

REGISTERED CHARITY NO. 266869

**THE SUFFOLK GUILD OF RINGERS FOR THE DIOCESE
OF ST. EDMUNDSBURY AND IPSWICH
31 DECEMBER 2024**

SUFFOLK GUILD OF RINGERS

CHARITY INFORMATION

Charity registration number:	266869
Charity address:	17 Jermyn Avenue Bury St Edmunds IP32 7LJ
Bankers:	Barclays Bank Plc 4 Church Street Woodbridge Suffolk IP12 1DJ
Accountants:	R & H Accountants 1 The Courtyard Balls Farm Tye Road Elmstead Market Colchester Essex CO7 7BB
Donations should be sent to:	T Hart 17 Jermyn Avenue Bury St Edmunds IP32 7LJ

SUFFOLK GUILD OF RINGERS

CONTENTS

	PAGE
Independent examiner's report	1
Trustees' annual report	2 - 3
Income and expenditure account - General fund	4
Income and expenditure account - Restoration fund	5
Income and expenditure account - Library fund	6
Income and expenditure account - Jubilee fund	7
Income and expenditure account - Pipe Family Trust fund	8
Income and expenditure account - Handbell fund	9
Income and expenditure account - Golden Bottle fund	10
Income and expenditure account - Centenary Dinner fund	11
Statement of assets and liabilities	12 - 13

Independent Examiner's Report to the Trustees of the Suffolk Guild of Ringers

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 5 to 15

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.

**A E Rutherford FCCA
R & H Accountants
1 The Courtyard
Balls Farm
Tye Road
Elmstead Market
Colchester
CO7 7BB**

Date: 31 January 2025

Trustees' Annual Report for 2024

The Trustees present their report and financial statements for the year ended 31 December 2024.

Charity

The Suffolk Guild of Ringers for the Diocese of St Edmundsbury and Ipswich was registered with the Charity Commission on 10 December 1975, registration number 266869. The Charity's registered address is 17 Jermyn Avenue, Bury St Edmunds, IP32 7LJ. It is governed under a constitution originally registered in 1977 and most recently revised in 2022.

Principal Objectives

The main purposes of the Charity are: to promote and encourage the practice of bellringing within the Diocese of St Edmundsbury and Ipswich; to recruit, train and encourage bellringers in the practice of their art; to cultivate the art of scientific change ringing; to promote and advise on the preservation, renovation and augmentation of bells in an efficient condition.

Trustees

The Trustees during the period were:

From 1st January to 31st December: P M Ogden (Chairman); T P Hart (Treasurer); K J Salter (Ringing Master)

From 1st January to 5th April: K M Gill (Secretary)

From 5th April to 31st December: Rev D J Everett (Secretary)

General Policies

The Guild has formulated the following policies, which are regularly reviewed: Safeguarding; Privacy; Bullying; Complaints; Equality & Diversity; Expenses; Financial Management. A review of our objects, constitution and rules is scheduled for 2025.

Review of Progress and Achievements

Bellringing

The Guild held its AGM at the newly augmented 10 at Stowmarket and held striking contests at Falkenham and Felixstowe.

The Guild has had another excellent year attracting new recruits and members to ringing, welcoming 74 new members across the districts. The Guild now has three Association of Ringing Teachers (ART) teaching hubs: the long established Bardwell Teaching Hub, bellsashen Teaching Hub and Sole Bay Ringing Hub.

Recognition and achievement certificates introduced in 2023 continued to be used to promote engagement by members.

Overall 80 peals and 481 quarter peals were rung for the Guild during the year.

Our Secretary, Kate Gill, reached the end of her five year term. Additionally, Christine Knight stepped down as Peal Secretary, after 20 years of sterling work. We thank them for their major contributions to the Guild.

Guild Finances

Summary

The Guild's finances are healthy, having increased from £131231 at the end of 2023, to £148671 at the end of 2024.

Supporting the preservation, renovation and augmentation of bells in Suffolk remains one of our key charitable objectives and £13250 of our Restoration Fund is allocated for ongoing restoration work.

In addition, St Mary le Tower Ipswich requested financial support for the installation of six dumb bells in a new training centre. We have awarded a grant of £4850 (split between the General Fund and the Golden Bottle Fund)

for the installation of the bells and the purchase of laptops to allow the bells to be rung together, or separately for individual practice. Although not a traditional restoration project, outside the guidelines for use of the Restoration Fund, this is an important step for the Guild, recognising the importance that technology can play in the recruitment and training of bellringers.

