

THE GLOUCESTER AND BRISTOL DIOCESAN ASSOCIATION OF CHURCH BELL RINGERS

England & Wales · Charity number 281431

Details

Other names	G AND B D A
Status	Registered
Legal form	Other
Registered	1980-11-25
Register	View on the Charity Commission register

Contact

Address	38 Ampney Crucis Cirencester Gloucestershire GL7 5SF
Phone	01285851557
Website	www.bellsgandb.org.uk

Activities

Objects: 1. TO PROMOTE THE RINGING OF BELLS FOR DIVINE SERVICE. 2. TO PRACTISE RINGING TO OBTAIN A HIGHER STANDARD OF RINGING. 3. TO EDUCATE THE PUBLIC IN THE ART AND SCIENCE OF CHANGE RINGING. 4. TO PROVIDE FINANCIAL ASSISTANCE BY WAY OF GRANTS TO AFFILIATED CHURCH AUTHORITIES INCURRING EXPENDITURE ON THE PROVISION, MAINTENANCE OR IMPROVEMENT OF THEIR BELLS AND BELL INSTALLATION.

Activities: Support and encourage full-circle church bell ringing. Provide financial support to appropriate belfry restoration projects in affiliated churches.

Classification

- **How:** Makes Grants To Organisations, Provides Services, Provides Advocacy/advice/information
- **What:** Education/training
- **Who:** Other Defined Groups

Geography

- **Area of benefit:** GLOUCESTERSHIRE AND THE FORMER COUNTY OF AVON
- Bristol City
- Gloucestershire
- South Gloucestershire
- Swindon
- Wiltshire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-10-31	£31,239	£63,553	-	-
2023-10-31	£29,547	£9,140	-	-
2022-10-31	£25,660	£23,058	-	-
2021-10-31	£25,214	£21,844	-	-
2020-10-31	£28,744	£28,072	-	-

Trustees

Name	Role	Appointed
Roger Haynes	Chair	2020-04-25
Andrew Lewis Haynes		2025-11-29
Anthony Bulteel		2020-11-14
Bridget Louise Lazenby		2023-04-22
Cameron Waters		2025-04-05
Christopher Kinghorn Cooper		2020-11-14
Daniel Peter Knight		2021-11-30
FIONA ANNE HARTLEY		2022-04-02
Gillian Helen Greef		2025-11-22
Gregory James Mulford Jones		2019-11-10
Ian David Bucknell		2024-04-13
JENNI JUDSON		2012-02-12
Jason Lee Carter		2024-04-13
Jessica McCarthy		2024-11-20
John Michael Furnival		2023-11-01
Linda Emily Gittings		2018-11-30
MR R CLIVE		
Peter John Harris		2025-04-05
Richard Austen While		2020-04-25
Robert George Blandon		2020-11-14

THE GLOUCESTER AND BRISTOL DIOCESAN ASSOCIATION OF CHURCH BELL RINGERS

England & Wales - Charity number 281431

Accounts

Trustees' Report for 2024

2024 Trustees' Report Contents

1. Highlights of 2024
2. Review of Activities:
 - 2.1 Grants,
 - 2.2-2.7 Ringing Activities,
 - 2.8 Tower of the Year,
 - 2.9 Belfry Advisers,
 - 2.10 Peals,
 - 2.11 Financial,
 - 2.12 Statistics
 - 2.13 Library,
 - 2.14 Handbells
3. Legal, Administrative and Organisation
4. Aims and Public Benefit Statement

1 Highlights of the Year

2024 has seen the membership remain around the level of last year, but up slightly, including the increase of junior members, the total this year is just below 1,200. We noted in 2020 that there was a potential risk of members not renewing their membership due to Covid-19. For the previous 20 years it has been either consistently above 1,300 or for three of those years in the high to mid-1,200s. The statistics show that the membership is slightly recovering, but it is taking time, so let's carry on with renewed effort and encouragement and see its continued increase in the next few years.

Two Management Committee meetings have been held in-person over the course of 2024. We have continued to adopt and embrace new technology and now hold one of our regular MC meetings on Zoom. Both types of meeting medium allow all members to express their views and help shape the Association's direction.

As ever, it is the enormously impactful work done by all within the Association's Branches that binds our ringing community and upholds our collective aims for the Association.

This year has seen 57 peals rung for the Association, slightly down on previous years' performances. Within the G&B, this can be attributed in part to a reduction in prolific organisers and conductors, as well as an increasing number of peals rung by members now being attributed to other societies. There have still been a number of NRLMs elected this year, and many of the Association's keener peal ringers have seen no discernible drop in their G&B peal numbers. It remains to be seen whether peal numbers can return to their pre-Covid levels.

Over the last twenty years we have managed to give grants appropriate to our BRF income. The list of potential projects - see below in section 2.1 - suggests that even with several major projects we will be able to continue to follow the policy of being able to offer up to 20% grants towards eligible work (see note 1 to the accounts).

The Central Council Representatives attended the Central Council of Church Bellringers AGM weekend in September this year and we were informed about the Council's Ringing 2030 initiative which will concentrate on providing a national recruitment campaign to help all Associations and Societies in recruiting new ringers, as an association we must prepare ourselves and be ready to turn this initiative into new ringers for the exercise, there will be more about this as time goes on.

We still need to continue the effort to get more members to sign up to Gift Aid; this is a

useful source of income to the BRF that does not impact you as members if you pay income tax. Please contact the Association Treasurer for details on how to sign up for Gift Aid.

2. Review of Activities

2.1 Bell Repair Grants

	<u>Tower</u>	<u>£</u>	
Twelve grants were paid in the year:	Norton	14,969	rehang bells
	Staunton (Gloucester)	12,465	refurbish bells and frame & training bell
	Ashchurch	9,568	rehang and retune eight bells
	Cirencester St John Bapt	5,124	install external sound control
	Corse	3,579	overhaul of bells
	Hartpury	2,527	welding repairs to three bells
	Hardwicke	2,095	replace gudgeons
	Longhope	1,665	dismantle and reinstate for tower repairs
	Syston	1,475	replace cracked bell
	Winchcombe	472	clappers, pulleys and oddstruckness
	Gloucester St Mary de Crypt	414	installation of simulator
	Elmore	105	weatherproofing and paint bell frame
	<u>54,458</u>		
Four other grants were approved in 2024	Dymock	4,955	replace cracked headstocks; tune bells
	Minety	604	replace loose gudgeon
	Bisley	282	rebush clappers, replace pulley sheaves
	Stroud ¹	324	replace 9 th and tenor clappers
	<u>6,165</u>		
	¹ subject to approval of Faculty		

The previously approved grant of £23,000 to Ruardean is withdrawn as the work is now unlikely to progress.

The following additional grants were approved by the Branches:	Syston	1,475
	Winchcombe	250
	Charlton	100
	Chippenham St Paul	800
	Dymock	750
	Hardwicke	200
	Gloucester St Mary de Crypt	200
	Bisley	253
	<u>4,028</u>	

The below have been identified as potential future projects seeking a grant from the Association; as it is unlikely that all will proceed it is anticipated that grant awards will remain at 20% of eligible cost.

Branch	Tower	Description	Eligible Cost £	Grant at 20% y	Probability
Bristol	St Thomas	Rehang 7 th and tenor	5,000	1,000	M
Bristol	Southville	Complete rehang and recast	200,000	40,000	H
Cheltenham	Cowley	Rehang in new frame and fittings	100,000	20,000	L
Forest	Bromsberrow	Rehang with new fittings	60,000	12,000	H
N Cotswold	Great Rissington	Tenor clapper	530	106	H
			<u>365,530</u>	<u>73,106</u>	

2.2 Training

In 2024 the Spring Training day was organised by Roger Haynes, while the Autumn Training

Day was organised by Bob Blanden.

The Spring Training day concentrated on the simpler activities, bell handling and elementary method learning and ringing, with six courses being run during the day. With tutors and students going directly to the towers. There were either 5 or 6 students on each course, depending on the demand.

The Autumn Training Day had several course subjects on offer, with tutors, helpers, and students going directly to their tower. This was to reduce travelling and time, which seems to work well, but changes will be made for the Spring Training so that all groups will meet up at the end of the day, as participants had said that they missed that opportunity to share experiences. The number of students was held to 4 per course, which the students welcomed by getting more rope time. Though, some course options were not run, due to lack of applicants.

The four courses that took place on the Autumn Training day were: Beyond Bob Doubles which was led by Sarah Ewbank, held at North Cerney and Rendcomb. Cambridge Surprise Minor, led by Stuart Tomlinson, held at Elkstone and Brimpsfield. Stedman Triples, led by Dick Gray and held at Malmesbury and Surprise Major led by Jason Carter held at Christ Church, Swindon, with both of the last two being rung using Simulators, which avoids the need to travel between towers, and does not disturb the neighbours with an extra 4 hours of ringing, certainly a consideration that needs to be thought about.

The feedback from all students was very positive, we are very grateful to the tutors and helpers for their time and all the towers for the use of their bells.

2.3 Penn Trophy

Bisley hosted the 8 bell competition, for Major methods this year. The judge Robin Walker placed the bands as follows:

1st and the winner of the Penn Trophy – Swindon Branch, 2nd and the winner of The Chairmans Baldrick – Tewkesbury Branch, 3rd Stroud Branch, 4th Cirencester Branch, 5th Bristol Rural Branch, 6th Chippenham Branch, 7th Cheltenham Branch and 8th Wotton under Edge Branch

2.4 Croome Trophy

Minchinhampton hosted the 6 bell competition. The judge Isaac O'Shea placed the bands as follows:

1st and the Winner of the Croome Trophy – Tewkesbury Abbey (Tewkesbury Branch), 2nd and winners of The Great Peter Trophy – Cirencester (Cirencester Branch), 3rd Purton (Swindon Branch), 4th Minster (Cheltenham Branch), 5th Coalpit Heath (Bristol Rural Branch), 6th Dursley (Wotton under Edge Branch) 7th and awarded a Ringing Master's Clapper - Colerne (Chippenham Branch), 8th Barnwood (Gloucester Branch) 9th Woodchester (Stroud Branch) and 10th and awarded a Ringing Master's Clapper- Longborough (North Cotswold Branch)

2.5 Young Ringers

The G&B Youth Team is led by Ian and Carole Bucknell and is supported both morally and practically by all the current Association Officers.

The Youth Team met for monthly practices throughout the year whilst Bridget Lazenby arranged a day's ringing in the Forest of Dean on Easter Monday. The Association is grateful for the support of the following towers which hosted Youth Team ringing events during the year: Berkeley, Leonard Stanley, St Mark's Cheltenham, Horsley, Dursley, Coalpit Heath, Newnham-on-Severn, Lydney, St Briavels, Littledean, Mitcheldean, Mangotsfield, Kemble, Cirencester, Leckhampton and Barnwood.

Having received financial support from the Association, the G&B Youth Team took part in the RWNYS in London in July 2024 and, in the latter half of the year, began preparing for the 2025 contest which is to be hosted by Birmingham. The G&B is grateful for the sponsorship of the Youth Team by Avon Ropes Ltd.

It is causing great thought amongst the leaders of the Youth Team that, measured as a percentage of the total, the membership of the G&B by young ringers continues to fall, (though in raw numbers it has taken a slight rise this year) and there are few signs that this is likely to change in the near future. It is with great regret that we have to report that the

majority of towers in the Association do not appear to be actively recruiting and teaching young people to ring. We must try to find a way to reverse this trend if ringing is to be passed on to the next generation.

2.6 Peal & Quarter Peal Festival

Two peals and 32 quarter peals were submitted to Bellboard linked to this event, which ran for the month of October.

2.7 Firsts Fortnight

33 “firsts” by 21 members were recorded on the Association’s website

2.8 Achievement of the Year Competition

The Achievement of the Year competition seeks to recognise achievements within the Association during the year, and can be awarded to a person, a group, a tower, a group of towers, or a whole Branch. Entries are invited and the winner is decided by a vote at the annual Branch Officers Meeting.

For 2024 the theme was “Anything that has happened in your Branch that is worthy of recognition throughout the Association”.

Six entries were received and at the AGM in April the winner Cheltenham Branch was presented with the Bliss Trophy for their entry on how they have gone about organising training in the Branch and the runner up - Pebworth tower in the North Cotswold Branch - received the Littledean and Purton Trophy for their entry on setting up part of their website as dedicated to training material.

All of the entries are available to view on the Association website.

2.9 Belfry Advisers

During the last year, the Belfry Advisers have checked completed projects at Ashchurch, Cirencester, Corse, Priors Norton, Staunton, Syston and Bisley.

In addition advice, assistance and/or reports has been requested and provided at Berkeley, Bisley, Brislington, Dauntsey, Deerhurst, Ebrington, Great Somerford, Iron Acton, Lower Slaughter, Maisemore, Minchinhampton, Minsterworth, Northleach, North Nibley, Oaksey, Oddington, St Briavels, Sherborne, Slimbridge, Stone, Westcote and Yate. Advice has also been provided in pubs for a number of towers in the South Gloucestershire area.

Any tower requiring advice on their bell installation, including maintenance advice, please contact one of the Bell Advisers listed in the front of the Report

2.10 Peals

The Peal Secretary’s report appears later in this Report followed by details of the 57 peals rung this year by the Association and the peal compositions first rung in 2024.

2.11 Review of Financial Activities

Summary of the year to 31 October 2024:

	Balances brought forward	Surplus/ (Deficit) for year	Transfers between Funds	Balances carried forward
	£	£	£	£
Belfry Repair Fund	136,629	(27,951)	772	109,450
General Fund	2,140	757	(772)	2,125
Branches	18,205	(3,105)		15,100
	156,974	(30,299)	0	126,675

Total income from subscriptions was £16,613, an increase of £559 from 2023 and reflects the increase in membership from 1,155 to 1,195.

