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Trustees' Annual Report for the period

	Period start date				Period end date		
From	1st	January	2025	To	31st	December	2025

Section A Reference and administration details

Charity name	City of Oxford Silver Band
Other names charity is known by	COSB
Registered charity number (if any)	1168043
Charity's principal address	The Band Hall
	Sher Afzal Close
	Oxford
	Postcode **OX4 2FA**

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				
2				
3				
4				
5				
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7				
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11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

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

Name	Dates acted if not for whole year
Julie Summersbee	1 January 2025 to 31 December 2025 (resigned 25 March 2026)
Paul Cross	
Alan Sawyer	

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 (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Charitable Incorporated Association
Trustee selection methods (eg. appointed by, elected by)	By appointment

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.

The charity operates with a simple organisational structure appropriate for its size, with trustees responsible for strategic direction and key policy decisions, and musical and administrative volunteers supporting day-to-day operations.

No trustee receives any personal benefit from the charity.

The trustees and administrative volunteers regularly consider the major risks facing the charity, including safeguarding obligations, financial sustainability, equipment maintenance, and the wellbeing of members. Risks are reviewed during trustee and quarterly committee meetings, and proportionate systems and procedures are in place to mitigate these, including safeguarding policy, budgeting processes, health and safety and instrument and building maintenance routines.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document	-To offer musicians regardless of age, gender or race to play in a band -To encourage new members and beginners and to provide the opportunity and support for players to progress through the levels of beginners band, training band, community band and contest band. -To perform at a variety of events and venues throughout the year, including free concerts in the band hall for friends and families of players. -To provide facilities to members including loans of instruments free of charge, and the provision of rehearsal facilities. -To compete in regional and national finals as and when appropriate, thus providing further opportunities for band members to develop. -To act as public ambassadors for Oxford, and to put in to practice the band's motto of "Friendship through Music". This includes playing at fetes and concerts in the local area and seeking to develop links with other musical organisations in Oxfordshire.
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)	-Encouraging new membership, and progression through the bands. -Provision of guidance and tuition for all players during regular rehearsals, and free tuition for beginners. Additional opportunities may be provided through masterclasses and subsidised lessons for players at all levels. -Holding free concerts in the band hall. -A busy programme of playing at fetes, concerts and other events, offering opportunities for players of differing levels to participate depending on the event. During the year, the charity focused on delivering inclusive and progression-based music education and performance opportunities for members of the local community. Key activities included: • Delivery of low-cost, accessible instrumental tuition, ensuring that financial barriers to participation are minimised and that people can access music regardless of background • Operation of a training band providing a structured pathway from beginner to ensemble playing ➢ 31 training band rehearsal sessions held ➢ 3 public performances by the training band, supporting confidence, progression and community engagement • Provision of instrument loans, ensuring access for participants without the means to purchase their own instruments ➢ 55 instruments on loan at year-end Across the charity as a whole, members participated in 30 concerts and performances during the year, offering opportunities for players of differing abilities to perform publicly and engage with the wider community. These activities support not only musical development but also wider social outcomes, including improved confidence, teamwork, discipline and positive use of leisure time. The Trustees consider these outcomes particularly significant given the levels of deprivation in the local area and the limited access to subsidised arts provision. Trustees have had regard to the guidance issued by the Charities 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

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Section D Achievements and performance

Summary of the main achievements of the charity during the year

During the year, the Concert and Contest Band delivered two successful public concerts, represented the charity at four brass band contests, and performed at Remembrance Day and other key civic events.

The Community Band and Training Band performed at a broad range of fetes, paid engagements, and community and fundraising events, including high-profile occasions such as the Oxford Half Marathon.

All four bands also took part in a series of well-attended family concerts held at the Band Hall, which provided an inclusive and enjoyable opportunity for members, families, and the local community to come together in support of the charity's work.

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Section E Financial review

Brief statement of the charity's policy on reserves	Reserves are retained to maintain the liquidity of the Band, and for use when required on major expenditure items such as maintenance and improvement of the Band Hall.
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.

The charity's principal sources of income during the year continued to be member hall hire, subscriptions, donations and concert fees.

