

Independent Examiner's Report to the Trustees of Lydbrook Silver Band

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2024 which are set out on pages 9 and 10.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:



A T Jones ATT


Grosvenor Tax Practice Ltd, 7 Larksfield Road, Kingscourt, Stroud, Glos. GL5 3PL

10/4/2025

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)	R.H. Morgan	
Full name(s)	Robert H Morgan	
Position (eg Secretary, Chair, etc)	Secretary	
Date	9/4/2025	

LYDBROOK SILVER BAND
RECEIPTS AND PAYMENTS ACCOUNT
YEAR ENDED 31 DECEMBER 2024

	2024 Total	Lloyds Treasurer's Account	Lloyds Jubilee Account	Lloyds Investment Account	2023 Total
		Unrestricted Funds	Unrestricted Funds	Unrestricted Funds	
					£
RECEIPTS					
Concert Fees	7,814.63	7,814.63			15,405.69
Clubs, Parks & Pubs	50.00	50.00			2,068.98
Donations	10,192.98	10,192.98			1,805.64
Members subs	4,045.46	4,045.46			3,044.00
Sponsorship	400.00	400.00			5,000.00
Miscellaneous	377.06	377.06			304.81
Tour - players' contributions	-				6,980.00
From St James's Place Account	-				5,000.00
HMRC Gift Aid income	3,147.36	3,147.36			
Contest prize money	950.00	950.00			
Insurance claim	4,300.00	4,300.00			
Interest received	311.90			311.90	
	31,589.39	31,277.49	-	311.90	39,609.12
PAYMENTS					
Concert expenses	1,901.15	1,901.15			6,309.85
PRS Licence renewal	175.89	175.89			159.88
Conductors' fees	10,279.00	10,279.00			7,731.25
Contest expenses	1,621.40	1,621.40			2,290.41
Fund raising , grant applications	50.00	50.00			458.00
Bandroom heat, light & water	1,082.51	1,082.51			663.33
Gifts & gratuities	1,721.99	1,721.99			330.00
Players' expenses	2,466.70	2,466.70			3,570.56
Insurance	822.32	822.32			1,117.13
Instrument purchases	6,875.00	6,875.00			1,862.54
Instrument repairs	300.99	300.99			510.00
Miscellaneous	334.85	334.85			789.60
Music	273.92	273.92			32.94
Player registrations	612.55	612.55			260.40
Printing, stationery & postage	107.01	107.01			301.67
Professional expenses	450.00	450.00			490.00
Website costs	157.19	157.19			149.36
Centenary party, dinner dance expenses	390.50	390.50			1,123.60
Uniform and clothing expenses	760.07	760.07			1,460.90
New band room expenses	7,748.00		7,748.00		3,286.10
Tour expenses	-				15,319.50
	38,131.04	30,383.04	7,748.00	-	48,217.02
NET SURPLUS/(DEFICIT) FOR YEAR		894.45 -	7,748.00	311.90	(8,607.90)
Balance brought forward		14,173.83	4,862.62	-	27,644.35
Proceeds from disposal of SJP investment		-	37,855.48		
Net transfers between accounts	-	12,430.00 -	32,542.00	44,042.00	-
BALANCE CARRIED FORWARD	49,420.28	2,638.28	2,428.10	44,353.90	19,036.45

These accounts were approved by the Band's Trustees on 9 April 2025

Signed: Robert H Morgan (Trustee)

LYDBROOK SILVER BAND
STATEMENT OF ASSETS AND LIABILITIES
YEAR ENDED 31 DECEMBER 2024

BANK ACCOUNTS

	31 December 2024	31 December 2023
Lloyds Bank Treasurers Account	2,638.28	14,173.83
Lloyds Bank Jubilee Account	2,428.10	4,862.62
Lloyds Bank Investment Account	44,353.90	-

All the above balances represent unrestricted funds.

INVESTMENT ACCOUNTS

During the year ended 31 December 2024 the Band sold its investments in a St James's Place Wealth Account which realised £37,855.48. No investments were held with St James Place on 31 December 2024. (31 December 2023 - £41,475).

TANGIBLE FIXED ASSETS

Other assets owned by the band comprise:

1. Freehold Property – the band rehearsal room.
2. Band instruments, percussion equipment, music stands and other accessories.
3. The Band music library