Charity registration number: 900638

THE ST DENNIS BAND
TRUSTEES' REPORT AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

Zamu
Health & Wellbeing Innov Ctr
Treliske
Truro
Cornwall
TR1 3FF

The St Dennis Band
Contents

	Page
Trustees' Report	1—2
Independent Examiner's Report	3
Statement of Financial Activities	4
Statement of Financial Position	5
Notes to the Financial Statements	6—10
The following pages do not form part of the statutory accounts:	
Detailed Statement of Financial Activities	11—12

The St Dennis Band
Trustees' Report For The Year Ended 31 December 2025

The trustees present their report and the financial statements for the year ended 31 December 2025.

Objectives and Activities

Aims and Objectives

The objects of the charity are primarily to advance public education in brass band music, in particular by encouraging music training and the giving musical programmes in public.

Public Benefit

The charity has undertaken a variety of workshops, training courses, and demonstrations. The charity has given musical performances at a variety of events to promote Brass band music.

The trustees confirm that they have complied with the requirements of Section 17 of the Charities Act 2011 to have due regard to the Charity Commission's guidance on public benefit.

Reference and Administrative Details

Trustees

Mr Philip Willcock
Mr Peter Bazeley
Mr Colin Whitford

Charity Number

900638

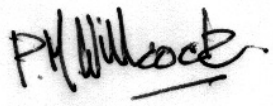
Principal Address

St Dennis Band Clubhouse,
Hendra Road, St. Dennis
ST. AUSTELL
Cornwall
PL26 8EQ

Independent Examiner

Samantha Perkin ATT (Fellow)
Zamu

The trustees' report was approved by the board of trustees and signed on its behalf by:



Mr Philip Willcock

Trustee
31st October 2026

The St Dennis Band
Independent Examiner's Report to the Trustees of The St Dennis Band
For The Year Ended 31 December 2025

I report to the trustees on my examination of the accounts of The St Dennis Band (the Trust) for the year ended 31 December 2025.

Responsibilities and Basis of Report

As the charity trustees of the Trust 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 Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed 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 Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and contents of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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.

Samantha Perkin ATT (Fellow)

31st October 2026

The St Dennis Band
Statement of Financial Activities
For The Year Ended 31 December 2025

	Notes	2025 Unrestricted funds £	2024 Unrestricted funds £
INCOME AND ENDOWMENTS FROM:			
Donations and legacies	3	-	4,850
Charitable activities:			
Engagements		29	200
Senior Band		19,932	14,351
Youth Band		1,242	1,705
Contest		200	6,018
100 club		2,490	2,520
Social And Bar		6,268	8,562
National Finals		29,704	-
Other trading activities	4	4,818	-
		64,683	38,206
EXPENDITURE ON:			
Raising funds	6	(7,776)	(9,264)
Charitable activities:	6		
Engagements		(230)	(292)
Senior Band		(7,940)	(8,400)
Youth Band		(1,295)	(1,790)
Contest		(22,675)	(15,703)
100 club		(870)	(660)
Social And Bar		(7,738)	(9,418)
National Finals		(23,492)	-
		(72,016)	(45,527)
NET EXPENDITURE		(7,333)	(7,321)
NET MOVEMENT IN FUNDS		(7,333)	(7,321)
RECONCILIATION OF FUNDS:			
Total funds brought forward		116,525	123,846
TOTAL FUNDS CARRIED FORWARD	12	109,192	116,525

The notes on pages 6 to 10 form part of these financial statements.