This overall increase in Guild finances is associated with ongoing generous donations, increasing membership and a reduction in grants required for restoration work.

General Fund

Income for 2024 increased has slightly compared to 2023, with membership levels continuing to increase year-on-year after Covid. In addition, the Guild received a generous donation from the estate of Mrs Meg Pulford, husband of the late Geoff Pulford, ringer at Otley, as well as donations given in memory of Mrs Muriel Page and Mr Adrian Knights.

Restoration Fund

During the year we had two requests for grants. Drinkstone's original 11cwt ring of six bells are to be recast into a new six, sitting in a new eight bell galvanised steel bell frame, with new fittings, floor and a sound control system. Their £129K project was offered a grant of £11K (9.95% of allowable costs). The 2nd request, for dumb bells at St. Mary le Tower Ipswich, was fulfilled through other funds as explained above.

Back on 29 Oct 2023, Blythburgh was offered a £1K grant for refurbishment of pulley blocks, bearings and the repainting of the frame. At that time the GMC had limited grants to a maximum of 5% of allowable costs, which was subsequently relaxed to 10%. At the GMC's 20 Oct 24 meeting, the Blythburgh grant offer was increased to £2K (approximately 10% of allowable costs), bringing it into line with all the other recent grant offers.

Finally, Westhorpe informed the Guild that they would no longer require their £5K grant, due to a surfeit of funding.

In 2024, two projects came to fruition. The first was Westhorpe, where an unringable 5 bell tower has been updated to a very nice 6 bell peal. Additionally, Fornham St Martin's original 6 bells have been transformed into a new eight bell peal, with sound control, new fittings, frame and floor. Other restorations in their early stages include Copdock, Framsdon and Hoxne.

In May and September, the BAC ran a total of four, half-day Belfry Maintenance Courses at Framlingham Church, attended by some 50 people. Additionally, minor works including inspections, repairs and advice were provided by the BAC to some 30 towers in the county.

Significant sources of income for the Restoration Fund in 2024 included the NW Open Tower Day (arranged by Josh Watkins), the Parish Affiliation scheme, as well as generous donations throughout the year by members.

Other Funds

The Library, Handbell, Golden Bottle (with the noted award to SMLT), Jubilee and Pipe Family Funds remain broadly static.

P M Ogden
Trustee & Chairman

T P Hart
Trustee & Treasurer

Rev D J Everett
Trustee & Secretary

K J Salter
Trustee & Ringing Master

January 2025

SUFFOLK GUILD OF RINGERS

INCOME AND EXPENDITURE ACCOUNT YEAR ENDED 31 DECEMBER 2024

GENERAL FUND

	2024		2023	
	£	£	£	£
INCOME				
Donations	2,082		535	
Subscriptions	12,060		10,095	
Peal Fees	624		909	
Fundraising	194		88	
Report Advertising	205		170	
Sundry Sales	30		997	
		15,195		12,794
LESS: EXPENDITURE				
Annual Report	844		660	
Members Accident Insurance	793		793	
Public Liability Insurance	390		362	
Property Damage insurance	107		107	
Handbell Insurance	156		164	
Administration	1,196		716	
Central Council affiliation	126		130	
Travel & Subsistence	911		0	
Hall Hire (Meetings)	197		810	
Wreaths/Donations in Lieu	0		25	
Lapel Badges	0		102	
Ringing World Adverts	25		20	
		4,743		3,889
SURPLUS / (DEFICIT) FOR THE YEAR		10,452		8,904
TRANSFERS TO RESERVES				
To Restoration fund (note 1)		6,342		5,502
Closure of Centenary Fund		67		0
BALANCE AFTER TRANSFERS		4,042		3,402
GENERAL FUND at 1st January 2024		16,016		12,613
GENERAL FUND at 31st December 2024		<u>20,058</u>		<u>16,016</u>