Interest and investment income increased again this year, with total other income remaining

consistent with 2023.

Grant payments increased considerably this year – from £20k in 2022 and £6k in 2023 – to £61k as projects re-started following Covid. However at year end just £8k remained awarded but not paid and potential large projects in the pipeline but not yet awarded grants appear to be reducing as parishes review their priorities in times of financial constraint. It is anticipated that the current 20% contribution towards eligible expenditure will be sustainable for the near future. The Branches continue to hold funds that should be used to support local projects.

Administrative expenses remain low, mainly insurance and printing of the Annual Report.

The Management Committee considers that there are no uncertainties regarding the Association continuing as a going concern.

2.12 Membership Statistics

	%Junior	Senior	Junior	Retired ¹	Associate	HLM	TOTAL	2023	2022	2021	2020	2019
Bristol	24%	84	27				111	106	101	90	122	111
Bristol Rural	9%	115	11		2	1	129	127	134	155	158	157
Cheltenham	3%	110	4			1	115	121	124	128	139	139
Chippenham	3%	113	4			1	118	104	113	104	119	123
Cirencester	6%	106	7			1	114	118	117	114	119	131
Forest	4%	78	3			1	82	76	59	106	101	106
Gloucester	10%	52	6		2	2	62	60	43	57	79	74
North Cotswold	0%	46					46	47	21	47	48	51
Stroud	10%	100	11			2	113	105	92	105	108	98
Swindon	3%	129	4		1		134	123	118	110	105	115
Tewkesbury	3%	69	2				71	71	69	73	75	78
Wotton-under-Edge	3%	96	3			1	100	97	100	98	110	117
Total for 2024	7%	1098	82		5	10	1195	1155	1091	1187	1283	1300
2023	6%	1059	75	1	9	11	1155					
2022	7%	812	71	195	2	11	1091					
2021	6%	849	76	249	3	10	1187					
2020	7%	892	94	283	3	11	1283					
2019	7%	915	89	279	6	11	1300					
2014 (10 years ago)	9%	699	121	499	6	15	1340					
2004 (20 years ago)	12%	855	164	360	3	23	1405					
1994 (30 years ago)	16%	765	183	160	9	15	1132					
1984 (40 years ago)	22%	772	235		12	18	1047					
1974 (50 years ago)	22%	621	182		21		824					
1924 (100 years ago)							721					

¹ concession rate for retired members withdrawn from 2023

Membership in 2024 has increased slightly though the movement up or down does vary between the Branches. Junior membership increased by seven to the highest level since 2020, which is encouraging, but again with some Branches showing a very healthy proportion offset by other Branches having few or none.

2.13 Library

There were two enquiries to the Library during the year. A CD was received from Andrew Bull containing PDF versions of the Annual Reports for the years 1887-2022

2.14 Handbells

The handbells have not been used at all during 2024. They can be borrowed by any member or Branch of the Association. Please contact the Handbell Steward.

3. Legal & Administrative Information

3.1 Title of the Charity

The Gloucester and Bristol Diocesan Association of Church Bell Ringers. - Charity number 281431

3.2 The Governing Instrument of the Association

The Rules of the Association adopted by the AGM April 1965, last amended April 2019

3.3 Beneficial Area

The Dioceses of Gloucester and Bristol

3.4 Trustees

The Trustees of the charity are the members of the Management Committee and comprise:

(a) the Ringing Master, Chair, Hon. Secretary, Hon. Treasurer, Hon. Peal Secretary,

(b) the Representatives on the Central Council and

(c) the Branch Management Committee Representatives (MC Reps).

Trustees (a & b) are elected by the members of the Association at the Association AGM and are listed on the title page. Trustees (c) are elected by their respective Branch AGMs and are listed in the Branch information pages

3.5 Principal Addresses

Hon. Secretary, Mrs. Fiona Hartley, 45 Round Barrow Close, Colerne, Chippenham. SN14 8EF

Hon. Treasurer, Mrs Bridget Lazenby, 38 Ampney Crucis, Cirencester. GL7 5SF

3.6 Principal Agents and Advisers

The Association's Banker is: Lloyds Bank, Swindon Branch, 5 High Street, Swindon, SN1 3EN

The Association's independent examiners are:

Mr C Woodd MA FIA, 3 The Paddocks, Baunton, Cirencester, GL7 7DL, and

Mrs M Harris, 3 Furzey Hill Cottage, Meysey Hampton, Cirencester, GL7 5LG

3.7 Investment and Borrowing Powers

The Association has no borrowing powers. Rule 7.iv gives, by implication, the Management Committee authority to invest surplus funds.

3.8 Remuneration of Trustees

No remuneration was paid to any Trustees

3.9 Risk Assessment

The Trustees have identified and reviewed the major risks to which they believe the Association may be exposed and have taken steps to minimise and manage those risks.

3.10 Organisation

The Association is organised into twelve Branches covering the two Dioceses. The Branches have their own officers responsible for encouraging good ringing in the churches with bells within their area and working within the charitable objectives of the Association as a whole.

The Management Committee, which has three meetings each year, is responsible to the members, through the AGM, for the general running of the Association. The Branches are represented on the Management Committee.

The Association is affiliated to the Central Council of Church Bell Ringers.

4 Aims and Public Benefit

4.1 Objectives of the Association

The objectives of the Association are as set out in Rule 2:

1 To promote the ringing of bells for Divine Service

2 To practise ringing to obtain a higher standard of ringing

3 To educate the public in the art and science of change ringing

4 To provide financial assistance by way of grants to affiliated church authorities incurring expenditure on the provision, maintenance or improvement of their bells and bell installations.

In furtherance of the first two of these objectives the Association organises and encourages training sessions and bell ringing competitions. The main Association-level training is the annual Spring training day using reasonably central towers. There is a second Autumn training day again using reasonably central towers. Training at the Branch level is both ongoing and based on specific training days.

Grants to approved belfry repair and improvement projects are available from the Belfry Repair Fund. Applications are considered at the two main Management Committee meetings, in the spring and autumn. The Association Belfry Advisers are available to discuss the condition of bells and their fittings.

4.2 Public Benefit Statement

Our Objects and Aims are focused towards two things. First, the preservation of the UK tradition and heritage of change ringing, and second, the support of Christian worship by promoting the ringing of bells for Divine Service. We achieve this by:

- i educating the public about change ringing;
- ii training and developing change ringers from all walks of society;
- iii practising the art of change ringing to improve standards;
- iv providing financial support for belfry repair and restoration.

The public benefits through the preservation of a uniquely UK tradition and heritage, and because we assist them to participate in an inclusive activity that significantly benefits them both physically and mentally.

The Trustees paid due regard to the Commission's guidance on public benefit in producing this statement.

Approved by the Management Committee on 25 January 2025, and signed on its behalf by

R W Haynes (Chair)

B L Lazenby (Hon Treasurer)

Gloucester & Bristol Diocesan Association of Church Bellingers
Statement of Financial Activities for the year to 31 October 2024

	Note	2024			2023		
		Association £	Branches £	Total £	Association £	Branches £	Total £
Income							
Subscriptions	2	14,934	1,679	16,613	14,435	1,619	16,054
Gift Aid Tax Refund	3	1,822	45	1,867	1,829	231	2,060
Affiliation Fees		4,590		4,590	4,890		4,890
Interest & Investment Income	4	4,855	185	5,040	3,833	126	3,959
Donations & Legacies		385	174	559	250	355	605
Non Resident Life Members		70		70	70		70
Peal Fees		240		240	260		260
Training Day		312		312	270		270
Report Adverts and Sales		114		114	150		150
Fundraising			1,221	1,221		1,223	1,223
Meetings, Outings & Social			386	386			0
Miscellaneous		3	224	227	6		6
Total Income		27,325	3,914	31,239	25,993	3,554	29,547
Expenditure							
Grants Paid	8	54,458	6,378	60,836	3,710	2,319	6,029
Annual Report - (420) (2023- 500)		499		499	670		670
Insurance		572		572	566		566
Central Council		271		271	258		258
Training Days		198		198			0
Meetings & Social		140	123	263	100	280	380
RWNYC		350		350	50		50
Donations			95	95		225	225
Depreciation of assets	5		62	62		511	511
Miscellaneous		46	361	407	40	411	451
Total Expenditure		56,534	7,019	63,553	5,394	3,746	9,140
Surplus/(Deficit) before Other Gains		(29,209)	(3,105)	(32,314)	20,599	(192)	20,407
Gain/(Loss) on Investments	4	2,015		2,015	(396)		(396)
Surplus/(Deficit) for the year		(27,194)	(3,105)	(30,299)	20,203	(192)	20,011
Represented by							
Restricted Belfry Repair Fund	1	(27,951)		(27,951)	19,554		19,554
Unrestricted General Fund	1	757	(3,105)	(2,348)	649	(192)	457
		(27,194)	(3,105)	(30,299)	20,203	(192)	20,011

Summary of Fund Movements in the year to 31 October 2024

	Note	Balances Brought Forward £	2024			Surplus/ (Deficit) per SoFA £	Transfers between Funds £	Balances Carried Forward £
			Income £	Expenditure £	Gains/ (Losses) £			
Restricted Fund	6&7	136,629	25,040	(55,006)	2,015	(27,951)	772	109,450
Unrestricted Fund	6&7	2,140	2,285	(1,528)		757	(772)	2,125
Branches		18,205	3,914	(7,019)		(3,105)		15,100
		156,974	31,239	(63,553)	2,015	(30,299)	0	126,675

The Notes form part of these accounts

Gloucester & Bristol Diocesan Association of Church Bellringers
Balance Sheet at 31 October 2024

Notes	2024			2023			
	Association £	Branches £	Total £	Association £	Branches £	Total £	
Investments							
Charifund	4	28,824	28,824	26,809		26,809	
Current Assets							
Badges, Books and Other Assets	5	244	213	457	260	275	535
Other Debtors and Prepayments		5,210	80	5,290	4,715	30	4,745
CBF & Other Investment Accounts		52,102	4,278	56,380	69,329	9,069	78,398
Bank Deposit Accounts		2,706		2,706	17,675		17,675
Bank Current Accounts & Cash		22,489	10,976	33,465	19,981	10,886	30,867
Total Current Assets		82,751	15,547	98,298	111,960	20,260	132,220
Current Liabilities							
Due to Association		0	212	212	0	2,030	2,030
Other Creditors		0	235	235	0	25	25
Total Current Liabilities		0	447	447	0	2,055	2,055
Total Net Assets		111,575	15,100	126,675	138,769	18,205	156,974
Represented by:							
Restricted Fund		109,450		109,450	136,629		136,629
Unrestricted Fund		2,125	15,100	17,225	2,140	18,205	20,345
		111,575	15,100	126,675	138,769	18,205	156,974

The Notes form part of these accounts

Approved by the Management Committee on 25 January 2025 and signed on its behalf by:

R W Haynes (Chairman)

Mrs B L Lazenby (Hon Treasurer)

Branch Accounts															
Income & Expenditure Account															
	Note	Bristol	Bristol Rural	Cheltenham	Chippenham	Cirencester	Forest	Gloucester	North Cotswold	Stroud	Swindon	Tewkesbury	Wotton-under-Edge	Total	2023
		£	£	£	£	£	£	£	£	£	£	£	£	£	£
Income															
Subscriptions		139	179	167	162	163	120	82	69	150	196	104	148	1,679	1,619
Donations		15	18			5	42			30		64		174	355
Tax Refund												45		45	231
Interest		24	34			6	27	5	9	55			25	185	126
Fundraising			265		166					422			368	1,221	1,223
Meetings, Outings & Social			110				140	50		20	66			386	0
Miscellaneous			32			45	76				60		11	224	0
Total Income		178	638	167	328	219	405	137	78	677	322	213	552	3,914	3,554
Expenditure															
Grants Paid	8		1,475	250	500		3,500	400		253				6,378	2,319
Donations					40							55		95	225
Meetings & Social Activities						80			27			16		123	280
Depreciation	5												62	62	511
Miscellaneous			87	28					122	72		52		361	411
Total Expenditure		0	1,562	278	540	80	3,500	400	149	325	0	123	62	7,019	3,746
Surplus/(Deficit) for year		178	(924)	(111)	(212)	139	(3,095)	(263)	(71)	352	322	90	490	(3,105)	(192)
Balance at 1 November 2022		2,141	3,073	359	945	654	5,225	763	376	1,863	737	477	1,592	18,205	18,397
Balance at 31 October 2023		2,319	2,149	248	733	793	2,130	500	305	2,215	1,059	567	2,082	15,100	18,205
Balance Sheet															
Assets															
CBF & Other Investment Accounts			2,008			510		152	185	1,423				4,278	9,069
Stocks of Books and Other Assets			38				75	50				50		213	275
Debtors & Prepayments					80									80	30
Bank and Cash		2,319	103	251	721	300	2,162	441	216	792	1,072	517	2,082	10,976	10,886
		2,319	2,149	251	801	810	2,237	643	401	2,215	1,072	567	2,082	15,547	20,260
Less Liabilities															
Due to Association				3	68	2	2	143	(4)		13		(15)	212	2,030
2025 Subscriptions						15	105		100				15	235	15
Miscellaneous creditors														0	10
Net Assets		2,319	2,149	248	733	793	2,130	500	305	2,215	1,059	567	2,082	15,100	18,205
Represented by:															
Bell Projects Fund	8				400		1,300	300						2,000	4,350
General Fund		2,319	2,149	248	333	793	830	200	305	2,215	1,059	567	2,082	13,100	13,855
		2,319	2,149	248	733	793	2,130	500	305	2,215	1,059	567	2,082	15,100	18,205

The Notes form part of these accounts

Notes to the Accounts

1 Accounting Policies

Basis of Accounting

These Financial Statements are prepared in accordance with the Statement of Recommended Practice (SORP) Accounting and Reporting by Charities and in accordance with Financial Reporting Standards (FRS 102). The Financial Statements are prepared in accordance with the historical cost convention.