The St Dennis Band
Statement of Financial Position
As At 31 December 2025

	Notes	Unrestricted funds	Restricted funds	2025 Total funds	2024 Total funds
		£	£	£	£
FIXED ASSETS					
Tangible Assets	9	86,864	-	86,864	90,265
		86,864	-	86,864	90,265
CURRENT ASSETS					
Debtors	10	2,754	-	2,754	-
Cash at bank and in hand		27,809	-	27,809	29,053
		30,563	-	30,563	29,053
Creditors: Amounts Falling Due Within One Year	11	(8,235)	-	(8,235)	(2,793)
NET CURRENT ASSETS (LIABILITIES)		22,328	-	22,328	26,260
TOTAL ASSETS LESS CURRENT LIABILITIES		109,192	-	109,192	116,525
NET ASSETS		109,192	-	109,192	116,525
FUNDS OF THE CHARITY					
Unrestricted Funds				109,192	116,525
TOTAL FUNDS	12			109,192	116,525

On behalf of the board

Mr Philip Willcock

Trustee
31st October 2026

The notes on pages 6 to 10 form part of these financial statements.

1. General Information

The St Dennis Band is a charitable incorporated organisation registered with the Charity Commission, registered charity number 900638. The principal address is St Dennis Band Clubhouse,, Hendra Road, St. Dennis , ST. AUSTELL , Cornwall, PL26 8EQ.

2. Accounting Policies

2.1. Basis of Preparation of Financial Statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)", Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities Act 2011.

The charity is a Public Benefit Entity as defined by FRS 102.

2.2. Incoming Resources

Income and endowments
All income is recognised once the charity has entitlement to the income, it is probable that the income will be received, and the amount of the income receivable can be measured reliably.

Donations and legacies
Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Grants receivable
Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

2.3. Resources Expended

Charitable activities
Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs & Management Costs
These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees' meetings and reimbursed expenses. For the purposes of clarity, we have included in here the costs of the office and associated costs.

Trade debtors
Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.
Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents
Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Trade creditors
Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.
Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

2.4. **Tangible Fixed Assets and Depreciation**

Tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. Depreciation is provided at rates calculated to write off the cost of the fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Freehold	nil
Plant & Machinery	10% Straight Line
Fixtures & Fittings	10% Straight Line

2.5. **Cash and Cash Equivalents**

Cash and cash equivalents are basic financial assets and include cash in hand and deposits held at call with banks, other short-term highly liquid investments that mature in no more than three months from the date of acquisition and are readily convertible to a known amount of cash with insignificant risk of change in value, and bank overdrafts.

3. **Income from Donations and Legacies**

	2025 Unrestricted funds	2024 Unrestricted funds
	£	£
Donations and gifts	-	2,650
Grants	-	2,200
	-	4,850

4. **Income from Other Trading Activities**

	2025 Unrestricted funds	2024 Unrestricted funds
	£	£
Fundraising events	4,818	-

5. **Net Income/(Expenditure)**

The net expenditure is stated after charging/(crediting):

	2025	2024
	£	£
Depreciation of tangible fixed assets - owned	4,013	5,550

6. **Analysis of Expenditure**

	Activities undertaken directly	Support costs (see note 7)	2025 Total
	£	£	£
Raising funds	292	7,484	7,776
Engagements	230	-	230
Senior Band	7,940	-	7,940
Youth Band	1,295	-	1,295
Contest	22,675	-	22,675
100 club	870	-	870

...CONTINUED

Social And Bar	3,949	3,789	7,738
National Finals	23,492	-	23,492
	60,743	11,273	72,016

			2024
	Activities undertaken directly	Support costs (see note 7)	Total
	£	£	£
Raising funds	1,972	7,292	9,264
Engagements	292	-	292
Senior Band	8,400	-	8,400
Youth Band	1,790	-	1,790
Contest	15,703	-	15,703
100 club	660	-	660
Social And Bar	9,418	-	9,418
	38,235	7,292	45,527

7. Support Costs

			2025
	Raising funds	Social And Bar	Total
	£	£	£
Premises expenses	714	3,416	4,130
General administration	2,757	373	3,130
Depreciation	4,013	-	4,013
	7,484	3,789	11,273

	2024
	Raising funds
	£
Premises expenses	714
General administration	1,028
Depreciation	5,550
	7,292

8. Average Number of Employees

Average number of employees during the year was: NIL (2024: NIL)

