

# 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 <u>1/11/24 – 31/10/25</u>	Last Year <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 bank statement £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

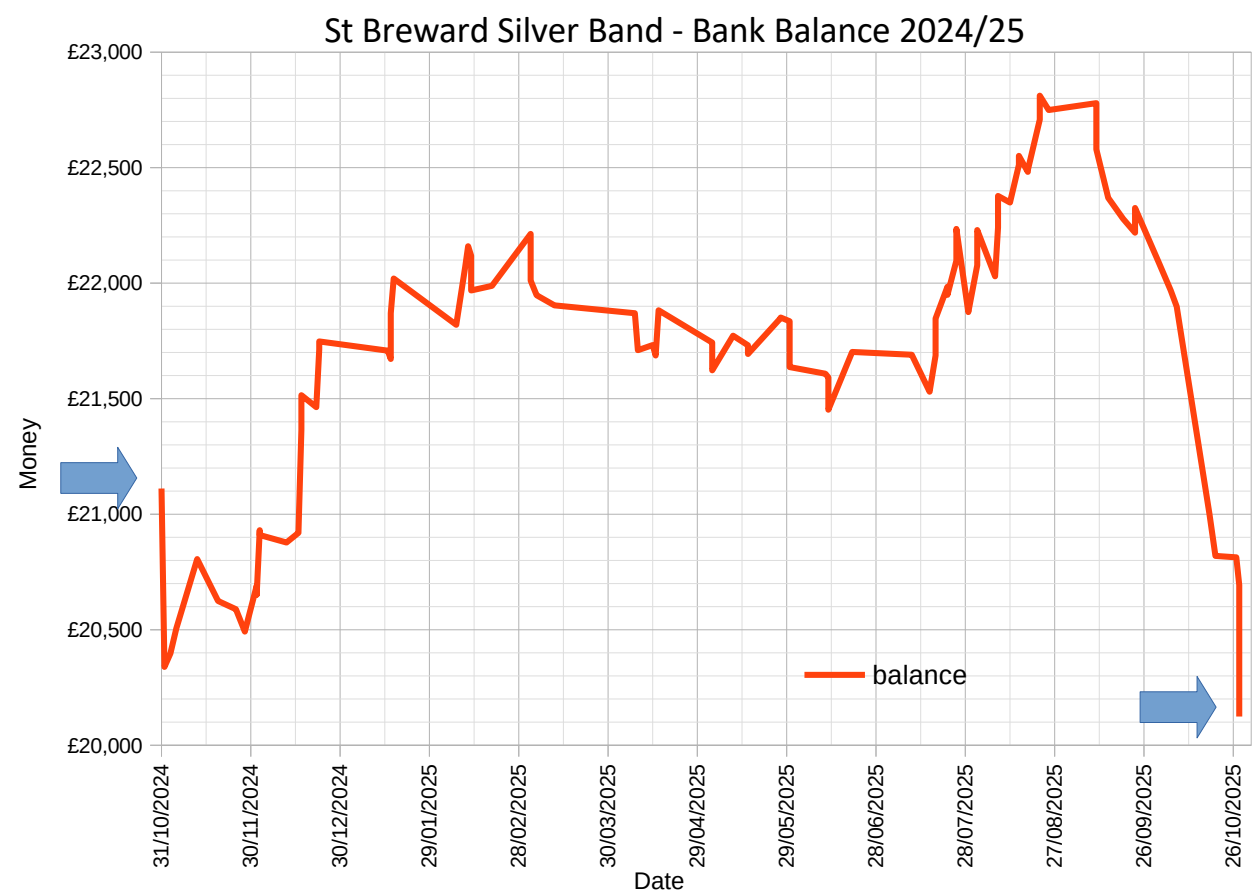
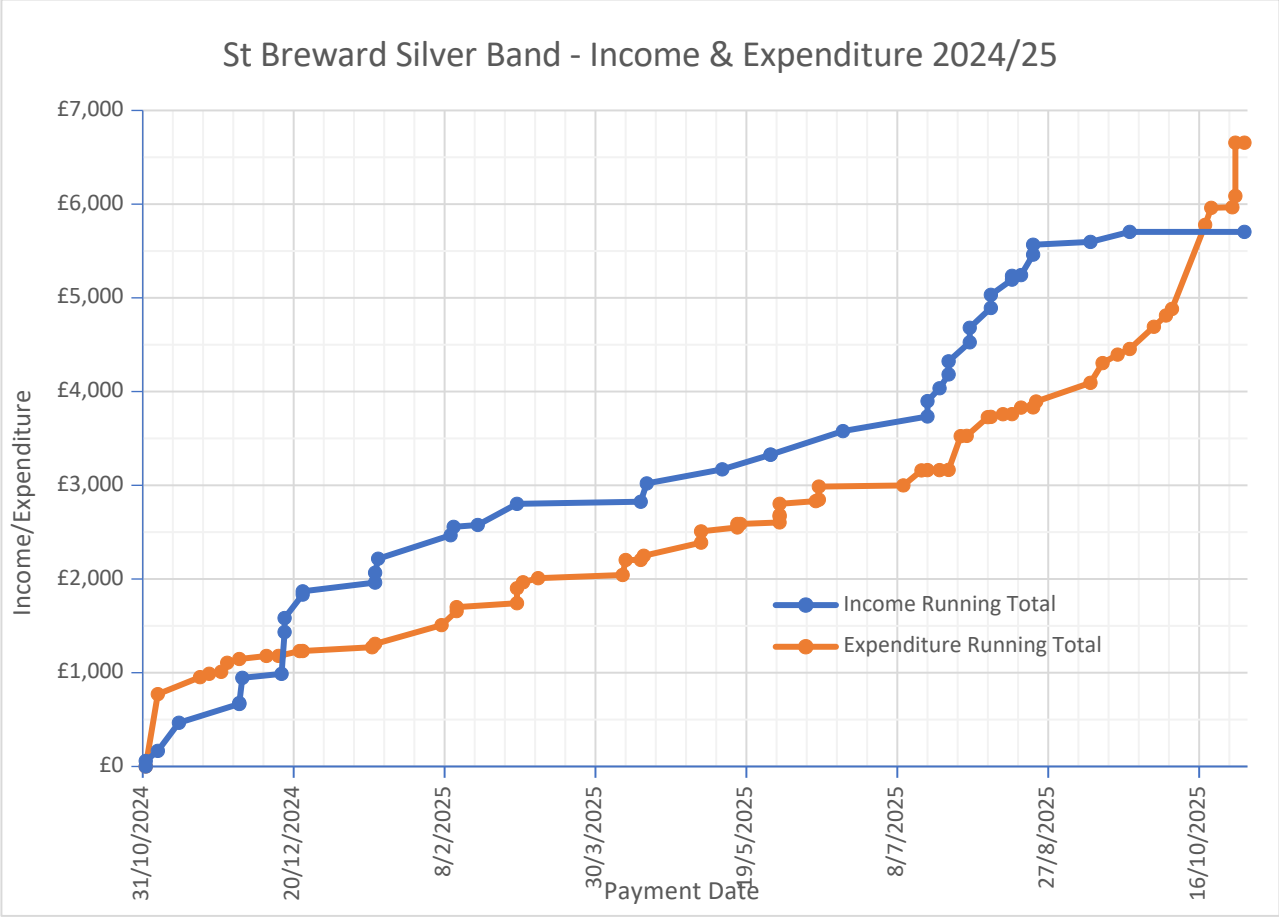
INCOME - Receipts