The Belfry Repair Fund (Restricted) exists to provide grants towards repairs, renovations (excluding ropes) or augmentations of existing rings of bells, installation of new rings and similar purposes, and to provide instruction. The fund is supported by donations and affiliation fees and a proportion of members' subscriptions, as determined by the Annual General Meeting (Rule 20)

The General Management Fund (Unrestricted) exists to cover the general management expenses of the Association. The Management Committee agreed in 2002 that it is prudent to maintain the fund at 1 1/3 of average annual expenditure with any excess transferred to the Belfry Repair Fund.

Branch Funds exist to cover the general running expenses of the Branches and to support belfry repair projects in their area

Grants

Grant applications are approved at a percentage of eligible expenditure; such approval is initially valid for two years. Grants are paid after completion and inspection of the project works by an Association Belfry Advisor, at the same percentage of eligible expenditure incurred up to a maximum of the approved grant. Grants that are approved but not yet payable are not recognised as commitments as they are contingent on third party support. Details are provided in Note 8

2 Subscriptions

	To Belfry Repair Fund		2024		2023	
			No	£	No	£
Senior & Retired	£15	£12	1087	16,305	1023	15,345
Junior	£2.50	£1.50	78	195	75	187
Retired (Concession) - withdrawn from 2023	£10	£9	0	0	1	10
Associate	£10	£9	5	50	9	90
HLM	£0		10	0	10	0
Unpaid			15	0	36	0
Arrears				63		422
Total			1,195	16,613	1,154	16,054
Retained by Branches				1,679		1,619
Association				14,934		14,435
Allocated to-	<u>Note</u>					
Belfry Repair Fund- Restricted	6			13,255		12,815
General Fund- Unrestricted	6			1,679		1,620
				14,934		14,435

3 Gift Aid Tax Refund

	2024		2023	
	No	£	No	£
Members Subscriptions	490	1,770	497	1,768
Arrears		22		51
Donations		30		10
Association		1,822		1,829
Branches- Donations & GASDS		45		231
Total		1,867		2,060

4 Investments

	2024		2023	
		£		£
Interest & Investment Income				
M&G Charifund		2,051		1,504
CCLA Deposit Fund		2,773		1,896
Other Deposit Accounts		31		433
Association		4,855		3,833
Branches		185		126
Total		5,040		3,959

Valuation- 1950 Units M&G Charifund

		2024		2023	
	<i>pence/unit</i>		£		£
Market value at 31 October 2023	1,374.82		26,809		27,205
Market value at 31 October 2024	1,478.17		28,824		26,809
Unrealised gain (loss)			2,015		(396)

Historical Cost

£10,500

5 Other Assets

	2024		2023	
		£		£
Association				
Badges- at Cost	58 @ £4.20	244	(62)	260

Branches

	Year	Cost £		Depreciation charge in 2024
Bristol Rural- Books		38		38
Forest- Trophies		75		75
Gloucester- Odd struckness meter	2020	£307	50	50
Tewkesbury- Training Bell	2014	£550	50	50
Wotton- Odd struckness meter	2019	£307	0	62
			213	62
			275	62

6 Income and Expenditure by Fund

Income	2024		2023	
	Belfry Repair Fund	General Fund	Belfry Repair Fund	General Fund
	£	£	£	£
Subscriptions	13,255	1,679	12,815	1,620
Gift Aid Tax Refund	1,643	179	1,652	177
Affiliation Fees	4,590		4,890	
Interest & Investment Income	4,855		3,833	
Donations & Legacies	385		250	
Training Day	312			
Other Income		427		486
	<u>25,040</u>	<u>2,285</u>	<u>23,440</u>	<u>2,283</u>
Expenditure				
Grants Paid	54,458		3,710	
Courses and Competition	548		50	
Management and administration		1,528	0	1,634
	<u>55,006</u>	<u>1,528</u>	<u>3,760</u>	<u>1,634</u>

7 Transfers between Funds

£772 has been transferred from the Unrestricted Fund to the Restricted Fund in accordance with Management Committee decision of 2002 that the Unrestricted Fund be maintained at 1 1/3 of average expenditure, with any excess transferred to the Restricted Fund. The calculation is based on the years 2022-2024.

8 Grants for Belfry Repair

Association	Date Approved	Bfwd at	Approved 2024	Paid 2024	Cfwd at 31
		1 Nov 23			Oct 24
		£	£	£	£
Ruardean	2016/22	23,000	(23,000)	<i>withdrawn</i>	0
Norton	2021	8,137	6,832	(14,969)	0
Central Council Mobile Belfry	2022	1,000			1,000
Cirencester	2022	5,124		(5,124)	0
Corse	2022	3,670	-91	(3,579)	0
Longhope	2022	1,665		(1,665)	0
Staunton (Gloucester)	2022	12,463	2	(12,465)	0
Ashchurch	2022	9,568		(9,568)	0
Hardwicke	2023	2,095		(2,095)	0
Elmore	2023	105		(105)	0
Hartpury	2023	2,527		(2,527)	0
Syston	2023	1,475		(1,475)	0
Stoke Bishop	2023	662			662
St Mary de Crypt, Gloucester	2023	414		(414)	0
Dymock	2024		4,955		4,955
Winchcombe	2024		472	(472)	0
Minety	2024		604		604
Stroud ¹	2024		324		324
Bisley	2024		282		282
	TOTAL	<u>71,905</u>	<u>(9,620)</u>	<u>(54,458)</u>	<u>7,827</u>

¹ subject to approval of the Faculty

These grants are awarded at 20% of qualifying expenditure

Details of potential future grant applications are shown in the Trustees Report

Branches	Date Approved	Bfwd at 1 Nov 23	Approved 2024	Paid 2024	Cfwd at 31 Oct 24	
Bristol Rural- Syston	2024		1,475	(1,475)	0	
Cheltenham- Winchcombe	2024		250	(250)	0	
Chippenham- Charlton	2024		100	(100)	0	
Chippenham- St Paul's Chippenham	2024		800	(400)	400	
Forest- Corse	2022	550		0	550	
Forest- Dymock	2024		750	0	750	
Forest- Longhope	2022	500		(500)	0	
Forest- Staunton, Gloucester	2022	3,000		(3,000)	0	
Gloucester- Hardwicke	2024		200	(200)	0	
Gloucester- Norton	2022	300		0	300	
Gloucester- St Mary de Crypt	2024		200	(200)	0	
Stroud- Bisley	2024		253	(253)	0	
	TOTAL		4,350	4,028	(6,378)	2,000

**Independent Examiners' Report to the Trustees of
The Gloucester and Bristol Diocesan Association of Church Bell Ringers**

We report to the Trustees on the accounts of the Association for the year ended 31 October 2024, which are set out on pages 11 to 16.

Responsibilities and basis of report

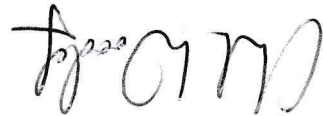
As the charity trustees of the Association you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (the Act). We report in respect of our examination of the accounts carried out under section 145 of the 2011 Act and in carrying out our examination we have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiners' statement

We have completed our examination. We confirm that no material matters have come to our attention in connection with the examination giving us cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination. We 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.

Mr C Woodd MA FIA
3 The Paddocks
Baunton
Cirencester GL7 7DL



Mrs M Harris
3 Furzey Hill Cottage
Meusey Hampton
Cirencester GL7 5LG



February 2025

THE GLOUCESTER AND BRISTOL DIOCESAN ASSOCIATION OF CHURCH BELL RINGERS

England & Wales - Charity number 281431

Accounts

Trustees' Report for 2023

2023 Trustees' Report Contents

1. Highlights of 2023
2. Review of Activities:
 - 2.1 Grants,
 - 2.2–2.7 Ringing Activities,
 - 2.8 Tower of the Year,
 - 2.9 Belfry Advisers,
 - 2.10 Peals,
 - 2.11 Financial,
 - 2.12 Statistics
 - 2.13 Library,
 - 2.14 Handbells
3. Legal, Administrative and Organisation
4. Aims and Public Benefit Statement

1 Highlights of the Year

2023 has seen the coronation of a new monarch, His Majesty King Charles III. Ringers from all around our two Dioceses have been out there proclaiming this event by ringing out our Parish church bells. It has been another year where we have continued to be focused on rebuilding our bands following the disruption brought about by the Covid-19 pandemic.

The Management Committee have been able to hold in-person events over the course of 2023. We have continued to adapt and embrace new technology and now hold one of our regular MC meetings on Zoom. Both types of meeting allow all members to express their views and help shape the Association's direction.

2023 has seen the membership remain around 1,100, for the third year. We noted in 2020 that there was a potential risk of members not renewing their membership due to Covid-19. For the previous 20 years it has been either consistently above 1,300 or for three of those years in the high to mid 1,200s. Although Junior membership has now dropped some way below 100, with effort and encouragement it should, hopefully, be possible to increase it in the next year or two.

As ever, it is the enormously impactful work done by all within the Association's branches that binds our ringing community and upholds our collective aims for the Association.

This year has seen 64 peals being rung for the Association, slightly down on last year. Within the G&B, this can be attributed in part to a continued reduction in prolific organisers and conductors, as well as an increasing number of peals rung by Members now being attributed to other societies. There have still been a number of NRLMs being elected this year, and many of the Association's keener peal ringers have seen no discernible drop in their G&B peal numbers. It remains to be seen whether peal numbers re-attain their pre-Covid levels.

Over the last twenty years we have managed to give grants appropriate to our BRF income. The list of potential projects - see below in section 2.1 - suggests that even with several major projects emerging from the Bristol branch we will be able to continue to follow the policy of being able to offer up to 20% grants towards eligible work (see note 1 to the Accounts).

Although most PCCs have increased their Tower Affiliation Fee from £10 to £20 there are still a few paying the old £10 rate.

We still need to continue the effort to get more members to sign up to Gift Aid; this is a useful source of income to the BRF and has shown a small drop in recent years.

2. Review of Activities

2.1 Bell Repair Grants

	<u>Tower</u>	<u>£</u>	
Seven grants were paid in the year:	Stroud	920	New rope guide
	Haresfield	874	Replace gudgeon on 5 th headstock
	Naunton	660	Work to clappers and bearings
	Cricklade	620	Replace/secure rope guides
	Kemerton	53	Sally jugs
	Windrush	481	Rebush clappers
	St Briavels	102	Install clappers
		<u>3,710</u>	
Six other grants were approved in the year, but not yet payable:	Hardwicke	2,095	Replace gudgeons
	Elmore	105	
	Hartpury	2,527	Strengthen crowns, fill in sound bow dents
	Syston	1,475	Replace cracked 4 th with second hand bell
	Stoke Bishop	662	Replace 4 th , headstock and 6 worn pulleys
	St Mary de Crypt	414	Purchase simulator system for all 8 bells
		<u>5,183</u>	
The following additional grants were approved by the Branches:	Siddington	200	
	Kemerton	200	
	Ashchurch	250	
	Naunton	250	
	Cricklade	500	
		<u>1,400</u>	

The following have been identified as potential future projects seeking a grant from the Association; as it is unlikely that all will proceed it is anticipated that grant awards will remain at 20% of eligible cost.

Branch	Tower	Description	Eligible Cost	Grant at	Probability
			£	20%	
Bristol	St Thomas	Rehang 7 th and tenor	5,000	1,000	M
Bristol	Christ Church	Rehang 10 bells in new frame	150,000	30,000	L
Bristol	Kingsdown	Rehang 8 and add 2 trebles	70,000	14,000	M
Bristol	Southville	Complete rehang and recast	90,000	18,000	H
Cheltenham	Cowley	Rehang in new frame and fittings	60,000	12,000	L
Swindon	South Marston	Retune and rehang with new fittings	29,600	5,920	L
Swindon	South Marston	Augment 6 bells to 8	25,000	5,000	L
Forest	Dymock	Replace cracked headstocks; tune bells	35,000	7,000	H
			<u>464,600</u>	<u>92,920</u>	

2.2 Training

In 2023 we held a Spring Training day as well as an Autumn Training day. These were organised by Simon Ridley, and were in a completely different format to those previously held. The feedback from those who attended the sessions was very complementary.

2.3 Penn Trophy

Warmley hosted the 8 bell competition. The judge Tony Crabtree of the Oxford Guild placed the bands as follows: 1st and the winner of the Penn Trophy – the Swindon Branch, 2nd and the winners of The Chairmans Baldrick – the Cheltenham Branch, 3rd the Tewkesbury Branch, 4th the Cirencester Branch, joint 5th Chippenham, Stroud, and Bristol Rural Branches.

