

The Chester Diocesan Guild

of Church Bell Ringers



Annual Report 2026

The Chester Diocesan Guild of Church Bell Ringers 118th Annual Report

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Membership Nos	2025	2024	2023	2022	2021
Chester Branch	127	137	133	125	133
East Branch	275	278	270	263	270
Mid Branch	167	161	155	145	159
South Branch	205	192	183	165	146
Wirral Branch	151	130	129	132	142
Guild Total	925	898	870	830	857

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Please mention the Annual Report when replying to any advertisement



Guild Website
www.chesterdg.org.uk
Registered Charity No.
1148441

Guild Master's Message

The events of 2025 followed a similar pattern to the previous year with one main addition, the Guild Open Day in May. This was a very successful event organised by a wonderful team and supported by many Guild members. You can read all about the day in a piece on page 8 of this Annual Report. The event raised much needed money for the Guild's bell restoration fund and I am very grateful to all who helped make the day such a great success and to those visitors who travelled many miles to come and ring on our bells. Another significant boost to the BRF was a most generous legacy made to the Guild from the estate of the late Tommy Morgan, again you can find a report on this on pages 9 & 16.

The 2025 striking competitions were well supported with a team from each branch entering the 8 bell competition at Tarporley in March. This year saw East Branch win by 1

winners, Mid Branch
bell competition at
St Grappenhall from

Mid Branch to retain this trophy and also to win the novice section. Finally, the 10 bell competition was in October at Stockport St George and with home advantage East Branch took this trophy away from Mid Branch, last years winners. Well done to all teams who entered.

There was a lot of discussion at the AGM in May at Nantwich about Rules changes, which still require addressing and also increases in subscriptions. I believe that bellringing is a very cheap hobby and we need to consider how we as ringers contribute to things such as bell restoration and maybe even funding training, both topics have been discussed at committee. We need to look to the future and think how we as individuals can help ringing continue to thrive.

Guild Master

Guild Secretary's Report

During 2025 the Guild Committee met 4 times. We aim to move committee meetings around the Guild and this year we found a new venue in the Village Hall at Backford. Other meetings were held at Stretton, Knutsford and Middlewich. We continued to discuss changes to the current Guild rules and constitution, however we failed to provide the AGM with a satisfactory recommendation so hopefully this can be brought to a conclusion in 2026. Your committee members look after the smooth running of Guild business, arranging the programme, looking at grants, paying the bills, offering advice to the Guild membership where requested and keeping people informed of any learnings on Health and Safety matters. Our archivist looks after the Guild's history and various members of the committee work with the Diocese of Chester in areas such as Safeguarding and by providing advice to the DAC (Diocesan Advisory Committee for the Care of Churches) on all matters relating to

bells. You can read more on this and other work elsewhere in your Annual Report.

The AGM in May saw the election of a new Guild

webmaster and he has given the Guild a new look website. We are very grateful to the previous web master for the many years that he developed and looked after the previous website. As always this is your committee and represents all five branches so if you have anything you feel we should be looking at, please speak to one of your branch representatives.

Guild Secretary

Guild Safeguarding Officer's Report

We continue to work with the Safeguarding Group of the Diocese of Chester. The majority of tower captains in the guild have attended the safeguarding leadership training course, either in person or via Zoom. The remaining few are waiting for the Diocese to arrange the next course. I believe that we are fortunate that the Diocesan Safeguarding Officer, has provided ringing specific training courses for tower captains. Other ringing Associations and Societies are asked to join with other church officers (and clergy) on training courses where the experiences of ringers are not as easily shared. I think because of this relationship with the Diocese of Chester I have been asked to join the Central Council's Safeguarding Team. The following can be found on the Guild website but is worth repeating here;
The Guild acknowledges its duty to promote

the safeguarding of all children and adults at risk with whom it comes into contact at its events. It will take all appropriate measures to ensure that both it and its members fulfil this duty in accordance with the law and best practice. Safeguarding is everybody's responsibility, and all members of the Guild have a responsibility to uphold effective safeguarding practices.

If you have any concerns or questions about safeguarding matters contact the Guild's Safeguarding Officer,

The Safeguarding team of the Chester Diocese can be directly contacted by emailing safeguarding@chester.anglican.org

If someone is in immediate danger or harm, call 999 and ask for the police.

If your concern is local you should contact your own Parish Safeguarding Officer.

Please remember that the Church of England require all ringers to undertake the basic level of safeguarding training which can be accessed on line at;

<https://www.chesterdiocese.org/content/book-safeguarding-training>

Guild Safeguarding Officer

Guild Treasurer's Report

The 2025 Accounts show a healthy increase in the Guild funds. The two main events that underwrite this are the very generous bequest from the estate of the late Thomas Morgan £53,915 and the Tower Open Day organised by East and South branches £1,924.

