

MIDDLESEX COUNTY ASSOCIATION OF CHURCH BELL RINGERS BELL RESTORATION FUND

REPORT AND ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2025

Establishment, Government and Trustees

In 1952 the Middlesex County Association & London Diocesan Guild of Church Bell Ringers ("The Association") established a Bell Restoration Fund ("The Fund" or "BRF") to provide financial support towards bell restoration projects to towers in and around The Association area.

In 1980 the Bell Restoration Fund became a registered charity (number 279919) with the name "The Middlesex County Association Of Church Bell Ringers Bell Restoration Fund".

The Bell Restoration Fund is governed by rules agreed by the members of The Association and printed in The Association Annual Report.

There are usually four trustees: the Association General Secretary and the three Trustees of The Association. These are elected annually by the members of The Association.

During the year ended 31st December 2025 the Trustees were:

Geraldine Forster

Linda Georgiades (Association General Secretary - until April 2025)

Helen Porter

James White

Correspondence to the Bell Restoration Fund should be addressed to:

J. White, 2 Elvetham Crescent, Fleet, Hampshire, GU51 1BU

Annually following the Annual General Meeting of The Association, the Trustees choose from their number a Chairman (Geraldine Forster 2025-26) and a Finance Trustee (James White for 2025-26).

The Middlesex Association was without a General Secretary from its Annual General Meeting in April 2025 and so the Bell Restoration Fund continued with just three trustees from that date. Peter Curwen was appointed as Association General Secretary in April 2026 and he has now been appointed as a Trustee of the Bell Restoration.

Management of The Bell Restoration Fund

The Bell Restoration Fund is managed by the Bell Restoration Committee of The Association, with day-to-day operation undertaken by the Bell Restoration Fund Treasurer.

The Bell Restoration Committee ("The Committee") is established under the rules of The Association and comprises the following members elected annually:

The President, Master, General Secretary and General Treasurer of The Association;
the Bell Restoration Fund Treasurer and the Bell Restoration Officer;
the Trustees of The Association; two additional representatives of The Association;
two representatives of each district (currently four people representing two districts).
Further members may be co-opted to assist with The Committee's work.

The purpose of The Committee is:

- i) to provide help and advice on the planning and execution of maintenance, repairs, installations and restorations in bell towers
- ii) to maintain and enhance the Bell Restoration Fund.

The quorum for meetings of The Committee considering grants or loans is five.

**MIDDLESEX COUNTY ASSOCIATION OF CHURCH BELL RINGERS
BELL RESTORATION FUND**

REPORT AND ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2025

Grants and Loans from the Bell Restoration Fund

Applications for grants and loans from the BRF are made in writing to the General Secretary of The Association giving details of approved work to be carried out, and estimates of the costs involved. Such applications are considered by the Bell Restoration Committee. If the project meets the conditions for support, the committee will make a recommendation to a General Meeting of the Association for a grant to be awarded, or it may ask the applicant for further information on the project and its existing funding so that a decision on the level of a grant can be considered. Applications for a grant or loan are considered and voted on at a General Meeting of The Association.

The Bell Restoration Committee may, without making a recommendation to a General Meeting of The Association, exceptionally make loans to a value of not more than £500 each, with a total outstanding at any one time of no more than £1,000, to help support emergency repairs at an active tower in the Association. The Bell Restoration Committee shall advise the Central Committee and the next General Meeting of such loans, which may at that time be converted to grants.

The Bell Restoration Committee usually meets twice per year, in the Spring and Autumn shortly before the General Meetings of The Association, but can meet at other times as necessary for the consideration of grants and loans or for other business.

The Trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding what activities the charity should undertake. The policy on reserves is reviewed annually by the Trustees.

Reserves Policy

The Trustees expect and aim to pay out as grants the annual income of the charity within four years of receipt, in accordance with the charitable objectives, subject to there being projects which request our financial support and which satisfy the conditions of support.

Reserves (in excess of outstanding grants), other than restricted funds and capital sums of which only the interest may be used, therefore normally do not exceed four times the charity's annual income. The financial statements which follow include a statement of the value of accumulated reserves as at the end of the accounting period.

Officers' Reports

The report of the Bell Restoration Fund Treasurer, including the accounts, is given on the following pages.

To put the work supported by the Bell Restoration Fund into the context of the larger volume of work being undertaken by members of The Association and, in particular, by members of the Bell Restoration Committee, a copy of the report of Stephen Jakeman, the Association Bell Restoration Officer during 2025, is also presented.