2.4 Croome Trophy

Frenchay hosted the 6 bell competition. The judge Chris Jenkins, of the Salisbury Guild placed the bands as follows: 1st and the Winner of the Croome Trophy – St Mark, Cheltenham (Cheltenham Branch, 2nd and winners of The Great Peter Trophy – Christ Church, Swindon (Swindon Branch), 3rd Tewkesbury Abbey (Tewkesbury Branch), 4th Cirencester (Cirencester Branch), 5th Leonard Stanley (Stroud Branch), joint 6th Dursley (Wotton under Edge Branch) and Coalpit Heath (Bristol Rural Branch), 8th Corsham (Chippenham Branch)

2.5 Young Ringers

The G&B youth team this year has had a very active year. They have held many practices and visited a lot of different towers to hone their ringing skills; they have held ringing days out in Bristol, Somerset, and Worcester. They represented the Association in the RWNYC contest, held this year in York. The numbers are starting to return to pre Covid levels, but as ever we are competing for their time alongside all the other things these active children want to participate in.

2.6 Peal & Quarter Peal Festival

During this festival there were 5 quarter peals recorded on BellBoard along with 1 peal. All of them including one or more members of the band with a first recorded.

2.7 Firsts Fortnight

Well done to all those who achieved something new during the fortnight, and acquired new skills. The firsts were recorded on the Association Website, including ringing a new bell, ringing call changes, ringing a new method, and ringing the tenor behind. This year we also had some firsts for people who were maintaining the fabric rather than ringing.

2.8 Achievement of the Year Competition

The Achievement of the Year competition seeks to recognise achievements within the Association during the year, and can be awarded to a person, a group, a tower, a group of towers, or a whole branch. This year we had two very commendable and worthy submissions.

After counting the votes the submission from the Tewkesbury Branch was voted 1st place, with the submission from the Gloucester Branch 2nd.

2.9 Belfry Advisers

During the last year the Belfry Advisers have checked completed projects at Cricklade, Elmore, Hardwicke, Hartpur, Naunton, Stroud and Windrush.

In addition advice and/or reports has been requested and provided at, Apperley, Avening, Chaceley, Churcham, Frenchay, Longborough, Minchinhampton, Minety, Miserden, Naunton, Oaksey, Oddington, Painswick, , Saintbury, Sandhurst, Siddington, Siston, Stroud, St Marks's Swindon, Tetbury.

Two belfry maintenance courses have been run for local ringers, one at Minety & Oaksey and another at Naunton.

Any tower requiring advice on their bell installation, including maintenance advice, please contact one of the Bell Advisers listed in the front of the report.

2.10 Peals

2023 has been a very quiet, unassuming year for the G&B on the peal front. The final count of 64 is slightly down on 2022.

Unlike 2022, there was relatively little variety in the analysis. Peals were rung at stages from Singles to Cinques, with Minimus and Maximus conspicuous by their absences. The range, variety, and overall complexity of methods and compositions has also dried up somewhat. Our most common methods this year were 7-Surprise Minor and Stedman Triples, with five apiece. Remarkably, after years of dominance in the method count, not one peal of Yorkshire Major was attributed to the Association in 2023!

Offsetting that however, there has been a rise in alternative Surprise Major methods, such as Turramurra and Lessness, which adds some pleasing diversity to the metaphorical larder.

2.11 Review of Financial Activities

Summary of the year to 31 October 2023:

	Balances brought forward	Surplus/ (Deficit) for year	Transfers between Funds	Balances carried forward
	£	£	£	£
Belfry Repair Fund	115,862	19,554	1,213	136,629
General Fund	2,704	649	(1,213)	2,140
Branches	18,397	(192)		18,205
	<u>136,963</u>	<u>20,011</u>	<u>0</u>	<u>156,974</u>

Total income from subscriptions was £16,054, an increase of £1,803 from 2022. This is due to the removal of the concession rate for retired members, balanced by an increase in the number of members who did not pay their subscriptions this year, and receipt of arrears from previous years, which appears to indicate a post Covid catch up.

Interest and investment income doubled in the year, with total other income remaining consistent with 2022.

Grant payments were much lower than in previous years; at year end £71,904 had been awarded but not paid and is contingent on completion of projects. As noted above there are some large projects in the pipeline not yet awarded grants but they are being pushed further into the future as parishes review their priorities in times of financial constraint. It is anticipated that the current 20% contribution towards eligible expenditure will be sustainable for the near future. The Branches continue to hold funds that should be used to support local projects.

Administrative expenses remain low, mainly insurance and printing of the Annual Report.

There are no uncertainties regarding going concern

2.12 Membership Statistics

	%Junior	Senior	Junior	Retired ¹	Associate	HLM	TOTAL	2022	2021	2020	2019	2018
Bristol	21%	84	22	0	0	0	106	101	90	122	111	101
Bristol Rural	9%	107	12		7	1	127	134	155	158	157	161
Cheltenham	3%	116	4	0	0	1	121	124	128	139	139	126
Chippenham	6%	97	6	0	0	1	104	113	104	119	123	111
Cirencester	8%	107	9	0	0	2	118	117	114	119	131	121
Forest	7%	71	5	0	0	0	76	59	106	101	106	112
Gloucester	8%	52	5	1	0	2	60	43	57	79	74	80
North Cotswold	0%	46	0	0	0	1	47	21	47	48	51	41
Stroud	8%	95	8	0	0	2	105	92	105	108	98	101
Swindon	2%	121	2	0	0	0	123	118	110	105	115	120
Tewkesbury	3%	69	2	0	0	0	71	69	73	75	78	75
Wotton-under-Edge	0%	<u>94</u>	<u>0</u>		<u>2</u>	<u>1</u>	<u>97</u>	<u>100</u>	<u>98</u>	<u>110</u>	<u>117</u>	<u>104</u>
Total for 2023	6%	<u>1059</u>	<u>75</u>	<u>1</u>	<u>9</u>	<u>11</u>	<u>1155</u>	<u>1091</u>	<u>1187</u>	<u>1283</u>	<u>1300</u>	<u>1253</u>
2022	7%	812	71	195	2	11	1091					
2021	6%	849	76	249	3	10	1187					
2020	7%	892	94	283	3	11	1283					
2019	7%	915	89	279	6	11	1300					
2018	7%	833	91	311	7	11	1253					
2013 (10 years ago)	10%	724	138	493	8	15	1378					
2003 (20 years ago)	13%	840	177	319	5	23	1364					
1993 (30 years ago)	18%	845	222	148	7	19	1241					
1983 (40 years ago)	23%	727	221		15	30	993					

1973 (50 years ago)	21%	699	181	31	911
1923 (100 years ago)					732

¹ concession rate for retired members withdrawn from 2023

Membership in 2023 has increased slightly; an indication that the Association has recovered from some of the effects of the Covid pandemic. However the total remains below the peak years of the 2010s. Junior membership has increased very slightly with some branches showing a very healthy proportion but offset by some branches having none.

2.13 Library

One member borrowed an Annual Report for 1982 in respect of members with 40 years service. Four general inquiries were dealt with. As noted previously, obituaries for all the years in which they were included in the Reports are now available on the G&B website.

2.14 Handbells

There has been little use of the handbells this year. They can still be borrowed by any member or Branch of the Association. Please contact the Handbell Steward.

3. Legal & Administrative Information

3.1 Title of the Charity

The Gloucester and Bristol Diocesan Association of Church Bell Ringers. Charity number 281431

3.2 The Governing Instrument of the Association

The Rules of the Association adopted by the AGM April 1965, last amended April 2019

3.3 Beneficial Area

The Dioceses of Gloucester and Bristol

3.4 Trustees

The Trustees of the charity are the members of the Management Committee and comprise:

(a) the Ringing Master, Chairman, Hon. Secretary, Hon. Treasurer, Hon. Peal Secretary,

(b) the Representatives on the Central Council and

(c) the Branch Management Committee Representatives (MC Reps).

Trustees (a & b) are elected by the members of the Association at the Association AGM and are listed on the title page. Trustees (c) are elected by their respective Branch AGMs and are listed in the Branch information pages

3.5 Principal Addresses

Hon. Secretary, Mrs. Fiona Hartley, 45 Round Barrow Close, Colerne, Chippenham. SN14 8EF

Hon. Treasurer, Mrs Bridget Lazenby, 38 Ampney Crucis, Cirencester. GL7 5SF

3.6 Principal Agents and Advisers

The Association's Bankers are: Lloyds Bank, Swindon Branch, 5 High Street, Swindon, SN1 3EN

The Association's independent examiners are:

Mr C Woodd MA FIA, 3 The Paddocks, Baunton, Cirencester, GL7 7DL, and

Mrs M Harris, 3 Furzey Hill Cottage, Meysey Hampton, Cirencester, GL7 5LG

3.7 Investment and Borrowing Powers

The Association has no borrowing powers. Rule 7.iv gives, by implication, the Management Committee authority to invest surplus funds.

3.8 Remuneration of Trustees

No remuneration was paid to any Trustees

3.9 Risk Assessment

The Trustees have identified and reviewed the major risks to which they believe the Association may be exposed and have taken steps to minimise and manage those risks.

3.10 Organisation

The Association is organised into twelve Branches covering the two Dioceses. The Branches have their own officers responsible for encouraging good ringing in the churches with bells within their area and working within the charitable objectives of the Association as a whole.

The Management Committee, which has three meetings each year, is responsible to the members, through the AGM, for the general running of the Association. The Branches are represented on the Management Committee.

The Association is affiliated to the Central Council of Church Bell Ringers.

4 Aims and Public Benefit

4.1 Objectives of the Association

The objectives of the Association are as set out in Rule 2:

- 1 To promote the ringing of bells for Divine Service
- 2 To practise ringing to obtain a higher standard of ringing
- 3 To educate the public in the art and science of change ringing
- 4 To provide financial assistance by way of grants to affiliated church authorities incurring expenditure on the provision, maintenance or improvement of their bells and bell installations.

In furtherance of the first two of these objectives the Association organises and encourages training sessions and bell ringing competitions. The main Association-level training is the annual Spring training day using reasonably central towers. There is a second Autumn training day again using reasonably central towers. Training at the Branch level is both ongoing and based on specific training days.

Grants to approved belfry repair and improvement projects are available from the Belfry Repair Fund. Applications are considered at the two main Management Committee meetings, in the spring and autumn. The Association Belfry Advisers are available to discuss the condition of bells and their fittings.

4.2 Public Benefit Statement

Our Objects and Aims are focused towards two things. First, the preservation of the UK tradition and heritage of change ringing, and second, the support of Christian worship by promoting the ringing of bells for Divine Service. We achieve this by:

- i educating the public about change ringing;
- ii training and developing change ringers from all walks of society;
- iii practising the art of change ringing to improve standards;
- iv providing financial support for belfry repair and restoration.

The public benefits through the preservation of a uniquely UK tradition and heritage, and because we assist them to participate in an inclusive activity that significantly benefits them both physically and mentally.

The Trustees paid due regard to the Commission's guidance on public benefit in producing this statement.

Approved by the Management Committee on 27 January 2024, and signed on its behalf by

R W Haynes (Chairman)

B L Lazenby (Hon Treasurer)

**Gloucester & Bristol Diocesan Association
Statement of Financial Activities for the**

	Note	Association £	2023 Branches £
Income			
Subscriptions	2	14,435	1,619
Gif Aid Tax Refund	3	1,829	231
Affiliation Fees		4,890	
Interest & Investment Income	4	3,833	126
Donations & Legacies		250	355
Non Resident Life Members		70	
Peal Fees		260	
Training Day		270	
Report Adverts and Sales		150	
Fundraising			1,223
Miscellaneous		6	
Total Income		25,993	3,554
Expenditure			
Grants Paid	8	3,710	2,319
Annual Report - (500) (2022- 450)		670	
Insurance		566	
Central Council		258	
Ringling Courses			
Meetings & Social		100	280
RWNYC		50	
Donations			225
Depreciation of assets	5		511
Miscellaneous		40	411
Total Expenditure		5,394	3,746
Surplus/(Deficit) before Other Gains		20,599	(192)
Gain/(Loss) on Investments	4	(396)	
Surplus/(Deficit) for the year		20,203	(192)
Represented by			
Restricted Belfry Repair Fund	1	19,554	
Unrestricted General Fund	1	649	(192)
		20,203	(192)

Summary of Fund Movements in the year

	Note	Balances Brought Forward £	Income £
Restricted Fund	6&7	115,862	23,710
Unrestricted Fund	6&7	2,704	2,283
Branches		18,397	3,554
		136,963	29,547

Balance Sheet at 31 Octo

	Notes	Association £	2023 Branches £
Investments			
Charifund	4	26,809	
Current Assets			
Badges, Books and Other Assets	5	260	275
Due from Branches		2,030	
Other Debtors and Prepayments		2,685	30
CBF & Other Investment Accounts		69,329	9,069
Bank Deposit Accounts		17,675	
Bank Current Accounts & Cash		19,981	10,886
Total Current Assets		111,960	20,260
Current Liabilities			
Due to Association		0	2,030
Other Creditors		0	25
Total Current Liabilities		0	2,055
Total Net Assets		138,769	18,205
Represented by:			
Restricted Fund		0	
Unrestricted Fund		0	18,205
		0	18,205

Branch Accounts			
Income & Expenditure Account	Bristol	Bristol Rural	Cheltenham
Income	£	£	£
Subscriptions	148	171	175
Donations			
Tax Refund			
Interest		21	
Fundraising		260	
Meetings			
Miscellaneous			
Total Income	148	452	175

Expenditure			
Grants Paid			
Ringing Courses			
Donations			30
Meetings & Social Activities			
Depreciation			
Miscellaneous		86	154
Total Expenditure		0	184
Surplus/(Deficit) for year	148	366	-9
Balance at 1 November 2022	1,993	2,707	368
Balance at 31 October 2023	2,141	3,073	359

Balance Sheet

Assets			
CBF & Other Investment Accounts		2,488	
Stocks of Books and Other Assets		38	
Debtors & Prepayments			
Bank and Cash	2,141	624	361
	2,141	3,150	361
Less Liabilities			
Due to Association		77	2
Miscellaneous creditors			
Net Assets	2,141	3,073	359
Represented by:			
Bell Projects Fund			
General Fund	2,141	3,073	359
	2,141	3,073	359

Notes to the Accou

1 Accounting Policies

Basis of Accounting

These Financial Statements are prepared in accordance with the Statement of Recomm in accordance with Financial Reporting Standards (FRS 102). The Financial Statements

Association Funds

In prior years all Association Funds were recognised as Unrestricted; income allocated that it is to be used for this purpose, is recognised as Restricted in these accounts. This accounts. For clarity the breakdown of income and expenditure by Fund, previously sho in the Notes to these accounts.

