

**REGISTERED CHARITY NO. 266869**

**THE SUFFOLK GUILD OF RINGERS FOR THE DIOCESE  
OF ST. EDMUNDSBURY AND IPSWICH  
31 DECEMBER 2025**

## **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

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## **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 2025 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 2026**

## **Trustees' Annual Report for 2025**

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

### **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 1<sup>st</sup> January to 31<sup>st</sup> December: P M Ogden (Chairman); T P Hart (Treasurer); Rev D J Everett (Secretary)

From 1<sup>st</sup> January to 26<sup>th</sup> April: K J Salter (Ringing Master)

From 26<sup>th</sup> April to 31<sup>st</sup> December: J Colman (Ringing Master)

### **General Policies**

The Guild has formulated the following policies, which are regularly reviewed: Safeguarding; Privacy; Bullying; Complaints; Equality & Diversity; Expenses; Financial Management.

## **Review of Progress and Achievements**

### **Bellringing**

Throughout 2025, The Suffolk Guild continued to meet its charitable objectives:

- Promoting & encouraging the practice of bellringing through the organization of ringing events across the four districts in the Guild, including Guild striking competitions held at Aldeburgh and Yoxford.
- Supporting the recruitment and training of bellringers, welcoming 43 new members throughout the year and supporting the installation of training bells at Ipswich Minster, complementing our existing teaching hubs: the long established Bardwell Teaching Hub, bellsashen Teaching Hub and Sole Bay Ringing Hub.
- Cultivating the art of scientific ringing through regular practices across the Guild and the successful scoring of 83 peals and over 600 quarter peals during the year
- Promoting the preservation of bells, recommending repairs and supporting restoration and augmentation through the work of the Bell Advisory Committee and Restoration Fund, more details of which are given below.

Our Ringing Master, Katherine Salter, stepped down as Ringing Master and Trustee. We thank her for her major contributions to the Guild.

## **Guild Finances**

### **Summary**

The Guild's finances are healthy, with the general fund and restoration funds both increasing over the year. £13150 of our restoration fund was given to projects during 2025, with a further £1650 allocated for ongoing restoration work. A new fund has been created to manage the generous donation from the late Adrian Knights.

## General Fund

The general fund increased in 2025. Income for 2025 decreased compared to 2024, with subscription payments and donations both reducing, the former associated with a return to normal of subscription payments after abnormal payment patterns in 2023 & 24. Expenses also reduced, with lower administrative costs recorded, resulting in a net gain for the fund.

## Adrian Knights Fund

In January 2025, we received a very generous donation from the estate of Adrian Knights, a late ringer who passed away in December 2023. A separate fund has been set up to manage this donation and a working group, reporting into the trustees, has been created to ensure the terms in the will are met. The terms of the will specify that the money should be spent *'for the purpose of augmenting existing rings of bells to eight or more'*. The working group have contacted all Guild members and all PCCs in Suffolk, asking towers to register interest in funding towards a potential augmentation. An initial list of potential towers has been created and the working group are in contact with the towers and bell hanging companies to determine feasibility, prior to presenting a short-list of options to the trustees & GMC in 2026.

## Restoration Fund

During the year we had two requests for grants. Back on 20 Oct 24, the Guild offered £2K towards the refurbishment of the bearings, new pulley blocks and finally the repainting of the frame at Blythburgh. During the work, two of the clapper bushes were found to be significantly worn. The parish took the opportunity to deal with the issue and received an estimate of £1350 (plus vat) from Nicholson's, who were carrying out the refurbishment. The rebushing was not included in the original work schedule and the parish approached the Guild for additional funding. The GMC unanimously recommended a further grant of £150.

The second application concerned Aldeburgh. In 1961, Aldeburgh's bells were rehung in a new steel, 8 bell frame, 5 bells recast, and two new trebles added to make the new octave. The bells are a good musical set but spoilt by the 1622 William and John II Brend fifth bell, which was retained by the parish at that time. The PCC, plan to have their existing fifth bell replaced with a new bell and retain the old one as a clock bell. A recent inspection also revealed the rope pulleys are all heavily worn, adversely affecting the going of the bells and recommended that new pulleys be fitted.