SUFFOLK GUILD OF RINGERS

INCOME AND EXPENDITURE ACCOUNT YEAR ENDED 31 DECEMBER 2024

RESTORATION FUND

	2024		2023	
	£	£	£	£
Income				
Gift aid tax recovered		2,107		2,017
Affiliation Scheme		1,140		1,075
St. Edmund Clapper income		0		965
Donations		747		1,292
NW Open Day		2,038		0
Interest Received (note 2)		5,557		1,569
Guild Meetings and Events		0		815
Jubilee Fund interest (note 3)		1,886		1,385
Vestey Ring donations		225		225
		<u>13,700</u>		<u>9,342</u>
Expenditure				
Grants Approved in Year	12,000		1,000	
Drinkstone inscriptions (NW Open Day money)	<u>839</u>		<u>0</u>	
		(12,839)		(1,000)
Net income/expenditure		861		8,342
Coombs grant expired (returned from Allocated Fund)		0		8,000
Westhorpe grant returned from Allocated Fund		5,000		0
Transfer from General Fund (note 1)		6,342		5,502
Unallocated Restoration Fund as at 1 January 2024		<u>61,584</u>		<u>39,740</u>
Unallocated Restoration Fund as at 31 December 2024		<u><u>73,787</u></u>		<u><u>61,584</u></u>
Restoration Allocated Grants				
Income				
Transfer From Restoration Fund (i.e. Grants approved)		12,000		1,000
Expenditure				
Grants Paid		<u>(5,600)</u>		<u>(11,500)</u>
Net income/ expenditure		6,400		(10,500)
Coombs grant expired (returned to Restoration Fund)		0		(8,000)
Westhorpe grant no longer required (returned to Restoration Fund)		(5,000)		0
Allocated Grant Fund as at 1 January 2024		<u>11,850</u>		<u>30,350</u>
Allocated Grant Fund as at 31 December 2024		<u><u>13,250</u></u>		<u><u>11,850</u></u>
Total Restoration Fund as at 1 January 2024		<u>73,434</u>		<u>70,090</u>
Total Restoration Fund as at 31 December 2024		<u><u>87,037</u></u>		<u><u>73,434</u></u>

SUFFOLK GUILD OF RINGERS

INCOME AND EXPENDITURE ACCOUNT YEAR ENDED 31 DECEMBER 2024

LIBRARY FUND

	2024		2023	
	£	£	£	£
INCOME		0		0
EXPENDITURE				
Misc.	30		0	
SURPLUS / (DEFICIT) FOR THE YEAR		(30)		0
LIBRARY FUND at 1st January 2024		227		227
LIBRARY FUND at 31st December 2024		197		227

SUFFOLK GUILD OF RINGERS

INCOME AND EXPENDITURE ACCOUNT YEAR ENDED 31 DECEMBER 2024

JUBILEE FUND

	2024		2023	
	£	£	£	£
INCOME				
Donations received		0		0
SURPLUS / (DEFICIT) FOR THE YEAR		<hr/> 0		<hr/> 0
JULBILEE FUND at 1st January 2024		36,218		36,218
JULBILEE FUND at 31st December 2024		<hr/> <hr/> 36,218		<hr/> <hr/> 36,218

SUFFOLK GUILD OF RINGERS

INCOME AND EXPENDITURE ACCOUNT YEAR ENDED 31 DECEMBER 2024

PIPE FAMILY TRUST FUND

	2024		2023	
	£	£	£	£
INCOME				
Interest received		46		16
EXPENDITURE				
Grants		0		137
SURPLUS / (DEFICIT) FOR THE YEAR		<hr/> 46		<hr/> (121)
PIPE FAMILY TRUST FUND at 1st January 2024		1,012		1,133
PIPE FAMILY TRUST FUND at 31st December 2024		<hr/> <hr/> 1,058		<hr/> <hr/> 1,012

SUFFOLK GUILD OF RINGERS

INCOME AND EXPENDITURE ACCOUNT YEAR ENDED 31 DECEMBER 2024

HANDBELL FUND

	2024		2023	
	£	£	£	£
INCOME				
Donations received		75		60
EXPENDITURE				
Repairs		0		0
SURPLUS / (DEFICIT) FOR THE YEAR		<hr/> 75		<hr/> 60
HANDBELL FUND at 1st January 2024		993		933
HANDBELL FUND at 31st December 2024		<hr/> <hr/> 1,068		<hr/> <hr/> 993