The Belfry Repair Fund (Restricted) exists to provide grants towards repairs, renovation, installation of new rings and similar purposes, and to provide instruction. The fund is supported by members' subscriptions, as determined by the Annual General Meeting (Rule 20)

The General Management Fund (Unrestricted) exists to cover the general management expenses. It was agreed in 2002 that it is prudent to maintain the fund at 1 1/3 of average annual expenditure.

Branch Funds exist to cover the general running expenses of the Branches and to support the Association.

Grants

Grant applications are approved at a percentage of eligible expenditure; such approval is subject to the inspection of the project works by an Association Belfry Advisor, at the same percentage as the original grant. Grants that are approved but not yet payable are not recognised as commitments. Details are provided in Note 8

2 Subscriptions

	Rate	To Belfry Repair Fund	No
Senior & Retired	£15	£12	1,023
Junior	£2.50	£1.50	75
Retired (Concession) - withdrawn from 2023	£10	£9	1
Associate	£10	£9	9
HLM	£0		10
Unpaid			36
Arrears			
Total			<u>1,154</u>
Retained by Branches			

Association

Allocated to-

	Note
Belfry Repair Fund- Restricted	6
General Fund- Unrestricted	6

3 Gift Aid Tax Refund

Members Subscriptions	<u>497</u>
Arrears	
Peal Fees	
Donations	1
Association	
Branches- Donations & GASDS	
Total	

4 Investments

Interest & Investment Income

M&G Charifund

CCLA Deposit Fund

Other Deposit Accounts

Association

Branches

Total

Valuation- 1950 Units M&G Charifund

	<i>pence/unit</i>
Market value at 31 October 2022	1395.13
Market value at 31 October 2023	1,374.82

Unrealised loss

Historical Cost

5 Other Assets

Association

Badges- at Cost

62 @ £4.20

Branches

Bristol Rural- Books

Forest- Trophies

Gloucester- Odd struckness meter

Swindon- Ringing Centre

Tewkesbury- Training Bell

Wotton- Odd struckness meter

	Year	Cost £
	2020	£307
	2021	£874
	2014	£550
	2019	£307

A list of items owned by the Association but not included in these accounts is listed on

6 Income and Expenditure by Fund

2023

Belfry Repair Fund

	£
Income	
Subscriptions	12,815
Gif Aid Tax Refund	1,652
Affiliation Fees	4,890
Interest & Investment Income	3,833
Donations & Legacies	250
Courses	270
Other Income	
	<hr/>
	23,440
Expenditure	
Grants Paid	3,710
Courses and Competition	50
Management and administration	

7 Transfers between Funds

£1,213 has been transferred from the Unrestricted Fund to the Restricted Fund in accordance with the Trustees' policy that the Unrestricted Fund be maintained at 1 1/3 of average expenditure, with any excess transferred to the Restricted Fund in years 2021-2023.

8 Grants for Belfry Repair

Association

Date Approved

Ruardean	2016/22
Norton	2021
Central Council Mobile Belfry	2022
Cirencester	2022
Corse	2022
Longhope	2022
Staunton (Gloucester)	2022
Bisley	2022
Stroud	2022
Haresfield	2022
Ashchurch	2022
Hardwicke	2023
Naunton	2023
Cricklade	2023
Elmore	2023
Kemerton	2023
Hartpury	2023
Syston	2023
Stoke Bishop	2023
Windrush	2023
St Mary de Crypt, Gloucester	2023
St Briavels	2023
	TOTAL

These grants are awarded at 20% of qualifying expenditure

Details of potential future grant applications are shown in the Trustees Report

Branches

Date Approved

Swindon- South Marston	2021
Cirencester- Cirencester SJB	2022
Forest- Corse	2022
Forest- Longhope	2022
Forest- Staunton, Gloucester	2022
Gloucester- Norton	2022
Stroud- Stroud	2022
Cirencester- Siddington	2023
Tewkesbury- Kemerton	2023
Tewkesbury- Ashchurch	2023
North Cotswold- Naunton	2023
Swindon- Cricklade	2023

TOTAL

**on of Church Bellringers
year to 31 October 2023**

Total	2022		Total
	Association	Branches	
£	£	£	£
16,054	12,913	1,338	14,251
2,060	1,879	31	1,910
4,890	5,040		5,040
3,959	1,906	15	1,921
605	710	705	1,415
70	50		50
260	214		214
270			0
150	154		154
1,223		576	576
6		70	70
29,547	22,866	2,735	25,601

6,029	18,528	1,852	20,380
670	690		690
566	516		516
258	240		240
0	14	84	98
380	68	(69)	(1)
50	85		85
225		220	220
511		485	485
451	172	114	286
9,140	20,313	2,686	22,999

20,407	2,553	49	2,602
(396)	(2,956)		(2,956)
20,011	(403)	49	(354)

19,554			0
457	(403)	49	(354)
20,011	(403)	49	(354)

ear to 31 October 2023

Expenditure	Gains/ (Losses)	Surplus/ (Deficit) per SoFA	Transfers between Funds	Balances Carried Forward
£	£	£	£	£
(3,760)	(396)	19,554	1,213	136,629
(1,634)		649	(1,213)	2,140
(3,746)		(192)		18,205
(9,140)	(396)	20,011	0	156,974

ber 2023

Total	Association	2022 Branches	Total
£	£	£	£
<u>26,809</u>	<u>27,205</u>		<u>27,205</u>
535	289	786	1,075
2,030	105		105
2,715	3,245	83	3,328
78,398	27,403	8,768	36,171
17,675	47,042	2,790	49,832
30,867	13,277	6,075	19,352
<u>132,220</u>	<u>91,361</u>	<u>18,502</u>	<u>109,863</u>
2,030		(105)	(105)
25			0
<u>2,055</u>	<u>0</u>	<u>(105)</u>	<u>(105)</u>
<u>156,974</u>	<u>118,566</u>	<u>18,397</u>	<u>136,963</u>
0	115,862		115,862
18,205	2,704	18,397	21,101
<u>18,205</u>	<u>118,566</u>	<u>18,397</u>	<u>136,963</u>

Chippenham	Cirencester	Forest	Gloucester	North Cotswold	Stroud	Swindon
£	£	£	£	£	£	£
149	162	82	83	90	127	183
	20	40			45	50
		159				18
		17	6	16	56	
212					409	
<u>361</u>	<u>182</u>	<u>298</u>	<u>89</u>	<u>106</u>	<u>637</u>	<u>251</u>

	200			250	919	500
-33	41		-50	51	92	
						450
12			64		26	32
-21	241	0	14	301	1,037	982
382	-59	298	75	-195	-400	-731
563	713	4,927	688	571	2,263	1,468
945	654	5,225	763	376	1,863	737
<hr/>						
	458	4,433	146	176	1,368	
		75	50			
30						
915	358	1,264	1,335	672	495	750
945	816	5,772	1,531	848	1,863	750
<hr/>						
	137	547	768	472		13
	25					
945	654	5,225	763	376	1,863	737
<hr/>						
		4,050	300			
945	654	1,175	463	376	1,863	737
945	654	5,225	763	376	1,863	737

nts

ended Practice (SORP) Accounting and Reporting by Charities and are prepared in accordance with the historical cost convention.

to the Belfry Repair Fund, raised with the publicly stated intention s does not affect individual line items in these or prior period own of the face of the Statement of Financial Activities, is contained

replacements (excluding ropes) or augmentations of existing rings of bells, supported by donations and affiliation fees and a proportion of

management expenses of the Association. The Management Committee expenditure with any excess transferred to the Belfry Repair Fund.

to support belfry repair projects in their area

This is initially valid for two years. Grants are paid after completion and a proportion of eligible expenditure incurred up to a maximum of the approved amount as they are contingent on third party support. Details are

2021		2022	
£	No	No	£
15,345	812	812	12,066
187	71	71	165
10	195	195	2,000
90	2	2	20
0	11	11	0
0	23	23	0
422			
16,054	<u>1,114</u>		14,251
1,619			1,338
14,435			12,913
12,815			11,575
1,620			1,338
<u>14,435</u>			<u>12,913</u>

2021		2022	
£	No	No	£
1,768	518	518	1,783
51			30
0	68	68	8
10	5	5	58
1,829			1,879
231			31
2,060			1,910

2023
<u>£</u>
1,504
1,896
433
3,833
126
<u>3,959</u>

2022
<u>£</u>
1,543
143
220
1,906
15
<u>1,921</u>

2023
<u>£</u>
27,205
26,809
-396

2022
<u>£</u>
30,161
27,205
-2,956

£10,500

2023
<u>£</u>
260

2022
<u>£</u>
(69) 289

		Depreciation charge in 2023
38	38	
75	75	
50	50	
0	450	450
50	50	
62	123	61
<u>275</u>	<u>786</u>	<u>511</u>

page 17 of the Annual Report

	2022	
General Fund	Belfry Repair Fund	General Fund
<u>£</u>	<u>£</u>	<u>£</u>
1,620	11,575	1,338
177	1,836	43
	5,040	
	1,858	48
	623	87
486		418
<u>2,283</u>	<u>20,932</u>	<u>1,934</u>
	18,528	
	99	
1,634	54	1,632

1,634

18,681

1,632

rdance with Management Committee decision of 2002 that the
nsferred to the Restricted Fund. The calculation is based on the

Bfwd at 1 Nov 22	Approved 2023	Paid 2023	Cfwd at 31 Oct 23
£	£	£	£
23,000			23,000
8,137			8,137
1,000			1,000
5,124			5,124
3,670			3,670
1,665			1,665
12,463			12,463
448	-448 <i>withdrawn</i>		0
920		920	0
874		874	0
9,568			9,568
	2,095		2,095
	660	660	0
	620	620	0
	105		105
	53	53	0
	2,527		2,527
	1,475		1,475
	662		662
	481	481	0
	414		414
	102	102	0
66,869	8,745	3,710	71,904

Bfwd at 1 Nov 22	Approved 2023	Paid 2023	Cfwd at 31 Oct 23
600	-600 <i>withdrawn</i>		0
500	-500 <i>not required</i>		0
550			550
500			500
3,000			3,000
300			300
919		919	0
	200	200	0
	200	200	0
	250	250	0
	250	250	0
	500	500	0

6,369

300

2,319

4,350

Wotton-under-Edge

Tewkesbury	Wotton-under-Edge	Total	2022
£	£	£	£
104	145	1,619	1,338
200		355	705
54		231	31
	10	126	15
	342	1,223	576
		0	418
		0	70
358	497	3,554	3,153

450		2,319	1,852
		0	84
195		225	220
55	124	280	349
	61	511	485
	37	411	114
700	222	3,746	3,104
-342	275	-192	49
819	1,317	18,397	18,348
477	1,592	18,205	18,397

		9,069	8,768
50	62	275	816
		30	53
427	1,544	10,886	8,865
477	1,606	20,260	18,502
	14	2,030	105
		25	
		0	
477	1,592	18,205	18,397

		4,350	6,369
477	1,592	13,855	12,028
477	1,592	18,205	18,397

**Independent Examiners' Report to the Trustees of
The Gloucester and Bristol Diocesan Association of Church Bell Ringers**

We report to the Trustees on the accounts of the Association for the year ended 31 October 2023, which are set out on pages 11 to 16.

Responsibilities and basis of report

As the charity trustees of the Association you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). We report in respect of our examination of the accounts carried out under section 145 of the 2011 Act and in carrying out our examination we have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiners' statement

We have completed our examination. We confirm that no material matters have come to our attention in connection with the examination giving us cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination. We 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.

Mr C Woodd MA FIA
3 The Paddocks
Baunton
Cirencester GL7 7DL

Mrs M Harris
3 Furzey Hill Cottage
Meysey Hampton
Cirencester GL7 5LG

February 2024

THE GLOUCESTER AND BRISTOL DIOCESAN ASSOCIATION OF CHURCH BELL RINGERS

England & Wales - Charity number 281431

Accounts

Trustees' Report for 2022

2022 Trustees' Report Contents

1. Highlights of 2022
2. Review of Activities:
2.1 Grants, 2.2–2.7 Ringing Activities, 2.8 Tower of the Year, 2.9 Belfry Advisers, 2.10 Peals, 2.11 Financial, 2.12 Library, 2.13 Handbells
3. Statistical information
4. Legal, Administrative and Organisation
5. Aims and Public Benefit Statement

1. Highlights of 2022

2022 has been a year of contrasting tone, and has been one in which the activities of ringers across the country have been very prominently displayed to the wider public. Some of the most significant events across the year have shared a royal theme, with celebrations for the Queen's Platinum Jubilee, in mourning after her death, and following the proclamation of the new monarch. 2022 was also significantly a year where much of our efforts have been focused on rebuilding, or continuing to rebuild, our bands following the disruption brought about by the Covid-19 pandemic.

The Management Committee meetings have begun to move back to in-person events over the course of 2022, following a two-year period of meetings taking place online. In whichever form they have taken they have proven, as much as they always have done, to be key to the shaping of our activities as an association as we adapt and thrive into the future. They are the medium through which all members can express their views and help shape the Association's direction.

As ever, it is the enormously impactful work done by all within the Association's branches that binds our ringing community and upholds our collective aims for the Association.

2022 has seen another drop in membership, to just below 1100, for the second year. We noted in 2020 that there was a potential risk of members not renewing their membership due to Covid-19. It is encouraging therefore that in nine of our Branches membership has held up remarkably well. The drop in membership is most noticeable in just three branches (from 228 to 123 over the last two years). For the previous 20 years it has been either consistently above 1300 or for three of those years in the high to mid 1200s. Although Junior membership has now dropped some way below 100, with effort and encouragement it should, hopefully, be possible to increase it in the next year or two. It has been disappointing that so many retired members have continued to take advantage of the Retired concessionary rate. At the 2022 AGM it was decided that the concession had probably now outlived its justification and that it would be withdrawn from 2023.

Over the last twenty years we have managed to give grants appropriate to our BRF income. The Potential Projects List - see below - suggests that, with a number of major projects withdrawn from the list, the fund balance may exceed our policy of being twice the level of expected annual grants (see note 1 to the Accounts).

Although most PCCs have increased their Tower Affiliation Fee from £10 to £20 there are still 34 paying the old £10 rate.

We still need to continue the effort to get more members to sign up to Gift Aid; this is a useful source of income to the BRF and has shown a small drop over the last five years.

Other income has recovered a lot of the previous fall and is now not far below the levels of a few years ago.

Following a couple of barren years on the peal ringing front, 2022 has seen numbers returning to near-normal levels. Whilst the G&B is seeing roughly 25% fewer peals than pre-Covid levels, this is reflective of the national state of affairs. Within the G&B, this can be attributed in part to a significant decrease in prolific organisers and conductors, as well as an increasing number of peals rung by Members now being attributed to other societies. This dip has been offset somewhat by a healthy number of NRLMs being elected this year, and many of the Association's keener peal ringers have seen no discernible drop in their G&B peal numbers than before the enforced break. Whilst it remains to be seen whether peal numbers reach their pre-Covid levels anytime soon, things do at least appear to be heading back in the right direction at last.

2. Review of activities during 2022

2.1 Grants

4 grants were paid during the year:

Didbrook	2,086	Balance, total £4,416
Highworth	1,877	
Littleton Drew	14,412	
Woodchester	<u>153</u>	
Total	18,528	

9 new grants were approved during the year:

Cirencester	5,124	Sound control
Corse	3,670	Rehang 6 bells on ball bearings, paint frame

Longhope	1,665	Repair wheels, paint frame
Staunton (Gloucester)	12,463	Rehang 6 bells
Bisley	448	Training bell and electronics
Stroud	920	New rope guide
Haresfield	874	Replace gudgeon on 5 th headstock
Ashchurch	9,568	Rehang 6 on new headstocks
Central Council Mobile Belfry	<u>1,000</u>	
Total	35,732	
Littleton Drew	375	Increase in previous approval
Highworth	<u>(42)</u>	Full grant not needed
Total	36,065	

Although, as noted below, we have a number of large potential projects in two or three years time, the projects for next year are low. Also one grant previously approved, at £23,000, is unlikely now to be extended as the project is unlikely to proceed in the agreed format. As a consequence we should have no difficulty in maintaining our 20% grant offer in the next few years.

There were 11 grants approved by the Branches in 2022:

Cheltenham, Didbrook	350	Rehang 5 bells on new fittings
Cirencester, Meysey Hampton	213	Tenor clapper
Cirencester, Cirencester Parish Church	500	Insert sound control floor
Cirencester, Windrush	127	Peal plaque in memory of Brian Hall
Forest, Staunton (Gloucester)	3,000	Rebuild frame, rehang on ball bearings, new fittings
Forest, Corse	550	Rehang on ball bearings, refurbish fittings
Forest, Longhope	500	Work to bells to allow tower refurbishment
Stroud, Horsley	68	Six muffles
Stroud, Stroud	919	Rope guide
Tewkesbury, Tirley	150	Repainting of frame
Tewkesbury, Deerhurst	<u>94</u>	Tower heater
Total	6,471	
less Ruardean	<u>(2,000)</u>	Grant withdrawn
Total	4,471	

Whilst it is good to see a general improvement in Branches level of grants, the level of funds held by Branches suggests that other Branches could easily offer more. Over the last 10 years their grants have totalled £22,868 against income of £21,424.

The potential projects are summarised below:

<u>Branch</u>	<u>Tower</u>	<u>Brief description of likely work</u>	<u>Est. cost</u> <u>£'000</u>	<u>Est. year</u>	<u>Prob.</u>
Bristol	St Thomas	Rehang 7 th and tenor	5	2023	High
Gloucester	Hardwicke	Replace gudgeons on three bells	10	2023	High
North Cotswold	Naunton	Rebush clappers, refurbish fittings	3	2023	High
Cheltenham	Cowley	Rehang in new frame and fittings	60	2024	Med
Swindon	South Marston	Retune and rehang with new fittings all 6 bells	30	2024+	Med
Swindon	South Marston	Augment 6 bells to 8	25	2024+	Low
Bristol	Christ Church	Rehang 10 bells in new frame, remove cannons	150	2025+	Med
Bristol	Kingsdown	Rehang 8 and add 2 trebles	70	2025+	Med
Bristol	Southville	Refurbishment with possible new fittings	90	2025	Med
	9	Total	473		
	3	of which possibly in 2023	18		
	3	of which possibly in 2024	115		

The list has lost a number of sizeable projects as they are unlikely to proceed for various reasons. As a consequence we should have no difficulty in being able to offer these projects grants of 20%.

2.2 Training

Sadly, none of the Spring, Summer or Autumn Training Days were able to be run this year. Hazel Bridges, organiser of the marvellous and extraordinarily successful Spring Training Day, has stepped down from the role this year. Thanks must go to her, from across the Association, for all of her efforts in organising the event for the past 11 years (9 Training Days), and for doing so much to organise an annual event that has done such good in improving the standard of ringing in the Association.

A stunningly successful week-long online Winter School was again held. It consisted of 26 afternoon and evening theoretical sessions with a new record of 1,100 participants (including ringers welcomed from elsewhere). It showed the enormous demand for out-of-the-tower help with theory, and was free to participants. Three Zoom licences were used, only one of which - at a cost of £14 - was additional. The two other Zoom licences - one purchased by the Association and one by the Forest Branch - were used by Branches throughout the year for local training events.

2.3 Penn Trophy

St John the Baptist, Chipping Sodbury hosted the 8-bell competition. The judge, Derek Carr of the Bristol Branch, placed the bands as follows; 1st – and winners of The Penn Trophy – the Bristol Branch, 2nd – and winners of The Chairman's Baldrick – the Swindon Branch, 3rd the Cheltenham Branch, 4th the Cirencester Branch, 5th the Stroud Branch, 6th the Chippenham Branch, Joint 7th the Wotton-under-Edge Branch and the Tewkesbury Branch, 9th the Bristol Rural Branch. The trophies and certificates were awarded at the AGM.

2.4 Croome Trophy

St Andrew, Cromhall, hosted the 6-bell competition. The judge, Rob Clive of the Cirencester Branch, placed the bands as follows; 1st – and winners of The Croome Trophy – Cheltenham, St Mark (Cheltenham Branch), 2nd – and winners of The Great Peter Trophy – Swindon, St Mark (Swindon Branch), 3rd St Mary Redcliffe (Bristol Branch), 4th Tewkesbury Abbey (Tewkesbury Branch), 5th Dursley (Wotton-under-Edge Branch), 6th Leonard Stanley (Stroud Branch), 7th Cirencester (Cirencester Branch), 8th Corsham, St Bartholomew (Chippenham Branch). The Ringing Master presented The Ringing Master's Scudamore Clapper to Leonard Stanley and The Ringing Master's Sabin Clapper to Corsham, St Bartholomew. The trophies and certificates were awarded at the AGM.

2.5 Young Ringers

Open Youth Team practices took place monthly throughout the year (except in August) and the commitment, enthusiasm and behaviour of our young ringers was never short of exemplary. Once again, the G & B took a large group of youngsters to the RWNYC which, this year, was hosted by Exeter on Saturday 2nd July. Ours was the largest group present and we entered two teams (both in the Call Change section), the 8 bell team came 2nd, the 6 bell team came joint 5th. We were delighted to be placed so highly out of the 23 teams entered.

The practices are only possible due to the support of a small but committed group of adult leaders and supporters. The Youth Team management have decided to increase the amount of method ringing as many of the youngsters have limited other opportunities for 8 bell method ringing.

2.6 Peal and Quarter Peal Festival

There were fewer performances rung this year in the Association's Peal and Quarter Peal Festival, with 16 being linked to the event. 1 peal and 15 quarter peals were rung, at stages between doubles and major, comprising 18 different methods. Three quarter peals were rung in methods rung for the first time, each of them minor.

2.7 The Firsts Fortnight

Well done to all those who broke new ground during the Firsts Fortnight and acquired new ringing skills. The firsts recorded on the Association website included conducting call changes for the first time, a first 120 of Reverse Canterbury, and lowering in peal on 12 bells.

2.8 Achievement of the Year Competition

The Achievement of the Year competition seeks to recognise achievement by a group during the year, and can be awarded to a person, a tower, a group of towers or a whole branch. Five entries were received this year in which the theme was 'During and After Covid; Keeping Ringing Going'.

The competition was won by Abson and Frenchay, who had put into practice many innovative ideas including ringing handbells outside their churches before the services. They received the Bliss Trophy in recognition of their achievement.

Second place was The Swindon Ringing Centre for their work in creating a fully equipped Ringing Centre for teaching new ringers and for delivering courses to help existing ringers to progress. In recognition of their very great efforts they were presented with the Littledean and Purton Trophy.

2.9 Belfry Advisers

During the last year the Belfry Advisers have checked completed projects at Wanborough, and Littleton Drew.

In addition advice and /or reports has been requested and provided at Ashchurch, Avening, Awre, St John the Baptist Bristol, Coalpit Heath, Dymock, Frampton Cotterell, Haresfield, Hardwicke, Hasfield, Iron Acton, Upper Slaughter, Old Sodbury, Quedgeley, Ruardean, Stonehouse, Stapleton, Stroud, Wapley, Winterbourne, Woodchester and Yate.

Any tower requiring advice on their bell installation, including maintenance advice, please contact one of the Bell Advisers listed in the front of the report.

2.10 Peals

The Peal Secretary's Report appears later in this report, followed by details of peals rung this year by the Association and the peal compositions first rung in 2022

2.11 Review of Financial Activities

The bottom line figures for the year are:

	<u>BRF</u>	<u>GMF</u>	<u>Branches</u>
Net income	20,779	302	1,901
Net grants (approved)/time lapsed	(36,065)		(4,771)
Transfers	400	(400)	
Unrealised increase / decrease in value	<u>(2,956)</u>	_____	_____

Net fund movements (17,842) (98) (2,870)

With the Covid-19 lockdowns behind us, the number of members paying their subscriptions this year has fallen for the second year. The Association's income is highly dependant on the number of members since well over half the BRF income came from subscriptions and Gift Aid. It is worth noting that about 80% of the subscription goes to the BRF with 10% to the Branches also for use in belfry repair. It is important to maintain this high level of subscription renewals.

The main items of expenditure from the General Management Fund are insurance and printing the Annual Report. The insurance premium has, not unexpectedly, increased over the last few years. In spite of increased printing costs, the cost of the Annual Report has been significantly reduced with a large number of members accepting the PDF version in place of a printed copy.

Last year's Report warned that there might well be fewer belfry projects in future, resulting in a reduced call on the BRF (see the Potential Projects list above). It was stated that the risks are that church congregations may be lower, that some churches might close, and that PCCs will have more difficulty in raising funds generally. The Potential Projects list, see 2.1 above, suggests that we are now seeing that.

Each year we review the balance held in the GMF to confirm that it is within the limits we consider prudent, any excess is then transferred to the BRF for the following year. Last year we considered that a transfer of £400 would be appropriate in 2022. Based on the balance of the fund at the end of 2022 we believe that a transfer of £600 would be appropriate in 2023, subject to review in September.

The level of grants awarded over the last 5 years is slightly below the BRF income, that over 10 years is slightly above. The list of Potential Projects (see 2.1 above) shows a noticeable drop in the expected grant applications. We should have no difficulty in funding all those projects, the expected BRF income is about £22,000 per annum on an ongoing basis.

The Management Committee believe that the Branches should retain only about twice normal annual administrative expenses. In the past the Branches have retained substantially more than this. Although the position has improved over the last few years it is still possible, and furthermore expected, that where Branches have projects they should in future be more generous. The Committee's view is that some Branches could and should offer more.

The Gift Aid tax refund claim this year is a bit down on last year. It is important to keep signing up new members to the scheme to replace lapsed members. This is a useful source of income to the BRF and needs to be actively encouraged.

The Tower Affiliation scheme, at 257 affiliated towers, is about the same as for the last few years. This scheme produces a very useful contribution to the BRF of £4,890, up from £2,570 four years ago due to the increase in the fee from £10 to £20. Some PCCs have not yet increased their payments; it is hoped that this year they will do so. That would generate an extra £300 to the BRF.

Taking all these points into consideration, the Trustees' believe the Association remains viable.