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

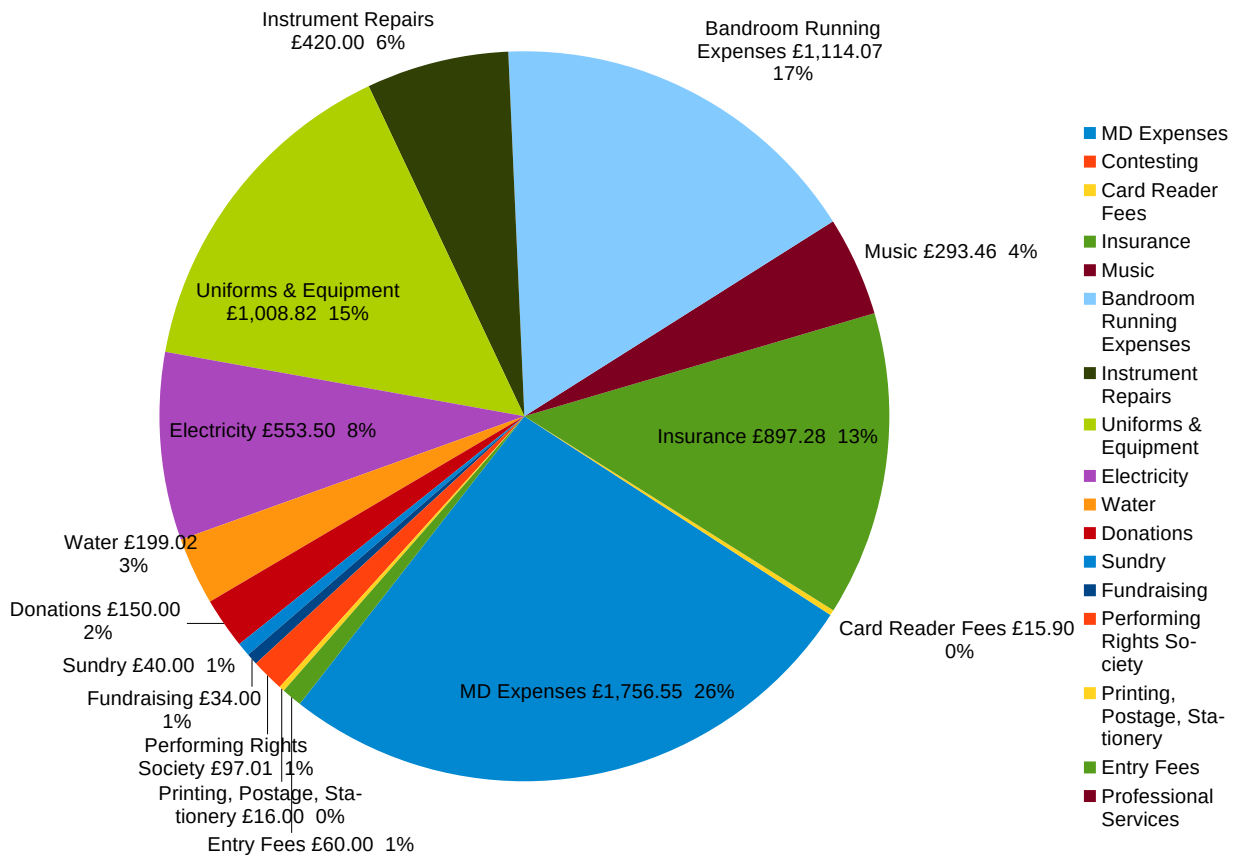
Date	Recipient	Description	Invoice/ Cheque No.	Line Total	Expenditure Running Total	MD Expenses	Contesting	Card Reader Fees	Insurance	Music	Bandroom Running Expenses	Instrument Repairs	Uniforms & Equipment	Electricity	Water	Donations	Sundry	Fundraising	Performing Rights Society	Printing, Postage, Stationery	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															£ 60.00		
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