BELL RESTORATION FUND TREASURER'S REPORT 2025

Accounts for the Year ended 31 December 2025

Income and Expenditure Account	2025		2024	
	£	£	£	£
Income				
Collections and events	822		982	
Donations	2,030		4,291	
200 Club	5,000		5,300	
Bequests	15,444		-	
Contribution from Central Fund	<u>1,500</u>		<u>500</u>	
		24,796		11,073
Interest on deposit account	857		955	
Gift Aid Reclaim	1,071		-	
Dividends from share account	<u>1,574</u>		<u>1,496</u>	
		3,502		2,451
Total income		<u>28,298</u>		<u>13,524</u>
Grants paid				
Uxbridge (St Margaret)		(750)		-
Expenditure				
Bank charges		(28)		-
Surplus / (deficit) for the year		<u>27,520</u>		<u>13,524</u>
Balance Sheet		2025		2024
		£		£
Current account		64,720		39,631
Deposit account		19,802		18,945
Share investment fund		55,336		56,041
Liabilities				
Grants to	Date voted	£	£	
Hampton	Apr. 2024	40,000	40,000	
Ealing (St Mary)	Oct. 2024	12,000	12,000	
Aldgate (St Botolph)	Apr. 2025	10,000	-	
Richmond	Oct. 2025	<u>5,000</u>	<u>-</u>	
		(67,000)		(52,000)
Net Assets		<u>72,858</u>		<u>62,617</u>
		2025		2024
		£		£
Balance brought forward		62,617		84,878
Surplus / (deficit) for the year		27,520		13,524
Movement in the value of the shares		(2,279)		1,215
Movement in grants awarded		<u>(15,000)</u>		<u>(37,000)</u>
Accumulated Reserves		<u>72,858</u>		<u>62,617</u>

Note: grants lapse after three years but can be re-voted if the project being supported is delayed beyond this time.

REPORT OF THE INDEPENDENT EXAMINER FOR 2025

Accounts for the Year ended 31 December 2025

I have checked the accounts of the Bell Restoration Fund (on this page and the previous page), and the Treasurer's Report (on the following page), together with the explanatory notes, for the year ended 31st December 2025. I confirm that they are in accordance with the books and records supplied to me.

Michael J. Trimm ACA
Independent Examiner

April 2026

BELL RESTORATION FUND TREASURER'S REPORT FOR 2025

The Bell Restoration Fund continues to be well supported. Previously agreed grants which have yet to be paid are to Hampton (£40,000), Ealing (£12,000), Aldgate (£10,000) and Richmond (£5,000). More details on these projects can be found in the Bell Restoration Officer's report.

A substantial proportion of Bell Restoration Fund income continues to be derived from the 200 Club and donations (a combination of regular and one-off giving). This income continues to be supplemented by fundraising at events. Many thanks to those who organised and supported these. Of particular note should be the generosity of Norman Edwards who, in this will, left a bequest to the Bell Restoration Fund of over £15,000.

We remain grateful to all those who have contributed to the Bell Restoration Fund during the year and we are particularly grateful for all the regular and one-off donations made, some of which have continued for many years.

Chris Weavers
Bell Restoration Fund Treasurer
On behalf of the Trustees

BELL RESTORATION OFFICER'S REPORT FOR 2025

It was another busy year with multiple visits to towers throughout the Association & Guild's area, mainly on practical matters. At a meeting of the Bell Restoration Committee in March there was discussion over three requests for grants:

City of London (St Botolph, Aldgate): supporting a heavy overhaul of the 25cwt ring of eight.

Uxbridge (St Margaret): towards overhaul of the clappers.

Chiswick (St Nicholas): towards repairing a cracked headstock and a general overhaul of the fittings.

At The Association Annual General Meeting, recommendations that a grant of £10,000 each be awarded to both Aldgate and Chiswick, and a grant of £750 be awarded to Uxbridge, were all approved by the membership present.

In September the Bell Restoration Committee discussed a request for a grant from Richmond in support of a major project to replace their existing ring of eight (retaining three of the bells) with a budget of £153k. At The Association Autumn General Meeting, after some discussion and a vote, a grant of £5,000 was approved.

BELL RESTORATION OFFICER'S REPORT FOR 2025 (CONTINUED)

Projects supported by grants from the Bell Restoration Fund:

City of London (St Botolph, Aldgate): an overhaul, the first since installation in 1966, has been completed supported by a grant of £10,000, and the organising of volunteer labour to assist the local band, making a saving of some £4,400.