SUFFOLK GUILD OF RINGERS

INCOME AND EXPENDITURE ACCOUNT YEAR ENDED 31 DECEMBER 2024

THE GOLDEN BOTTLE TRUST

	2024		2023	
	£	£	£	£
INCOME				
Donations received		0		0
EXPENDITURE				
Misc.		228		0
SURPLUS / (DEFICIT) FOR THE YEAR		<hr/> (228)		<hr/> 0
GOLDEN BOTTLE FUND at 1st January 2024		3,265		3,265
GOLDEN BOTTLE FUND at 31st December 2024		<hr/> <hr/> 3,037		<hr/> <hr/> 3,265

SUFFOLK GUILD OF RINGERS

INCOME AND EXPENDITURE ACCOUNT YEAR ENDED 31 DECEMBER 2024

CENTENARY DINNER FUND

	2024		2023	
	£	£	£	£
INCOME				
Ticket sales		-		5,085
EXPENDITURE				
Transfer to General Fund on Closure		67		6,998
SURPLUS / (DEFICIT) FOR THE YEAR		<hr/> (67)		<hr/> - 1,913
CENTENARY DINNER FUND at 1st January 2024		67		1,980
CENTENARY DINNER FUND at 31st December 2024		<hr/> 0 <hr/>		<hr/> 67 <hr/>

SUFFOLK GUILD OF RINGERS

STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2024

	2024		2023	
	£	£	£	£
CURRENT ASSETS				
CAF 12mth bonds	-		-	
CCLA/CBF General a/c	92,174		86,571	
CCLA/CBF Jubilee Fund	36,218		36,218	
Barclays Current Account	19,889		8,052	
District Cash in hand	391		391	
		148,671		131,231
TOTAL ASSETS		<u>148,671</u>		<u>131,231</u>

REPRESENTED BY

General fund	20,058	16,016
Restoration fund	73,787	61,584
Restoration grants allocated	13,250	11,850
Library fund	197	227
Jubilee fund	36,218	36,218
Pipe Family Trust fund	1,058	1,012
Handbells fund	1,068	993
The Golden Bottle Trust	3,037	3,265
Centenary Dinner Fund	0	67
	<u>148,671</u>	<u>131,231</u>

In the opinion of the Trustees, all of the Funds except the General Fund are restricted in nature.

Notes to the accounts

Note 1. 50% of the sum of subscriptions and peal fees is transferred to the Restoration fund.

Note 2. The total interest received from: the CCLA/CBF General fund, & CAF bonds has been allocated to the Jubilee Fund, Restoration Fund & Pipe Family Trust Fund and apportioned in the ratio of their respective capital sums. The Jubilee Fund amount has been passed directly to the Restoration Fund.

Note 3: The Jubilee Fund interest is transferred directly to the Restoration Fund.

SUFFOLK GUILD OF RINGERS

STATEMENT OF ASSETS AND LIABILITIES
AS AT 31 DECEMBER 2024

ASSETS

The Guild owns a number of gifted assets in addition to the various bank balances.
The main items (with approximate replacement costs) are:

Handbells	15,000
Library	13,000
Vestey Ring	4,900
Stock of lapel badges	1,335
Other assets	<u>2,700</u>
	36,935

Grants - Approved and Paid

	Approved Previous Years	Approved This year	Date Approved	Date of Expiry	Grants Paid Previous years	Grants Paid This year	Grants unpaid	Notes
Ipswich, St Clement	500.00		22/10/2017	31/12/2025			250.00	
Stowmarket	11,000.00		17/02/2018	31/12/2025	11,000.00		-	
Fornham St Martin	5,600.00		17/02/2018	31/12/2025		5,600.00	-	
Sudbury, St Gregory	3,000.00		12/02/2022	12/02/2025	3,000.00		-	
Westhorpe	5,000.00		23/10/2022	26/10/2025			-	No longer required
Blythburgh	1,000.00	1,000.00	29/10/2023	29/10/2026			2,000.00	
Drinkstone		<u>11,000.00</u>	23/06/2024	22/06/2029			<u>11,000.00</u>	
	<u>26,100.00</u>	<u>12,000.00</u>			<u>14,000.00</u>	<u>5,600.00</u>	<u>13,250.00</u>	

APPROVED:

We approve the accounts on pages 2 to 15 and confirm that the records produced, together with the information and explanations supplied to R & H Accountants, constitute a true and correct record of all the transactions of the charity for the year ended 31 December 2024.

.....
M Ogden

.....
T Hart

.....
Date:

.....
Date: