

THE BATH & WELLS DIOCESAN ASSOCIATION OF CHANGE RINGERS
(Founded 31st May 1890)

TREASURER'S REPORT

Despite everything it has actually been an active year for the Association accounts. I am pleased to say that the decision was made to open the general fund to supporting the Association during the pandemic with the launch of the return to ringing scheme. A number of applications have been approved with a few payments being made before the winter lockdown. An important change has been made to the financial year for the Association – it will now run from 1 January – 31 December starting from 2021. Subs are now due by end March. Please note that the accounts set out below are for 14 months.

Liz Lane,
Association Treasurer

GENERAL FUND - INCOME AND EXPENDITURE
Year ended 31st October 2019

2018	INCOME	2019	2018	EXPENDITURE	2019
		£			£
13,530	Branch Membership & Badge Sales	20,176	150	Central Council Subscription	200
0	(less Branch Expenses)	0	1,181	Central Council Reps Expenses	200
0	(less Branch Ringing World Notices)	0	136	Ringing World Notices - Association	126
<u>13,530</u>		<u>20,176</u>	95	Expenses: Gen Sec - administration	90
			0	Gen Sec - Membership	0
1,734	Peal Booking Fees	1,752	0	Treasurer	0
150	Sales of Report and Badges	51	79	Peal Sec & Asst	0
0	Advertising	0	0	Report Editor	0
0	Donation via General Fund	80	0	Education Officer	0
102	Bank Interest Received	113	0	Dep Education Officer	0
	Sale of Books	0	25	Webmaster	0
			2,477	Cost of Annual Report (2,100 copies)	2,652
0	Other (back year subs)		355	Insurance Public Liability	350
			2,200	Training	3,800
			10	Central Council Library Subscription	10
			0	Purchase of Association badges	0
			0	Other (incl subs overpaid)	129
			13,000	Transfers to Bell Fund	0
			<u>19,698</u>	Total Expenditure	<u>7,557</u>
<u>15381</u>	Total Income	<u>22,172</u>	<u>4,317</u>	Surplus Income over Expenditure	<u>14,615</u>
			<u>15,381</u>		<u>22,172</u>

GENERAL FUND - BALANCE SHEET

As at 31st October 2019

2018 £	LIABILITIES	2019 £	2018 £	ASSETS	2019 £
	Accumulated Fund:			Cash:	
21,449	Balance at 1st November 2018	17,164	16,944	Natwest Bank - Current	31,752
-	Less excess of expenditure	<u>14,615</u>	0	Cash in hand - Treasurer	0
<u>4,317</u>			0		
			0	Cash in Hand - Books	0
			220	Ringing World Account	95
			0	3.5% War Loan	<u>0</u>
<u>17,132</u>	Balance at 31st October 2019	<u>31,779</u>	<u>21,429</u>		<u>31,847</u>

BRANCH	Members in 2018	2018 compared to 2019	Members, Associate Members & HLMs at 31st October 2019	Deduct Expenses Claimed	Deduct RW Notices	Net Receipts	Net Receipts
			No	£	£	£	%
Axbridge	199	1	200	2,000.00	0.00	2,000.00	100
Bath	134	-34	100	1,000.00	0.00	1,000.00	100
Bridgwater	129	11	140	1,400.00	0.00	1,400.00	100
Cary	176	0	176	1,760.00	0.00	1,760.00	100
Chew	174	-6	168	1,680.00	0.00	1,680.00	100
Crewkerne	102	16	118	1,180.00	0.00	1,180.00	100
Dunster	170	5	175	1,750.00	0.00	1,750.00	100
Frome	142	-3	139	1,390.00	0.00	1,390.00	100
Glaston	95	-12	83	830.00	0.00	830.00	100
Ilchester	157	6	163	1,630.00	0.00	1,630.00	100
Taunton	255	-17	243	2,430.00	0.00	2,430.00	100
Non-Resident HLMs	1	0	1	10.00		10.00	
Totals	1,717	2	1,718	17,180	0.00	17,180	100

Bell Fund Trustees' Report 2020

Again, despite everything a number of projects have completed this year and grants paid. In particular, the work at Bridgwater is complete which is a great achievement. The fund has

been boosted this year by a generous bequest from Robert Davis of Sutton Montis, for which we are grateful.
On behalf of the Trustees, I would like to thank all those making donations or involved in fund raising activities.

Liz Lane, Treasurer to the Trustees

ANNUAL REPORT OF THE TRUSTEES OF THE BATH AND WELLS DIOCESAN ASSOCIATION OF CHANGE RINGERS BELL FUND FOR THE YEAR ENDED 31st DECEMBER 2020

Title of the Charity

The Bath and Wells Diocesan Association of Change Ringers Bell Fund. Charity Registration Number 273962. Inland Revenue Reference XN 44116

Objectives

1. The provision of grants towards the repair, renovation or augmentation of bells and their fittings (excluding ropes or masonry).
2. The provision of a free advisory service on the maintenance and repair of church bell installations.
3. The provision of instruction to bands of ringers in order to promote the art of church bell ringing.

Beneficial Area

The Diocese of Bath & Wells

Governing Instrument

Rule 12 (formerly Rule 11 until 1980 and as amended 19 April 1976) of the rules of the Bath & Wells Diocesan Association of Change Ringers, which states:

'A Bell Fund shall be administered by the General Committee to provide grants towards the repair, renovation or augmentations of bells and fittings (excluding ropes or masonry), advisory service expenses and instruction fees. Applications for assistance from the Bell Fund should be made to the General Secretary by incumbents or PCC Secretaries.'

Trustees

The General Committee of the Association for the time being as listed on page 2 of the Association Annual Report.

Treasurer

The Treasurer of the Association, Ms E.Lane, 17 Starrs Close, Axbridge, BS26 2BZ, is also Treasurer of the Bell Fund on behalf of the Trustees.

BELL FUND - INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST December 2020 (Registered Charity No 273962)

2019 £	INCOME	2020 £	2019 £	EXPENDITURE	2020 £
52	Covenants & Gift Aid	52	*	Insurance - Tower	359
	Standing Orders			Advisers	
0	Tax refund on	0	0	Expenses - Tower	0
	Covenants & Gift			Advisers	
	Aid		0	Expenses - General	0
5,965	Affiliation Fees	5,980	0	Secretary	0
				Expenses - Treasurer	
572	Interest Received	582	0	(Pens)	0
0	Training Days net	0		Grants to Towers - <i>see</i>	29,233
	proceeds			<i>separate list</i>	
82	CDs, Car Stickers	210	0	Cost of Sweatshirts	0
	& Sweatshirts			Refund of fees/quota	
0	Legacies	5,000	18,619	payments	0
15	Other (Quota	15			

	payments in error)				
3,482	Donations - <i>see separate list</i>	4,093			
620	Quarter Peal Month	620			
					-
	Transfers from General Fund	0	-7,832	Surplus (deficit) for the year	13,675
10,788		15,916	10,788		15,916
				*Cost will show in next year's account as paid by personal account not recovered in year	6

BELL FUND - BALANCE SHEET AS AT 31ST December 2020

2019 £	LIABILITIES	2020 £	2019 £	ASSETS	2020 £
	Accumulated Fund:			Cash:	
106,607	Balance at 1st November 2019	98,773	98,773	Natwest Bank - Current Account	85,095
-7,832	Surplus (deficit) for the year	-13,675	0	Natwest Bank - Capital Reserve A/C	0
	CBF	421	422	CBF Deposit Account	424
			0	Fixed Rate Bond	0
			0	Cash in Hand	0
99,194	Balance at 31st December 2020	85,519	99,195		85,519

NOTIFICATION HAS BEEN RECEIVED THAT WORK HAS STARTED IN TOWERS WHERE THE COMMITMENT IS

25,142

DONATIONS TO THE BELL FUND

	£	
<i>Axbridge Branch</i>		<i>Chew Branch</i>
50/50 club	1,000	
		<i>Crewkerne Branch</i>
<i>Bath Branch</i>		<i>Dunster Branch</i>
		<i>Frome Branch</i>
<i>Bridgwater Branch</i>		<i>Glaston Branch</i>

Cary Branch

Branch donation 208

Skittles	201	<i>Ilchester Branch</i>	
	409	Branch donation	300
		<i>Taunton Branch</i>	
		Branch lottery	1,332
		Quarter Peal (pre lockdown)	250
D Bromwich	300		
Richard Cook			
Funeral donation	212		
R.W Davis legacy	5,000		
TOTAL	5,512		

GRANTS PAID TO TOWERS	£	CONTINGENT LIABILITIES - OUTSTANDING GRANTS	
Bridgwater	17,000	Goathurt	4,735
Leigh on Mendip	4,750	Marksbury	2,680
	4,3		
Publow	50	Stanton Drew	650
Locking	588	Monksilver	5,540
Pitminster	2,545	Pylle	540
		Sutton Montis	5,052
		Nunney	5,745
		Taunton St James	200
			25,142
	29,233		2