Expenditure during the year was directed towards supporting the charity's core objectives of promoting music-making and providing accessible musical opportunities within the community. Key areas of spend included the maintenance and replacement of instruments, provision of musical tuition and rehearsal facilities, contest entry fees, and the ongoing operating costs of the Band Hall.

The charity does not hold significant long-term investments. Any reserves are maintained in standard bank deposit accounts to ensure funds remain readily available for operational needs and planned capital expenditure.

Section F Other optional information

After the year end, Susan Polywka and David Maitland were appointed as trustees on 25 March 2026. As these appointments occurred after the reporting period, they are not included in the table on page 1.

Section G Declaration

The trustees declare that they have approved the trustees' report above.
Signed on behalf of the charity's trustees

Signature(s)	Signed by: AJ Sawyer 1DAE95BBB14D476...	Signed by: Paul Cross 12A09A836A7A417...
Full name(s)	Alan Sawyer	Paul Cross
Position (eg Secretary, Chair, etc)	Trustee	Trustee
Date	6/12/2026	6/29/2026

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Charity Name: **City of Oxford Silver Band**
Charity number: **1168043**

Period start date: **01 January 2025** Year end date: **31 December 2025**

Section A	Receipts and Payments			
	Unrestricted funds to the nearest £		Total funds to the nearest £	Year ended 31 December 2024
A1 Receipts				
Hire of hall	12,336		12,336	13,016
Concert income	3,657		3,657	4,305
Subscriptions	7,871		7,871	7,119
Grant income	0		0	0
Donations	7,211		7,211	7,163
Sales of instruments and clothing	226		226	0
Sundry income	634		634	913
sub total	**31,934**		**31,934**	**32,516**
A2 Asset investment sales				
Total receipts	**31,934**		**31,934**	**32,516**
A3 Payments				
Conducting	5,576		5,576	7,971
Music	274		274	902
Music lessons	982		982	0
Contest fees and other costs	3,307		3,307	2,572
Concert costs	728		728	119
Masterclass	210		210	
Instruments	0		0	819
Repairs - instruments	656		656	0
Building improvements	8,519		8,519	50,039
Building repairs, Grounds Maintenance, etc	720		720	12,833
Equipment, furniture	0		0	0
Rent, rates, water	639		639	535
Heat & lighting	3,655		3,655	3,000
Cleaning	3,045		3,045	1,395
Insurance	2,501		2,501	2,395
Fees & Licences	938		938	935
Band clothing	242		242	0
Stationery	343		343	186
Donations and gifts	67		67	0
Training	0		0	130
Miscellaneous	176		176	33
sub total	32,575		32,575	83,864
A4 Repayment of loans				
Total payments	**32,575**		**32,575**	**83,864**
Net of receipts/ payments	**-641**		**-641**	**-51,348**
A6 Cash funds last year end	42,199		42,199	93,547
Cash funds this year end	**41,558**		**41,558**	**42,199**

Section B	Statement of assets and liabilities at the end of the period		Statement of assets and liabilities at the end of the period
	Unrestricted funds to the nearest £		Unrestricted funds to the nearest £
B1 Cash funds	41,558		42,199
B2 Other monetary assets	0		0
B3 Investment assets	0		0
B4 Assets retained for the charity's own use			
Instruments	2,600	Estimate	2,600
Music	600	Estimate	600
Other			
	3,200		3,200
B5 Liabilities	0		0

Signature by one or two trustees on behalf of all trustees

Signature	Print name	Date of approval
Signed by: AJ Sawyer	Alan Sawyer	6/12/2026
Signed by: Paul Cross	Paul Cross	6/29/2026

20 Cottongrass Road, Harwell
Oxon, OX11 6GF

12th September 2026

City of Oxford Silver Band
The Band Hall
Temple Road
Oxford
OX4 2EZ

Dear Committee:

This is to confirm that I have examined the transactions and bank statements and compared them with the accounting records presented to me for the City of Oxford Silver Band for the period 1st January 2025 to 31st December 2025. From my independent audit I can confirm that the receipt and payment accounts correctly show income of £31,934 and expenditure of £32,575 giving a closing deficit balance of (£641) for the year and a closing cash balance of £41,557.552. I can confirm that the bank account reconciles to the accounts with a closing balance as at 31st December 2025 of £41,557.55.

With regards

Louise Lipsham CIMA
07827089576
llipsham22@gmail.com