The parish have decided to refurbish all the pulley blocks, at a cost of £1693 plus vat. The replacement 5th bell with new headstock is estimated at £12,251 plus vat. The work totals £13,944 plus vat, and the Guild unanimously recommended a grant of £1,400, £170 for the pulley's and £1,230 for the bell. Unusually, Aldeburgh have not obtained these estimates for the work. Taylors completed all the previous work and are the preferred contractors for this refurbishment.

In 2025, four projects came to fruition. The first was Drinkstone, 6 new recast bells in a new steel frame with sound control. Fornham St Martin's original 6 bells have been transformed into a new eight bell peal, with sound control, new fittings, and frame. Blythburgh's bell refurbishment was completed in the summer, but the bells have yet to be rung because of on-going building work in the church. Finally, the refurbished pulley blocks have been refitted at Aldeburgh, although the 5th bell has yet to be replaced.

Projects gaining momentum and likely to come to fruition in the foreseeable future include Copdock, Haverhill and Wetherden. Longer term projects remain Framsdon, Hoxne and Thornham Magna.

Additionally, minor works including inspections, repairs and advice were provided by the BAC to over 30 towers in the county. BAC members freely give their time for such work and many towers generously provide a donation to the restoration fund after the work is completed.

## Other Funds

The Library, Handbell, Golden Bottle, Jubilee and Pipe Family Funds remain broadly static.

P M Ogden  
Trustee & Chairman

T P Hart  
Trustee & Treasurer

Rev D J Everett  
Trustee & Secretary

J Colman  
Trustee & Ringing Master

January 2025

# SUFFOLK GUILD OF RINGERS

## INCOME AND EXPENDITURE ACCOUNT YEAR ENDED 31 DECEMBER 2025

### GENERAL FUND

	2025		2024	
	£	£	£	£
<b>INCOME</b>				
Donations	1,575		2,082	
Subscriptions	10,251		12,060	
Peal Fees	738		624	
Fundraising	-		194	
Report Advertising	205		205	
Sundry Sales	6		30	
		12,775		15,195
<b>LESS: EXPENDITURE</b>				
Annual Report	597		844	
Members Accident Insurance	793		793	
Public Liability Insurance	390		390	
Property Damage insurance	107		107	
Handbell Insurance	152		156	
Administration	591		1,196	
Central Council affiliation	269		126	
Travel & Subsistence	163		911	
Hall Hire (Meetings)	372		197	
Striking Competition expenses	448		0	
Lapel Badges	0		0	
Ringing World Adverts	49		25	
Grants paid	3,000			
		6,930		4,743
<b>SURPLUS / (DEFICIT) FOR THE YEAR</b>		5,846		10,452
<b>TRANSFERS TO RESERVES</b>				
To Restoration fund (note 1)		5,495		6,342
Closure of Centenary Fund		0		67
<b>BALANCE AFTER TRANSFERS</b>		351		4,042
<b>GENERAL FUND at 1st January 2025</b>		20,058		16,016
<b>GENERAL FUND at 31st December 2025</b>		20,409		20,058

# SUFFOLK GUILD OF RINGERS

## INCOME AND EXPENDITURE ACCOUNT YEAR ENDED 31 DECEMBER 2025

### RESTORATION FUND

	2025		2024	
	£	£	£	£
<b>Income</b>				
Gift aid tax recovered		1,963		2,107
Affiliation Scheme		1,245		1,140
St. Edmund Clapper income		0		0
Donations		1,205		747
NW Open Day		-		2,038
Interest Received (note 2)		4,136		5,557
Guild Meetings and Events		114		0
Jubilee Fund interest (note 3)		1,612		1,886
Vestey Ring donations		180		225
		<u>10,456</u>		<u>13,700</u>
<b>Expenditure</b>				
Grants Approved in Year	1,550		12,000	
Drinkstone inscriptions (NW Open Day money)	<u>-</u>		<u>839</u>	
		(1,550)		(12,839)
<b>Net income/expenditure</b>		8,906		861
Coombs grant expired (returned from Allocated Fund)		0		0
Westhorpe grant returned from Allocated Fund		-		5,000
Transfer from General Fund (note 1)		5,495		6,342
<b>Unallocated Restoration Fund as at 1 January 2024</b>		<u>73,787</u>		<u>61,584</u>
<b>Unallocated Restoration Fund as at 31 December 2024</b>		<u>88,187</u>		<u>73,787</u>
<b>Restoration Allocated Grants</b>				
<b>Income</b>				
Transfer From Restoration Fund (i.e. Grants approved)		1,550		12,000
<b>Expenditure</b>				
Grants Paid		<u>(13,150)</u>		<u>(5,600)</u>
<b>Net income/ expenditure</b>		(11,600)		6,400
Coombs grant expired (returned to Restoration Fund)		0		0
Westhorpe grant no longer required (returned to Restoration Fund)		0		(5,000)
<b>Allocated Grant Fund as at 1 January 2024</b>		<u>13,250</u>		<u>11,850</u>
<b>Allocated Grant Fund as at 31 December 2024</b>		<u>1,650</u>		<u>13,250</u>
<b>Total Restoration Fund as at 1 January 2025</b>		<u>87,037</u>		<u>73,434</u>
<b>Total Restoration Fund as at 31 December 2025</b>		<u>89,837</u>		<u>87,037</u>



## SUFFOLK GUILD OF RINGERS

### INCOME AND EXPENDITURE ACCOUNT YEAR ENDED 31 DECEMBER 2025

#### LIBRARY FUND

	2025		2024	
	£	£	£	£
INCOME		0		0
EXPENDITURE				
Misc.	10		30	
SURPLUS / (DEFICIT) FOR THE YEAR		(10)		(30)
LIBRARY FUND at 1st January 2025		197		227
LIBRARY FUND at 31st December 2025		187		197

## SUFFOLK GUILD OF RINGERS

### INCOME AND EXPENDITURE ACCOUNT YEAR ENDED 31 DECEMBER 2025

#### JUBILEE FUND

	2025		2024	
	£	£	£	£
<b>INCOME</b>				
Donations received		0		0
<b>SURPLUS / (DEFICIT) FOR THE YEAR</b>		<hr/> 0		<hr/> 0
<b>JULBILEE FUND at 1st January 2025</b>		36,218		36,218
<b>JULBILEE FUND at 31st December 2025</b>		<hr/> <hr/> 36,218		<hr/> <hr/> 36,218

## SUFFOLK GUILD OF RINGERS

### INCOME AND EXPENDITURE ACCOUNT YEAR ENDED 31 DECEMBER 2025

#### PIPE FAMILY TRUST FUND

	2025		2024	
	£	£	£	£
<b>INCOME</b>				
Interest received		35		46
<b>EXPENDITURE</b>				
Grants		0		0
<b>SURPLUS / (DEFICIT) FOR THE YEAR</b>		<hr/> 35		<hr/> 46
<b>PIPE FAMILY TRUST FUND at 1st January 2025</b>		1,058		1,012
<b>PIPE FAMILY TRUST FUND at 31st December 2025</b>		<hr/> <hr/> 1,093		<hr/> <hr/> 1,058

## **SUFFOLK GUILD OF RINGERS**

### **INCOME AND EXPENDITURE ACCOUNT YEAR ENDED 31 DECEMBER 2025**

#### **THE ADRIAN KNIGHTS FUND**

	<b>2025</b>	
	<b>£</b>	<b>£</b>
<b>INCOME</b>		
Donations		259,487
Interest received		7,356
<b>EXPENDITURE</b>		
Grants		0
<b>SURPLUS / (DEFICIT) FOR THE YEAR</b>		<hr/> 266,843
<b>THE ADRIAN KNIGHTS FUND at 1st January 2025</b>		0
<b>THE ADRIAN KNIGHTS FUND at 31st December 2025</b>		<hr/> <hr/> 266,843

## SUFFOLK GUILD OF RINGERS

### INCOME AND EXPENDITURE ACCOUNT YEAR ENDED 31 DECEMBER 2025

#### HANDBELL FUND

	2025		2024	
	£	£	£	£
<b>INCOME</b>				
Donations received		0		75
<b>EXPENDITURE</b>				
Repairs		0		0
<b>SURPLUS / (DEFICIT) FOR THE YEAR</b>		<hr/> 0		<hr/> 75
<b>HANDBELL FUND at 1st January 2025</b>		1,068		993
<b>HANDBELL FUND at 31st December 2025</b>		<hr/> <hr/> 1,068		<hr/> <hr/> 1,068

## SUFFOLK GUILD OF RINGERS

### INCOME AND EXPENDITURE ACCOUNT YEAR ENDED 31 DECEMBER 2025

#### THE GOLDEN BOTTLE TRUST

	2025		2024	
	£	£	£	£
<b>INCOME</b>				
Donations received		0		0
<b>EXPENDITURE</b>				
Misc.		0		228
Grants paid		1,850		0
<b>SURPLUS / (DEFICIT) FOR THE YEAR</b>		<u>(1,850)</u>		<u>(228)</u>
<b>GOLDEN BOTTLE FUND at 1st January 2025</b>		3,037		3,265
<b>GOLDEN BOTTLE FUND at 31st December 2025</b>		<u><u>1,187</u></u>		<u><u>3,037</u></u>

## SUFFOLK GUILD OF RINGERS

### INCOME AND EXPENDITURE ACCOUNT YEAR ENDED 31 DECEMBER 2025

#### CENTENARY DINNER FUND

	2025		2024	
	£	£	£	£
<b>INCOME</b>				
Ticket sales		-		-
<b>EXPENDITURE</b>				
Transfer to General Fund on Closure		-		67
<b>SURPLUS / (DEFICIT) FOR THE YEAR</b>		<hr/> 0		<hr/> - 67
<b>CENTENARY DINNER FUND at 1st January 2025</b>		0		67
<b>CENTENARY DINNER FUND at 31st December 2025</b>		<hr/> 0 <hr/>		<hr/> - <hr/>

## SUFFOLK GUILD OF RINGERS

### STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2025

	2025		2024	
	£	£	£	£
<b>CURRENT ASSETS</b>				
CAF 12mth bonds	-		-	
CCLA/CBF General a/c	96,345		92,174	
CCLA/CBF Jubilee Fund	36,218		36,218	
CCLA/CBF Adrian Knights Fund	266,843		-	
Barclays Current Account	17,102		19,889	
District Cash in hand	333		391	
		416,841		148,671
<b>TOTAL ASSETS</b>		<u>416,841</u>		<u>148,671</u>
<b>REPRESENTED BY</b>				
General fund	20,409		20,058	
Restoration fund	88,187		73,787	
Restoration grants allocated	1,650		13,250	
Library fund	187		197	
Jubilee fund	36,218		36,218	
Pipe Family Trust fund	1,093		1,058	
Handbells fund	1,068		1,068	
The Golden Bottle Trust	1,187		3,037	
The Adrian Knights Fund	266,843		0	
		<u>416,841</u>		<u>148,671</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.

Note 4: Transfer from General Fund to Restoration Fund, in line with Reserves Policy



## SUFFOLK GUILD OF RINGERS

### STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2025

#### 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	1,305
Other assets	2,700
	<u>36,905</u>

#### 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	22/10/2017	250.00		250.00	
Blythburgh	2,000.00	150.00	29/10/2023	29/10/2026		2,150.00		
Drinkstone	11,000.00		23/06/2024	22/06/2029		11,000.00		
Aldeburgh		1,400.00	19/10/2025	18/10/2028			1,400.00	
	<u>13,500.00</u>	<u>1,550.00</u>			<u>250.00</u>	<u>13,150.00</u>	<u>1,650.00</u>	

#### Non-BRF 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	Comment
SMLT Training Bells	3,000.00		23/06/2024	23/06/2027		3,000.00	-	General Fund
SMLT Training Bells Tech	1,850.00		23/06/2024	23/06/2027		1,850.00	-	Golden Bottle Trust Fund
	<u>4,850.00</u>	<u>-</u>			<u>-</u>	<u>4,850.00</u>	<u>-</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 2025.

.....  
**M Ogden**

.....  
**T Hart**

.....  
**Date:**

.....  
**Date:**