2.12 Library

A member borrowed a digital copy of the Ringing World covering 1940-2017. Three general enquiries were dealt with. As noted previously, obituaries for all the years in which they were included in the Reports are now available on the G&B website.

2.13 Handbells

The Handbells have been used once in 2022. They were rung during the signing of the 'register' following the marriage of Alex & Hannah Haynes on February 26th 2022 at South Cerney Church.

The bells are available to be borrowed by any members or Branches of the Association. Please contact the Handbell Steward on page 2.

3 Statistical and Other Information

3.1 Membership

	<u>%Junior</u>	<u>Senior</u>	<u>Junior</u>	<u>Retired</u>	<u>Associate</u>	<u>HLM</u>	<u>TOTAL</u>	<u>2021</u>	<u>2020</u>	<u>2019</u>	<u>2018</u>	<u>2017</u>
Bristol	19%	81	19	1	0	0	101	90	122	111	101	103
Bristol Rural	11%	84	15	32	2	1	134	155	158	157	161	169
Cheltenham	2%	108	3	12	0	1	124	128	139	139	126	115
Chippenham	6%	63	7	42	0	1	113	104	119	123	111	113
Cirencester	8%	83	9	22	0	3	117	114	119	131	121	121
Forest	5%	38	3	18	0	0	59	106	101	106	112	111
Gloucester	0%	32	0	9	0	2	43	57	79	74	80	81
North Cotswold	0%	17	0	3	0	1	21	47	48	51	41	51
Stroud	9%	71	8	12	0	1	92	105	108	98	101	109
Swindon	2%	105	2	11	0	0	118	110	105	115	120	121
Tewkesbury	3%	55	2	12	0	0	69	73	75	78	75	73
Wotton-u-Edge	3%	75	3	21	0	1	100	98	110	117	104	107
Total for 2022	<u>7%</u>	<u>812</u>	<u>71</u>	<u>195</u>	<u>2</u>	<u>11</u>	<u>1091</u>	<u>1187</u>	<u>1283</u>	<u>1300</u>	<u>1253</u>	<u>1274</u>
2021	6%	849	76	249	3	10	1187					
2020	7%	892	94	283	3	11	1283					

2019	7%	915	89	279	6	11	1300
2018	7%	833	91	311	9	11	1253
2017	7%	831	87	334	9	13	1274
2012 (10 years ago)	12%	717	159	471	8	19	1374
2002 (20 years ago)	15%	848	201	303	3	27	1382
1992 (30 years ago)	16%	795	180	127	11	18	1131
1982 (40 years ago)	22%	702	216		19	36	976
1972 (50 years ago)	19%	749	176		33		958
1922 (100 years ago)							749

For the second time in 23 years membership has dropped below 1200, for most of that period it was well above that figure. That membership has held up so well during the last 18 months, during a lot of which no ringing took place with lockdown in place, shows considerable commitment to the exercise. As noted in Highlights above, three Branches have shown a significant reduction in members, the other Branches have held up well. The Retired membership, which was always a concession, introduced in 1987, although well down from the peak of a bit under 500 is still high. For the last five years retired members have been encouraged to pay the Senior subscription. At the 2022 AGM it was decided by the meeting to withdraw the concession; the £10 Retired subscription will not be available in 2023. Junior membership shows a small drop this year; we hope that may improve as ringing returns to more normal arrangements.

3.2 Grants

Over the last five and ten years, grants have been approved as follows:

	Total		Average		Belfry Repair Fund	
	Grants	Towers	per Tower	pa	Income	pa
5 years	£98,315	21	£3,641	£19,633	£107,194	£21,439
10 years	£205,912	64	£3,120	£20,591	£183,508	£18,351

The income is before grants and unrealised gains/losses. The grants are inclusive of lapsed/not needed grants.

The totals of grants given by the Branches were as follows (the income is Branch Funds income net before grants):

	Total		Average		Branch Funds	
	Grants	Towers	per Tower	pa	Income	pa
5 years	£14,980	38	£394	£2,996	£12,217	£2,443
10 years	£22,868	75	£305	£2,287	£21,280	£2,128

4. Legal and Administrative information

4.1 Title of the Charity

The Gloucester and Bristol Diocesan Association of Church Bell Ringers. Charity number 281431.

4.2 The Governing Instrument of the Association

The Rules of the Association adopted by the AGM April 1965, last amended April 2019.

4.3 Beneficial Area

The Dioceses of Gloucester and Bristol.

4.4 Trustees

The Trustees of the charity are the members of the Management Committee and comprise:

(a) the Ringing Master, Chairman, Hon. Secretary, Hon. Treasurer, Hon. Peal Secretary,

(b) the Representatives on the Central Council and

(c) the Branch Management Committee Representatives (MC Reps).

Trustees (a & b) are elected by the members of the Association at the Association AGM and are listed on the title page. Trustees (c) are elected by their respective Branch AGMs; refer to the Branch information pages.

4.5 Principal Addresses

Hon. Secretary, Mrs. Fiona Hartley, 45 Round Barrow Close, Colerne, Chippenham. SN14 8EF

Hon. Treasurer, Mr. Philip Twentyman, 8 Ampney St Peter, Cirencester, Glos. GL7 5SH

4.6 Principal Agents and Advisers

The Association's bankers are: Lloyds Bank, Swindon Branch, 5 High Street, Swindon, SN1 3EN

The Association's independent examiners are:

Mr C Woodd MA FIA, 3 The Paddocks, Baunton, Cirencester, GL7 7DL
and: Mrs M Harris, 3 Furzey Hill Cottage, Meysey Hampton, Cirencester, GL7 5LG

4.7 Investment and Borrowing Powers

The Association has no borrowing powers. Rule 7.iv gives, by implication, the Management Committee authority to invest surplus funds.

4.8 Remuneration of Trustees

No remuneration was paid to any Trustees.

4.9 Risk Assessment

The Trustees have identified and reviewed the major risks to which they believe the Association may be exposed and have taken steps to minimise and manage those risks.

4.10 Organisation

The Association is organised into twelve Branches covering the two Dioceses. The Branches have their own officers responsible for encouraging good ringing in the churches with bells within their area and working within the charitable objectives of the Association as a whole.

The Management Committee, which has three meetings each year, is responsible to the members, through the AGM, for the general running of the Association. The Branches are represented on the Management Committee.

The Association is affiliated to the Central Council of Church Bell Ringers.

5. Aims and Public Benefit

5.1 Objectives of the Association

The objectives of the Association are as set out in Rule 2:

- 1 To promote the ringing of bells for Divine Service
- 2 To practise ringing to obtain a higher standard of ringing
- 3 To educate the public in the art and science of change ringing
- 4 To provide financial assistance by way of grants to affiliated church authorities incurring expenditure on the provision, maintenance or improvement of their bells and bell installations.

In furtherance of the first two of these objectives the Association organises and encourages training sessions and bell ringing competitions. The main Association-level training is the annual Spring training day which for a number of years has been based centrally in Cirencester. There is an advanced Autumn training day using reasonably central towers. (These two Training days have not taken place in the last two years due to Covid-19.) Training at the Branch level is both ongoing and based on specific training days. This year we only ran one week-long series of multiple Zoom seminars – the Winter School, no Summer School was run in 2022.

Grants to approved belfry repair and improvement projects are available from the Belfry Repair Fund. Applications are considered at the two main Management Committee meetings, in the spring and autumn. The Association Belfry Advisers are available to discuss the condition of bells and their fittings.

5.2 Public Benefit Statement

Our Objects and Aims are focused towards two things. First, the preservation of the UK tradition and heritage of change ringing, and second, the support of Christian worship by promoting the ringing of bells for Divine Service. We achieve this by:

- i educating the public about change ringing;
- ii training and developing change ringers from all walks of society;
- iii practising the art of change ringing to improve standards;
- iv providing financial support for belfry repair and restoration.

The public benefits through the preservation of a uniquely UK tradition and heritage, and because we assist them to participate in an inclusive activity that significantly benefits them both physically and mentally.

The Trustees paid due regard to the commission's guidance on public benefit in producing this statement.

Approved by the Management Committee on 28th January 2023, and signed on its behalf by

R W Haynes (Chairman)

P Twentyman (Hon. Treasurer)

Independent Examiners' Report to the Trustees of The Gloucester and Bristol Diocesan Association of Church Bell Ringers

We report to the Trustees on the accounts of the Association for the year ended 31st October 2022, which are set out on pages 12 to 18.

Responsibilities and basis of report

As the charity trustees of the Association you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). We report in respect of our examination of the accounts carried out under section 145 of the 2011 Act and in carrying out our examination we have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiners' statement

We have completed our examination. We confirm that no material matters have come to our attention in connection with the examination giving us cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination. We 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.

Date: 7th December 2022

Mr C Woodd, MA, FIA
3 The Paddocks,
Baunton,
Cirencester,
Glos. GL7 7DL

Mrs M Harris,
3 Furzey Hill Cottage,
Meysey Hampton,
Cirencester,
Glos. GL7 5LG

Notes to the 2022 Accounts

1. Accounting policies

General. These Accounts have been prepared under the historic cost convention and in accordance with applicable accounting standards and the Statement of Recommended Practice on Accounting by Charities. The continued financial viability of the Association is discussed in the Trustees' Report, Section 2.11.

Consistency. The Association's accounts are prepared on a consistent basis.

Grants. Approved grants are transferred from the Belfry Repair Fund to the Bell Projects Fund from which Grant payments are made after completion and inspection of the project works by an Association Belfry Adviser. Grants are normally approved as a percentage of the eligible expenditure incurred up to a maximum of the same percentage of the expected eligible expenditure.

Funds. The Management Committee believe that all the Funds are unrestricted, that is they may be expended in furtherance of the objects of the Association and are not subject to any specific trust declared by or with the authority of the donors. The policy confirmed by the Management Committee in 1995, and since reaffirmed annually, is that the Belfry Repair Fund exists to further the primary objects of the Association, that is to fund belfry repair projects and educational/training activities. The Bell Projects Fund is designated to cover approved grant applications. The General Management Fund is to cover the administration expenses of the Association.

Fund Balances:

Belfry Repair Fund (BRF). This fund exists primarily to support grants to belfry repair projects. In an average year the grants are covered by income. There are fluctuations and occasionally larger grants are considered. Taking note of projects in the list of future projects, the Management Committee believe that a fund balance in the region of twice the average annual grants approval of the last two years is required. (The figure for the two years 2021–22 is £44,792, average £22,396). Where the balance is likely to exceed this figure the Management Committee will adjust, as appropriate, the level of grants approved. (For 2022 the fund balance was £48,993). The list of potential projects [Trustees' Report 2.1] indicates a number of major applications in the next three years. The percentage of grant offered in 2020 was increased to 20%, up from 15% in 2019. If the projects listed in section 2.1 of the Trustees' Report lead to grants applications the balance of the Fund is not excessive.

General Management Fund (GMF). This fund exists to cover the general management expenses of the Association. The Management Committee believe that it is prudent to hold a balance equal to about $1\frac{1}{3}$ of the average annual expenditure to allow for exceptional expenditure and for expenses incurred in the early part of the year (£1,597 based on 2021 and 2022, $1\frac{1}{3} = £2,129$). The Management Committee propose that where the balance exceeds this figure the excess is transferred to the Belfry Repair Fund. The balance of this fund is £2,704, above the target level. We have transferred £5,800 in the last eleven years (2012–22) based on the previous years' excesses. The Management Committee propose to make a transfer of £600 in 2023 (£400 in 2022 and £300 in 2021).

Branch Funds (BF). These funds exist to cover the general running expenses of the Branches. The Management Committee believe that the Branches should aim over a period of years to hold a balance (currently £12,028) equal to the average of two years expenditure (about £500 normal expenditure for 2021 & 2022, £250 pa). Balances in excess of this figure should—over a period of years—be paid by the Branches to belfry repair projects in their areas. The Management Committee believe that Branches generally can and should do more to support projects in their Branch.

2. Subscriptions

In 2022 members' subscriptions were: £15 Senior & Retired (split BRF £12 : GMF £1.50 : BF £1.50), £2.50 for Junior members (split BRF £1.50 : GMF 50p : BF 50p) and £10.00 for Retired (concession) and Associate members (split BRF £9.00 : GMF 50p : BF 50p). They were last increased for 2017.

	<u>2022</u>		<u>2021</u>	
	<u>No.s</u>	<u>£</u>	<u>No.s</u>	<u>£</u>
Senior & Retired	812	12,066	849	12,063
Junior	71	165	6	152
Retired (concession)	195	2,000	249	2,090
Associate	2	20	3	30
HLM	<u>11</u>	<u>-</u>	<u>11</u>	<u>-</u>
Total	1091	14,251	1187	14,335

There were some members with unpaid subscriptions at the end of each of the years (2022 = 23, 2021 = 144). The Retired (concession) category has been withdrawn from 2023.

3. Tax

The Tax refund of £2,239 is in respect of:

	<u>2022</u>		<u>2021</u>		
	<u>BRF</u>	<u>GMF</u>	<u>BRF</u>	<u>GMF</u>	
518 members subscriptions for 2022	1,783		1,909		(572 in 2021)
7 members subscriptions for 2017/2021	30		229		(21 new GA back dated)
68 Peal Fees		8		10	(35 in 2021)
5 donations	<u>23</u>	<u>35</u>	<u>58</u>	<u>33</u>	(4 in 2021)
Total	1,836	43	2,196	43	
Branches – credited (earned)	<u>2023 (22)</u>		<u>2022 (21)</u>	<u>2021 (20)</u>	

0	GASDS	-	-	33 (0 in 2022/21)
4	Gift Aid donations	<u>263</u>	<u>31</u>	<u>80</u> (4 in 2022/21)
Total		263	31	113

The tax refund on Branch GASDS and GA is taken into account in the year following that in which it is earned.