BALANCE AVAILABLE FOR FUTURE GRANTS

Cash at Bank & in hand per Balance Sheet	85,519
Less Outstanding Grants	-25,142
Income Reserve	60,377

Balance Available for Future Grants	2020	2019	2016	2017	2018
Cash at Bank & in Hand	£ 85,5	£	£	£	£ 107,02
per Balance Sheet	19	99,194	95,415	83,853	6
less Outstanding	25,1				47,406
Commitments	42	51,680	48,180	32,105	
	60,3				59,585
Balance Available	77	47,564	47,235	51,748	

Independent Examiner's Report to the Trustees of the Bath and Wells Diocesan Association of Change Ringers' Bell Fund

I report on the accounts of the Trust for the year ended 31st December 2020

Respective responsibilities of trustees and examiner

As the charity's trustees you are responsible for the preparation of the accounts; you consider that the audit requirement of section 43(2) of the Charities Act 1993 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under section 43 (7)(b) of the Act, whether particular matters have come to my attention.

Basis of Independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes considerations of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements
 - To keep accounting records in accordance with section 41 of the act and
 - To prepare accounts which accord with the accounting records and to comply with the accounting requirements of the act, have not been met: or
2. to which in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Anna Hallett
Westonzoyland, 21th February 2021

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for the most up-to-date information on all
Association and Branch activities and other details

THE BATH & WELLS DIOCESAN ASSOCIATION OF CHANGE RINGERS
(Founded 31st May 1890)

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Despite everything it has actually been an active year for the Association accounts. I am pleased to say that the decision was made to open the general fund to supporting the Association during the pandemic with the launch of the return to ringing scheme. A number of applications have been approved with a few payments being made before the winter lockdown. An important change has been made to the financial year for the Association – it will now run from 1 January – 31 December starting from 2021. Subs are now due by end March. Please note that the accounts set out below are for 14 months.

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Association Treasurer

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102	Bank Interest Received	113	0	Dep Education Officer	0
	Sale of Books	0	25	Webmaster	0
			2,477	Cost of Annual Report (2,100 copies)	2,652
0	Other (back year subs)		355	Insurance Public Liability	350
			2,200	Training	3,800
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			<u>19,698</u>	Total Expenditure	<u>7,557</u>
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<u>4,317</u>			0		
			0	Cash in Hand - Books	0
			220	Ringing World Account	95
			0	3.5% War Loan	<u>0</u>
<u>17,132</u>	Balance at 31st October 2019	<u>31,779</u>	<u>21,429</u>		<u>31,847</u>

BRANCH	Members in 2018	2018 compared to 2019	Members, Associate Members & HLMs at 31st October 2019	Deduct Expenses Claimed	Deduct RW Notices	Net Receipts	Net Receipts
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Taunton	255	-17	243	2,430.00	0.00	2,430.00	100
Non-Resident HLMs	1	0	1	10.00		10.00	
Totals	1,717	2	1,718	17,180	0.00	17,180	100

Bell Fund Trustees' Report 2020

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been boosted this year by a generous bequest from Robert Davis of Sutton Montis, for which we are grateful.
On behalf of the Trustees, I would like to thank all those making donations or involved in fund raising activities.

Liz Lane, Treasurer to the Trustees

**ANNUAL REPORT OF THE TRUSTEES OF THE BATH AND WELLS DIOCESAN
ASSOCIATION OF CHANGE RINGERS BELL FUND FOR THE YEAR ENDED 31st
DECEMBER 2020**

Title of the Charity

The Bath and Wells Diocesan Association of Change Ringers Bell Fund. Charity Registration Number 273962. Inland Revenue Reference XN 44116

Objectives

1. The provision of grants towards the repair, renovation or augmentation of bells and their fittings (excluding ropes or masonry).
2. The provision of a free advisory service on the maintenance and repair of church bell installations.
3. The provision of instruction to bands of ringers in order to promote the art of church bell ringing.

Beneficial Area

The Diocese of Bath & Wells

Governing Instrument

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Treasurer

The Treasurer of the Association, Ms E.Lane, 17 Starrs Close, Axbridge, BS26 2BZ, is also Treasurer of the Bell Fund on behalf of the Trustees.

**BELL FUND - INCOME AND EXPENDITURE ACCOUNT FOR THE
YEAR ENDED 31ST December 2020**
(Registered Charity No 273962)

2019 £	INCOME	2020 £	2019 £	EXPENDITURE	2020 £
52	Covenants & Gift Aid	52	*	Insurance - Tower	359
	Standing Orders			Advisers	
0	Tax refund on	0	0	Expenses - Tower	0
	Covenants & Gift			Advisers	
	Aid		0	Expenses - General	0
5,965	Affiliation Fees	5,980	0	Secretary	0
				Expenses - Treasurer	
572	Interest Received	582	0	(Pens)	0
0	Training Days net	0		Grants to Towers - <i>see</i>	29,233
	proceeds			<i>separate list</i>	
82	CDs, Car Stickers	210	0	Cost of Sweatshirts	0
	& Sweatshirts			Refund of fees/quota	
0	Legacies	5,000	18,619	payments	0
15	Other (Quota	15			

	payments in error)				
3,482	Donations - <i>see</i>	4,093			
	<i>separate list</i>				
620	Quarter Peal	620			
	Month				
					-
	Transfers from			Surplus (deficit) for the	13,67
	General Fund	0	-7,832	year	5
					15,91
10,788		15,916	10,788		6
				*Cost will show in next	
				year's account as paid	
				by personal account not	
				recovered in year	

BELL FUND - BALANCE SHEET AS AT 31ST December 2020

2019	LIABILITIES	2020	2019	ASSETS	2020
£		£	£		£
	Accumulated			Cash:	
	Fund:			Natwest Bank - Current	
106,60	Balance at 1st	98,773	98,773	Account	85,095
7	November 2019			Natwest Bank - Capital	
	Surplus (deficit)	-13,675	0	Reserve A/C	0
-7,832	for the year	421	422	CBF Deposit Account	424
	CBF		0	Fixed Rate Bond	0
			0	Cash in Hand	0
	Balance at 31st				85,51
99,194	December 2020	85,519	99,195		9

NOTIFICATION HAS BEEN RECEIVED THAT WORK HAS STARTED IN TOWERS
WHERE THE COMMITMENT IS

25,142

DONATIONS TO THE BELL FUND

	£	
<i>Axbridge Branch</i>		<i>Chew Branch</i>
50/50 club	1,000	
		<i>Crewkerne Branch</i>
<i>Bath Branch</i>		<i>Dunster Branch</i>
		<i>Frome Branch</i>
<i>Bridgwater Branch</i>		<i>Glaston Branch</i>
<i>Cary Branch</i>		

Branch donation 208

Skittles	201	<i>Ilchester Branch</i>	
	409	Branch donation	300
		<i>Taunton Branch</i>	
		Branch lottery	1,332
		Quarter Peal (pre lockdown)	250
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Richard Cook			
Funeral donation	212		
R.W Davis legacy	5,000		
TOTAL	5,512		

GRANTS PAID TO TOWERS	£	CONTINGENT LIABILITIES - OUTSTANDING GRANTS	
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	4,3		
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Pitminster	2,545	Pylle	540
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		Nunney	5,745
		Taunton St James	200
			25,142
	29,233		2

BALANCE AVAILABLE FOR FUTURE GRANTS

Cash at Bank & in hand per Balance Sheet	85,519
Less Outstanding Grants	-25,142
Income Reserve	60,377

Balance Available for Future Grants	2020	2019	2016	2017	2018
Cash at Bank & in Hand	£ 85,5	£	£	£	£ 107,02
per Balance Sheet	19	99,194	95,415	83,853	6
less Outstanding	25,1				47,406
Commitments	42	51,680	48,180	32,105	
	60,3				59,585
Balance Available	77	47,564	47,235	51,748	

Independent Examiner's Report to the Trustees of the Bath and Wells Diocesan Association of Change Ringers' Bell Fund

I report on the accounts of the Trust for the year ended 31st December 2020

Respective responsibilities of trustees and examiner

As the charity's trustees you are responsible for the preparation of the accounts; you consider that the audit requirement of section 43(2) of the Charities Act 1993 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under section 43 (7)(b) of the Act, whether particular matters have come to my attention.

Basis of Independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes considerations of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements
 - To keep accounting records in accordance with section 41 of the act and
 - To prepare accounts which accord with the accounting records and to comply with the accounting requirements of the act, have not been met: or
2. to which in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Anna Hallett
Westonzoyland, 21th February 2021

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for the most up-to-date information on all
Association and Branch activities and other details

Respective responsibilities of the trustees and examiner

As the charities trustees you are responsible for the preparation of the accounts; you consider that the audit requirement of section 43(2) of the Charities Act 1993 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under section 43(7)(b) of the Act, whether particular matters have come to my attention.

Basis of independent examiner's report

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Independent Examiner's Statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 41 of the Act and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.