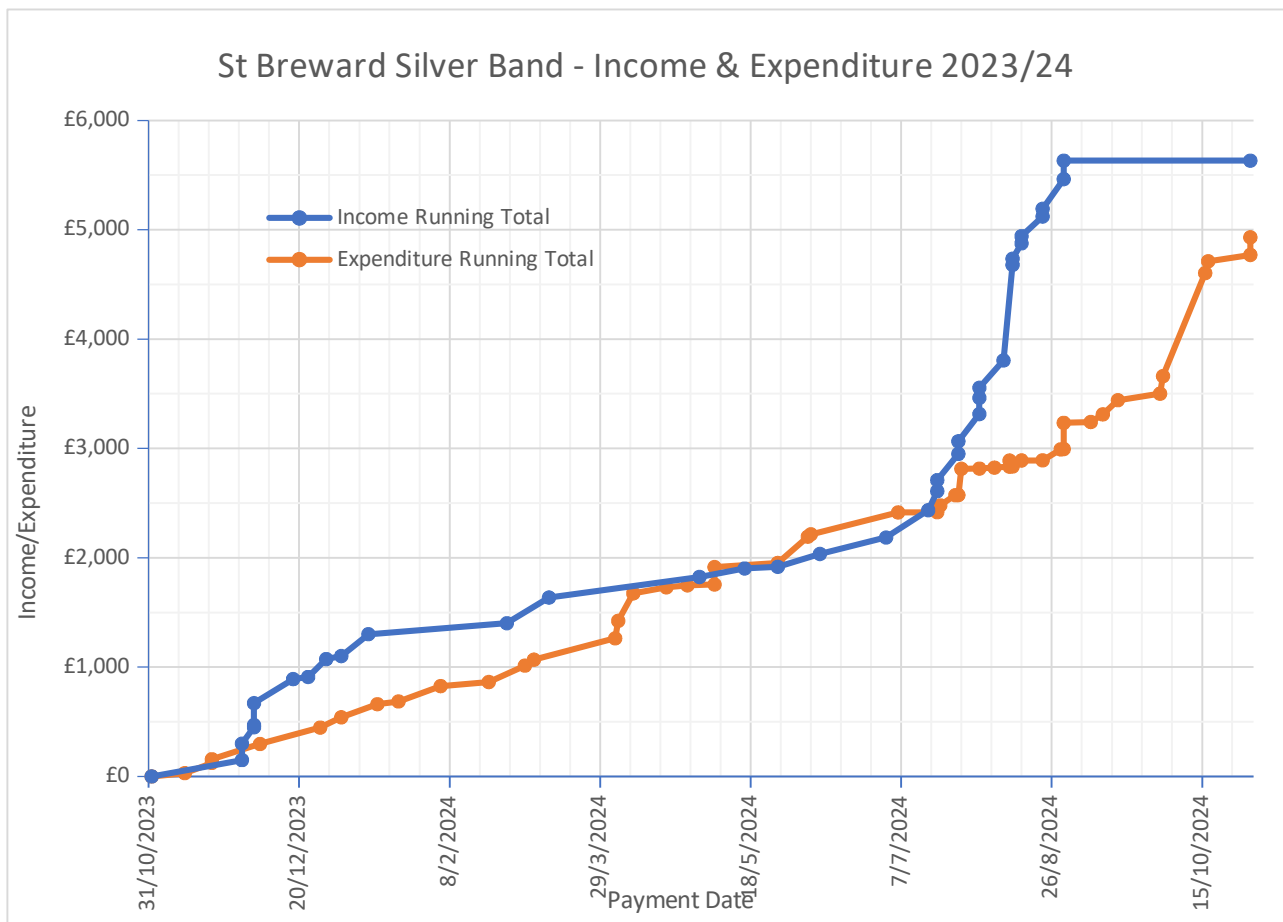
INCOME - Receipts

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								
		Totals	£ 5,631.95		£ 1,970.00	£ 2,146.43	£ 147.50	£ 15.00	£ -	£ -	£ 1,353.02	£ -
					£	4,116.43						

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

EXPENDITURE - Payments

EXPENDITURE - Payments						Category																
Date	Recipient	Description	Invoice/ Cheque No.	Line Total	Expenditure Running Total	MD Expenses	Contesting	Card Reader Fees	Insurance	Music	Bandroom Running Expenses	Instrument Repairs	Electricity	Water	Donations	Sundry	Cost of Fundraising	Performing Rights Society	Printing, Postage, Stationary	Entry Fees	Payment in 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 bk	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																	
02/10/2024	Tom Howard	Expenses 09/24	online	£ 160.00	£ 3,660.93	£ 160.00													£ 60.00			
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																	
31/10/2024	Tom Hoyle/Asda	Card used in error	card	£ 58.67	£ 4,770.04																	
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