These monies have been placed in the CCLA Church of England deposit fund. The balance at year end was £125,824. This resulted in interest payments totalling £3,414 in 2025, an increase of £1,745 on the previous year. In line with market trends the interest rate has decreased slightly and is currently 3.95% AER. The Gift Aid claim for 2024 was submitted and £431.91 was reclaimed.

Grants from the Bell Restoration Fund were awarded to Bebington £400 and St George's Stockport £2000.

Members subscriptions show a small increase of £188 on the previous year.

Please remember - Rule G 7 states *Guild Subscriptions shall be forwarded to the Treasurer in the year they are due prior to the Annual General Meeting.*

Contingent Liabilities Bell Restoration Fund

Neston £11,720

Bromborough £15,000

Staley £6970

Guild Treasurer

Guild Bell Restoration Officer's Report

On the 31st December 2025, the Bell Restoration Fund (BRF) stood at a healthy £127,100 which is more than double the total from the same point in 2024. Although, part of this increase is due to the increased share of the membership subscription going towards the BRF together with an increase in the interest rate provided by the CCLA Church of England Deposit Fund, we are also grateful to the bequest of £53,915 from the estate of Tommy Morgan. There are very few Wirral towers that didn't benefit from his expertise as he was involved in a great deal of bell maintenance throughout the Wirral Branch. The bequest will enable his legacy to continue throughout the Guild.

Although the BRF is in a healthy place at the moment, it is important that we continue to offer grants at a similar level to those that we are providing currently in order to be fair to previous projects and to make sure we don't drain the fund too quickly without being able to replace funds. £34,920 is already allocated to projects at Bromborough, Lower Peover, Neston, Staley and Tushingham and we are aware of a number of potential projects in the pipeline. It is important that we continue to raise funds so we can continue with the valuable work that the BRF does in assisting bell restoration, augmentation and installation projects throughout the Chester Diocesan Guild. Grants of £400 and £2000 were awarded and have been paid for successful projects at Bebington and Stockport, St George's respectively in 2025. Grants of £1150 and £80 were also awarded for Tushingham and Lower Peover, which are due to be completed and paid early in 2026.

As in this report last year, I would like to finish with three points. Firstly, it is handy for planning purposes for us to be aware of future projects so please do let either myself or your Branch representative of the Bell Restoration Fund Sub-Committee know if your tower is expecting to have a restoration project.

Secondly, it would be good to reduce the reliance on the income from membership subscription to boost the BRF. Are Branch Committees able to hold a fundraising event with the proceeds going to the BRF? If any individual members would like to make a donation, please do let either myself or the treasurer know and we can provide bank details.

Finally, I would like to thank the Branch Representatives to the BRF Sub-Committee and the DAC Bells Advisor for their help during the year.

Bell Restoration Officer

Reports from the four trustees and the Safeguarding Officer extracted from the Annual Report of the Chester Diocesan Guild of Church Bell Ringers 2026.



Statement of accounts to 31 Dec 2025

Ledgers												
	2025						2024					
	GF Income	BRF Income	Tot Income	GF Payments	BRF Payments	Tot Payments	GF Income	BRF Income	Tot Income	GF Payments	BRF Payments	Tot Payments
Subs												
Chester Branch	£496.00	£744.00	£1,240.00				£496.00	£744.00	£1,240.00			
East Branch	£956.00	£1,434.00	£2,390.00				£1,016.00	£1,524.00	£2,540.00			
Mid Branch	£628.00	£942.00	£1,570.00				£584.00	£876.00	£1,460.00			
South Branch	£720.00	£1,080.00	£1,800.00				£648.80	£973.20	£1,622.00			
Wirral Branch	£448.00	£677.00	£1,125.00				£436.00	£654.00	£1,090.00			
NRLM	£20.00	£30.00	£50.00				£8.00	£12.00	£20.00			
Subs Total	£3,268.00	£4,907.00	£8,175.00				£3,188.80	£4,783.20	£7,972.00			
Donation		£55,266.39	£55,266.39					£5,010.63	£5,010.63			
Advertising	£200.00		£200.00	-£30.00		-£30.00	£275.00		£275.00			
Gift Aid		£431.91	£431.91					£548.30	£548.30			
Interest		£3,414.26	£3,414.26					£1,668.42	£1,668.42			
Sales	£40.00		£40.00				£85.00	£122.00	£207.00			
Fundraising		£3,089.40	£3,089.40					£702.25	£702.25			
Restoration				-£400.00	-£2,000.00	-£2,400.00					-£15,700.00	-£15,700.00
Bookstall	£10.50		£10.50							-£39.00		-£39.00
Admin				-£1,611.70	-£38.28	-£1,649.98				-£1,257.31		-£1,257.31
Meetings				-£97.00		-£97.00				-£100.00		-£100.00
Central				-£359.20		-£359.20						
Training				-£150.00		-£150.00				-£45.00		-£45.00
Grand Total	£3,518.50	£67,108.96	£70,627.46	-£2,647.90	-£2,038.28	-£4,686.18	£3,548.80	£12,834.80	£16,383.60	-£1,441.31	-£15,700.00	-£17,141.31