9. **Tangible Assets**

	Land & Property Freehold	Plant & Machinery	Fixtures & Fittings	Total
	£	£	£	£
Cost				
As at 1 January 2025	75,120	88,457	29,511	193,088
Additions	-	-	612	612
As at 31 December 2025	75,120	88,457	30,123	193,700
Depreciation				
As at 1 January 2025	-	87,457	15,366	102,823
Provided during the period	-	1,000	3,013	4,013
As at 31 December 2025	-	88,457	18,379	106,836
Net Book Value				
As at 31 December 2025	75,120	-	11,744	86,864
As at 1 January 2025	75,120	1,000	14,145	90,265

10. **Debtors**

	2025	2024
	£	£
Due within one year		
Trade debtors	2,754	-

11. **Creditors: Amounts Falling Due Within One Year**

	2025	2024
	£	£
Trade creditors	5,471	1,855
Accruals and deferred income	2,764	938
	8,235	2,793

12. **Movement in Funds**

	As at 1 January 2025	Income	Expenditure	As at 31 December 2025
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	116,525	64,683	(72,016)	109,192
Total funds	116,525	64,683	(72,016)	109,192

	As at 1 January 2024	Income	Expenditure	As at 31 December 2024
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	123,846	38,206	(45,527)	116,525
Total funds	123,846	38,206	(45,527)	116,525

13. **Transactions with Trustees**

During the year the expenses reimbursed to the trustees or paid directly to third parties were as follows:

	2025	2024
	£	£

14. **Related Party Disclosures**

The St Dennis Band
Detailed Statement of Financial Activities
For The Year Ended 31 December 2025

	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM:		
Donations and legacies		
Donations and gifts	-	2,650
Grants	-	2,200
	-	4,850
Charitable Activities:		
Engagements		
Income from charitable activities	29	200
	29	200
Senior Band		
Income from charitable activities	10,066	6,973
Coaching fees	9,866	7,378
	19,932	14,351
Youth Band		
Income from charitable activities	490	400
Coaching fees	752	1,305
	1,242	1,705
Contest		
Community services	200	5,388
Events	-	630
	200	6,018
100 club		
Income from charitable activities	2,490	2,520
	2,490	2,520
Social And Bar		
Community services	6,268	8,562
	6,268	8,562
National Finals		
Income from charitable activities	29,704	-
	29,704	-
Other trading activities		
Fundraising events	4,818	-
	4,818	-
	64,683	38,206
EXPENDITURE ON:		
Raising funds		
Cost of raising funds type A	(292)	-
Repairs, renewals and maintenance	-	(524)
Support and administration costs	-	(176)

...CONTINUED

Royalties and licence fees payable	-	(577)
Subscriptions	-	(695)
Premises insurance	(714)	(714)
Accountancy fees	(888)	(888)
Royalties and licence fees payable	(634)	-
Sundry expenses	(1,235)	(140)
Depreciation	(4,013)	(5,550)
	(7,776)	(9,264)
Charitable Activities:		
Engagements		
Purchases	(230)	-
Cost of raising funds type A	-	(292)
	(230)	(292)
Senior Band		
Subcontractor costs	(7,940)	(8,400)
	(7,940)	(8,400)
Youth Band		
Subcontractor costs	(1,295)	(1,790)
	(1,295)	(1,790)
Contest		
Purchases	(21,384)	(14,815)
Subcontractor costs	(853)	(888)
Royalties and licence fees payable	(438)	-
	(22,675)	(15,703)
100 club		
Other trading activities	(870)	(660)
	(870)	(660)
Social And Bar		
Purchases	(3,949)	(9,418)
Rates	(290)	-
Property management and service charges	(360)	-
Light and heat	(1,648)	-
Water rates	(125)	-
Premises insurance	(993)	-
Royalties and licence fees payable	(180)	-
Sundry expenses	(193)	-
	(7,738)	(9,418)
National Finals		
Purchases	(23,492)	-
	(23,492)	-
	(72,016)	(45,527)
NET EXPENDITURE	(7,333)	(7,321)