Chiswick (St Nicholas): a general overhaul is planned plus a repair to one headstock.

Ealing (St Mary): contracts organised by the local band with assistance from the Bell Restoration Committee to replace the lighting in the belfry and to stitch internal cracks in brickwork in the ringing chamber and belfry, have both been completed. The damaged 'X' frame end has been dismantled. The front six were rung for the induction service of new rector and at Christmas and this was well received by Church. Once the Church organises the faculty the final contract can be awarded to repair the damaged frame and to overhaul the fittings including clappers, pulleys and bearings.

Hampton (St Mary): the rehang of ring of the eight bells in the existing frame with all new fittings, tuning and installation of a sound control system. The contract has been placed with Nicholson Engineering with the first phase (the removal of bells and fittings) planned for April 2026.

Towers where support and assistance have been provided or work has been carried out by others includes:

Bethnal Green (St Matthew): replaced a broken slider and improved runner board/slider/set.

City of London (St Bartholomew the Great): investigated reports of noises from the fourth, addressed through tightening up and replacement of stripped gudgeon U bolt. Investigated reports of problems with the treble – nothing found.

City of London (St Bartholomew the Less): replaced the rope of the second of this chime of three.

City of London (St Olave, Hart Street): advice was sought on how to hang a substantial peal board on the rough faced stone belfry wall.

Dalston (St Mark): replaced a broken rope (a gift from Bishopsgate much appreciated).

Ealing (Christ the Saviour): support given to investigate concerns with go of third.

Hanwell (St Mary): assistance given to diagnose a loose wheel on seventh, tightened up.

Harrow Weald (All Saints): Martin Clode has spliced various tail ends and the top end of chiming rope.

Hendon (St Mary): a plastic sheet was installed to divert water from leaking roof; rusted nuts and bolts replaced with new galvanized ones; a wire was fitted on the top of the third slider board to prevent the slider jumping out, and new tail ends were spliced in as needed.

Heston (St Leonard): inspection undertaken and report supplied. Assistance given to address problems with go of the sixth.

Highgate (St Mary, Brookfield): advice sought on a scheme to replace existing single chiming bell with a light chime of six.

BELL RESTORATION OFFICER'S REPORT FOR 2025 (CONTINUED)

Holborn (St Giles in the Fields): a loose rope boss on the fifth resecured making use of the Bell Restoration Committee's folding ladder, after much planning to achieve access.

Islington (St James): Taylor's were engaged to remove wheels etc. to facilitate mobile phone mast upgrade. Guidance was given on plans to reduce volume of bells in ringing chamber.

Islington (St Mary): assistance was given to source and replacing a broken stay.

Kilburn (St Augustine): assistance was provided to the local ringers to fit new bell bolts on seventh after one was found to be missing.

Mill Hill (St Michael & All Angels): Martin Clode replaced a broken chiming rope, added a steel thimble to protect the rope, and a rope grip to fix the rope to steel cable from the bell.

Poplar (All Saints): investigated a problem reported with the third stuck in the "up" position. Problem rectified.

St George in the East: resolved a problem with the chiming rope and awareness training given to Church Administration on their installation.

Stamford Hill (St Ann): use of Bell Restoration Committee's vacuum cleaner to clean the belfry.

Stoke Newington (St Mary, Old Church): dialogue commenced with new incumbent regarding the restoration project to rehang the ring of six.

Tottenham (All Hallows): repairs to a section of the ringing chamber ceiling undertaken, again making use of the Bell Restoration Committee's folding ladder.

Twickenham (All Hallows): support given to check perceived problems with the third.

Uxbridge (St Margaret): assistance given to improve the pulley positions.

Wood Green (St Michael): continued visits to check effectiveness of tarpaulin installed to divert water intrusion from unknown source. Liaison maintained with Church to see if any assistance could be given with any work that might allow the bells to be rung again. Plans to install a dual purpose floor above the bells agreed in outline but will require a faculty process. This floor would form the main part of a sound control system and would protect the bells from masonry debris falling from above relating to work on spire in 2013.

The above are works that I was either involved in or made aware of. With thanks to Guy Wells for his assistance. Full credit should be given to the largely unseen work of the Steeple Keepers who ensure our bells are safe to be rung.

A reminder that we have stays (mainly old style curved ones) and sliders saved from restoration projects and available for recycling. Also that The Association has available a folding ladder, circular saw and vacuum cleaner for use.

Stephen Jakeman

Bell Restoration Officer