Chester Diocesan Guild of Church Bell Ringers



Statement summary to 31 Dec 2025

	2025			2024		
	General Fund	BRF Fund	Total Funds	General Fund	BRF Fund	Total Funds
Total funds at start of year	£6,150.61	£61,456.24	£67,606.85	£4,043.12	£64,321.44	£68,364.56
Income	£3,518.50	£67,108.96	£70,627.46	£3,548.80	£12,834.80	£16,383.60
Transfers in		£68,532.85	£68,532.85		£132,623.50	£132,623.50
Expenditure	-£2,647.90	-£2,038.28	-£4,686.18	-£1,441.31	-£15,700.00	-£17,141.31
Transfers out	-£3,747.85	-£64,785.00	-£68,532.85		-£132,623.50	-£132,623.50
Total funds at end of period	£3,273.36	£130,274.77	£133,548.13	£6,150.61	£61,456.24	£67,606.85
Gain / Loss	£870.60	£65,070.68	£65,941.28	£2,107.49	-£2,865.20	-£757.71

Statement of assets to

	31 Dec 2025			31 Dec 2024		
Natwest current account	£3,212.86	£4,449.91	£7,662.77	£5,963.76	£1,530.64	£7,494.40
Natwest 95 day account						
CCLA charities deposit		£125,824.86	£125,824.86		£59,925.60	£59,925.60
Cash	£60.50		£60.50	£186.85		£186.85
Total funds at end of period	£3,273.36	£130,274.77	£133,548.13	£6,150.61	£61,456.24	£67,606.85

Contingent liabilities and assets

BRF Neston	-£11,720
BRF Bromborough	-£15,000
BRF Staley	-£6,970
Judge's prize	-£26

CCLA Interest 100%
Fund raising

YE forecast (if all the above happens)	£3,273.36	£96,558.47	£99,831.83
Honorary Treasurer Jocelyn Squires			

Notes

Runcorn grant application has expired but might be renewed.

Fundraising is an important income stream!



Fund transfers to 31 Dec 2025

Note: "V" (below) relates to the old VIRGIN and the new CCLA deposit accounts

Ledgers	XFR to GF	XFR fr GF	XFR to BRF c/a	XFR fr BRF c/a	XFR to BRF N95	XFR fr BRF N95	XFR to BRF V	XFR fr BRF V	XFR to CASH Cr	XFR fr CASH	GF XFR in	BRF XFR in	Tot XFR in	GF XFR out	BRF XFR out	Tot XFR out
2023	-£2,000		£27,100	-£30,000	£50,000		-£45,000		-£100		£77,100		£77,100	-£2,100	-£75,000	-£77,100
2024																
XFR																
Transfer BRF V to c/a			£8,323				-£8,323				£8,323		£8,323		-£8,323	-£8,323
Transfer BRF c/a to N95				-£500	£500						£500		£500		-£500	-£500
Transfer BRF c/a to CCLA				-£65,430			£65,430				£65,430		£65,430		-£65,430	-£65,430
Transfer CCLA to c/a			£5,600				-£5,600				£5,600		£5,600		-£5,600	-£5,600
Transfer BRF N95 to c/a			£52,770			-£52,770					£52,770		£52,770		-£52,770	-£52,770
2024 Total			£66,693	-£65,930	£500	-£52,770	£65,430	-£13,923			£132,624		£132,624		-£132,624	-£132,624
2025																
XFR																
Transfer GF to BRF c/a	-£3,571		£3,571								£3,571		£3,571	-£3,571		-£3,571
Transfer BRF c/a to CCLA				-£63,635			£63,635				£63,635		£63,635		-£63,635	-£63,635
CCLA Deposit Fund			£1,150				-£1,150				£1,150		£1,150		-£1,150	-£1,150
P.Thomson			£177						-£177		£177		£177	-£177		-£177
2025 Total	-£3,571		£4,898	-£63,635			£63,635	-£1,150		-£177	£68,533		£68,533	-£3,748	-£64,785	-£68,533



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
Chester Diocesan Guild of Church Bellringers

**On accounts for the year
ended**

31st December 2025

**Charity no
(if any)**

1148441

Set out on pages

Receipts and Payments Account and Statement of Assets & Liabilities

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

**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 which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

Signed:

Date:

23/05/2025

Name:

Steven Hughes

**Relevant professional
qualification(s) or body
(if any):**

MAAT

Address:

21 Eccleston Avenue

Bromborough

Wirral. CH62 2EB

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.