4. Interest & Investment Income

Interest is allocated to the Belfry Repair and General Management Funds based on average opening and closing cash and deposit balances.

	<u>2022</u>	<u>2021</u>
Interest on Gift Aid tax refund	2	0
CCLA Deposit Fund interest	143 (1.5%)	17 (0.01%)
Other Deposit Accounts interest	218 (1.1%)	112 (0.25%)
Charifund income	<u>1,543</u> (5.4%)	<u>1,327</u> (4.4%)
Total	1,906	1,456

The bulk (£47k) of our deposits are now held in a Teachers Building Society account (interest 1.10%) with the balance (£27k) in a CCLA Deposit account (interest 1.5%). The income we earned on the Charifund units averaged 5.4% (4.4%) for the year; the average on all the "Association Funds" was 1.9% (1.9% in 2021).

5. Ringling courses and Training

Figures for the Association Training days in the spring and autumn and Branch training days were:

	<u>Spring Course</u>		<u>Autumn Course</u>		<u>Branch Courses</u>	
	<u>2022</u>	<u>2021</u>	<u>2022</u>	<u>2021</u>	<u>2022</u>	<u>2021</u>
Number of Students	-	-	-	-	-	-
Income	-	-	-	-	-	-
Expenditure	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>84</u>	<u>169</u>
Excess of Income/(Expenditure)	-	-	-	-	(84)	(169)

There were no courses in 2022 or 2021 due to Covid. A successful week-long online Winter School was again held, see Trustees' Report, 2.2 - Training.

Other Training

	<u>2022</u>	<u>2021</u>
Zoom Licences	14	86
RWNYC Entry Fee	<u>85</u>	<u>60</u>
Total	99	146

Swindon Branch invested £874 in a Ringling Centre towards which the BRF made a 50% grant of £437. The Zoom licences were used by most Branches.

6. Net Income / Expenditure

6a Sales of badges & books etc.	<u>Association Funds</u>		<u>Branch Funds</u>	
	<u>2022</u>	<u>2021</u>	<u>2022</u>	<u>2021</u>
Income	-	-	14	-
Expenditure	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Excess of Income/(Expenditure)	-	-	14	-

A stock of 101 badges was purchased in 2019 at a cost of £424. No badges were sold in 2022 or 21, 31 sold in 2019 & 20. We currently have a stock of 69 (1 was placed in the Library).

6b Annual Report	<u>2022</u>	<u>2021</u>
Number	[450]	[550]
Cost of printing Report	690	598
Website costs (domain on 9 year contract, to 2025)	<u>46</u>	<u>-</u>
Total cost	736	598

(covered by donation under GA)

Less Income:

Peal Fees	214	32
Report Sales	8	-
Advertisements	<u>146</u>	<u>146</u>
Total Income	<u>238</u>	<u>178</u>
Net cost	498	420

6c Branch Newsletters	<u>2022</u>	<u>2021</u>
Branches with no Newsletters	[4 Branches]	[4]
Branches with Newsletters at no cost	[8 Branches]	[8]

6d Donations Received, 2022

£35 or more, or from Officers	<u>BRF</u>	<u>GMF</u>	<u>Branches</u>
PCCs, with TAF	130		
Colesbourne Gardens	150		

Rob Clive, website costs	46)
Steve Coleman (re expenses)	18	37) covered by Gift Aid
Philip Twentyman (re expenses)	50	50)
Various small donations	229		

Forest Branch, Terina Riches			402
Tewkesbury Branch, Malcolm Taylor			200
Various small donations			<u>103</u>
Total	623	87	705

6e Fund Raising & related activities	<u>2022</u>	<u>2021</u>
Branch Income	685	217
Branch Expenditure	<u>109</u>	<u>0</u>
Excess of Income/(Expenditure)	576	217

6f Donations Paid & Miscellaneous, 2022	<u>BRF</u>	<u>GMF</u>	<u>Branches</u>
Write down of Miscellaneous Assets			61 (Note 13 - Oddstruckness meter)
			424 (Note 13 - Ringing Center)
Various small donations			<u>220</u>
Total			705

7. Association Printing, Stationery & Postage

Includes expenses incurred by Officers on stationery, postage and phones etc. Officers' expenses are:

	<u>2022</u>	<u>2021</u>	
Hon. Secretary (2:1 GMF and BRF)	54	110	(covered by donation, note 6d)
Hon. Treasurer (1:1 GMF and BRF)	<u>72</u>	<u>108</u>	(covered by donation, note 6d)
Total	126	218	

7a Zoom licences 14 (Winter Ringing School)

8. Central Council

	<u>2022</u>	<u>2021</u>
Affiliation Fee (5 x £40)	200	200
Friends of the Library	<u>40</u>	<u>40</u>
Total	240	240

Allowances are no longer paid to the Representatives for attending the CC Meetings. For 2018 the Affiliation Fee was increased to £40 per Representative (£20 in 2011, £25 in 2012/13, £30 in 2014). For 2023 it will be 20p per member.

9. Transfers between Funds

9a Belfry Repair Fund Grants Summary

<u>B/fwd from 2021</u>	<u>Approved</u>	<u>o/s '21</u>	<u>Approved '22</u>	<u>Paid '22</u>	<u>o/s '22</u>	<u>Expected Payment</u>	<u>Grant %</u>
Ruardean	2016/22	23,000	-	-	23,000	2025	20%
Didbrook	2016/20	2,086	-	2,086	-		20%
Highworth	2021	1,919	(42)	1,877	-		20%
Littleton Drew	2020	14,037	375	14,412	-		20%
Norton	2021	8,137	-	-	8,137	2024	20%
Woodchester	2021	153	-	153	-		20%

New Approvals in 2022

Cirencester	2022	-	5,124	-	5,124	2023	20%
Corse	2022	-	3,670	-	3,670	2023	20%
Longhope	2022	-	1,665	-	1,665	2024	20%
Staunton (Gloucester)	2022	-	12,463	-	12,463	2023	20%
Bisley	2022	-	448	-	448	2023	20%
Stroud	2022	-	920	-	920	2023	20%
Haresfield	2022	-	874	-	874	2023	20%
Ashchurch	2022	-	9,568	-	9,568	2023	20%
Central Council Mobile Belfry	2022	-	<u>1,000</u>	-	<u>1,000</u>	2023	-
Totals		49,332	36,065	18,528	66,869		

Branch Grants Summary

<u>B/fwd from 2021</u>	<u>Approved</u>	<u>o/s '21</u>	<u>Approved '22</u>	<u>Paid '22</u>	<u>o/s '22</u>	<u>Expected Payment</u>
Chippenham, Littleton Drew	2020	850	-	850	-	
Forest, Ruardean	2015	2,000	(2,000)	-	-	Withdrawn
Swindon, South Marston	2021	600	-	-	600	
Approved in 2022						
Cheltenham, Didbrook	2022	-	350	350	-	
Cirencester, Meysey Hampton	2022	-	213	213	-	
Cirencester, Cirencester SJB	2022	-	500	-	500	
Cirencester, Windrush	2022	-	127	127	-	
Forest, Corse	2022	-	550	-	550	

Forest, Longhope	2022	-	500	-	500
Forest, Staunton (Gloucester)	2022	-	3,000	-	3,000
Gloucester, Norton	2022	-	300	-	300
Stroud, Horsley	2022	-	68	68	-
Stroud, Stroud	2022	-	919	-	919
Tewkesbury, Deerhurst	2022	-	94	94	-
Tewkesbury, Tirley	2022	-	<u>150</u>	<u>150</u>	-
Totals		3,450	4,771	1,852	6,369

The Association's accounting policy on grants is set out in Note 1 (Grants). Details of grants approved this year are in the Trustees' Report section 2.1.

9b GMF to BRF

	<u>2022</u>		<u>2021</u>	
	<u>BRF</u>	<u>GMF</u>	<u>BRF</u>	<u>GMF</u>
GMF Balance above Reserves Policy Level	400	(400)	300	(300)

As noted above in Note 1. (GMF), the Management Committee propose to transfer £400 in 2023

10. Investments & Deposits

The Officers and Management Committee have reviewed the position of both our investments and deposits and consider in the circumstances that no change is needed at this stage. We review where our deposits are held to ensure we obtain a competitive rate of interest; currently we hold the bulk of our deposits with The Teachers Building Society. CCLA Investment Management Ltd is regulated and authorised by the Financial Services Authority but is not covered by the Financial Services Compensation Scheme. The CCLA is owned by, and open only to, its faith, charity and local authority customers. It is rated AAA/V1 by Fitch, a leading credit rating agency. The Teachers Building Society account is covered by the Financial Services Compensation Scheme.

10a Investments

1950 units are held in the M&G Equities Investment Fund for Charities (Charifund). The units were purchased in 1989 (£5,500) and 1990 (£5,000). The units were valued at £15.47 each at close of business on 31/10/21.

	<u>2022</u>	<u>2021</u>
Market value at 31 st October previous year	30,161	22,798
Net gain (loss) on revaluation at 31 st October	<u>(2,956)</u>	<u>7,363</u>
Market value at 31 st October	27,205	30,161
Historical cost at 31 st October	10,500	10,500

Some of the loss in 2022 has since been recovered (value at 30.11.22 = £28,783)

10b Deposits

At the end of the year the BRF balance on the CCLA Deposit account, of £27,403, and on The Teachers Building Society account of £47,042 (excl. accrued interest of £199), more than covered the outstanding balance of approved grants of £66,869.

11. Association Assets

A list of Association property, which has not been capitalised, is included on page 20. The library (£1,908), handbells (£6,340) and Croome Trophy (£3,165) have been valued in 2022 for insurance purposes and are insured for a total of £11,413.

12. GMF Surplus / Deficit

The following exceptional items are included in the GMF surplus/(deficit) of (£273), (£165) in 2021:

	<u>2022</u>	<u>2021</u>
Transfer to Belfry Repair Fund	(400)	(300)
Increased/(Reduced) subscriptions	-	(84)
More/(Fewer) Peals rung	182	(126)
More/(Fewer) NRLM	-	-
Higher/(Lower) advertising income	-	-
Meetings costs	(68)	(41)
(Higher) / Lower Annual Report printing cost	(138)	398

The underlying figures for the GMF suggest that the balance should increase each year triggering periodic transfers to the BRF to maintain the balance within the limit referred to in Note 1. A transfer of £400 in 2022 is recommended.

13. Miscellaneous Current Assets

	<u>2022</u>	<u>2021</u>
Peal Fees due	158	28
NRLM Subscriptions due	40	-
Stock of stamps	<u>12</u>	<u>15</u>
Total	<u>210</u>	<u>43</u>

Branch Miscellaneous Current Assets

Bristol Rural	Stock of Books	38	38	
Bristol Rural	CCTV	-	-	(cost 2016 £410, w/off)
Cheltenham	CCTV	-	-	(cost 2016 £330, w/off)

Chippenham	Prepaid outing coach hire	30		30	
Cirencester	Advance on AGM hall hire	30		-	
Forest	Trophies etc	75		75	
Gloucester	Oddstruckness meter	50		50	(cost 2020 £307)
Swindon	Ringling Centre	450		874	(cost 2021 £874)
Tewkesbury	Training Bell at Twyning	50		50	(cost 2014 £550)
Wotton	Oddstruckness meter	<u>123</u>	<u>808</u>	<u>184</u>	<u>1,263</u> (cost 2019 £307)
Total			<u>846</u>		<u>1,301</u>

Balance Sheet as at 31st October 2022

<u>Notes</u>	2022			2021		
	<u>Association</u>	<u>Branches</u>	<u>Total</u>	<u>Association</u>	<u>Branches</u>	<u>Total</u>
	£	£	£	£	£	£
Current Assets						
	Subscriptions Owing from Branches	105		105	291	291
	The Ringing World		23	23	23	23
	Accrued Interest	629		629	498	498
	Stocks of Books, Badges etc	289	38	327	289	38
	Gift Aid tax Refund Claim o/s	1,882		1,882	2,239	2,239
	Prepaid Insurance	524		524	468	468
13	Miscellaneous Current Assets	210	808	1,018	43	1,263
		3,639	869	4,508	3,828	1,324
						5,152
Investments & Cash						
10a	Charifund (1950 units at Market Value)	27,205		27,205	30,161	30,161
10b	CCLA Deposit Funds	27,403	8,768	36,171	17,288	4,306
10b	Other Deposit Accounts	47,042	2,790	49,832	46,925	7,408
	Cash, Bank A/cs	13,277	6,075	19,352	20,767	5,970
		114,927	17,633	132,560	115,141	17,684
						132,825
	Total Current Assets	118,566	18,502	137,068	118,969	19,008
						137,977
Current Liabilities						
	Subscriptions Owing to Association Association Officers		(105)	(105)	(291)	(291)
	Affiliation Fees paid in advance Miscellaneous				(369)	(369)
			(105)	(105)	(660)	(660)
	Total Net Assets	118,566	18,397	136,963	118,969	18,348
						137,317
REPRESENTED BY:						
	Belfry Repair Fund	48,993		48,993	66,835	66,835
9	Bell Projects Fund	66,869	6,369	73,238	49,332	3,450
	General Fund	2,704	12,028	14,732	2,802	14,898
		118,566	18,397	136,963	118,969	18,348
						137,317

The notes on pages 14 to 17 form part of these accounts.

Approved by the Management Committee on 28th January 2023, and signed on its behalf by

R Haynes (Chairman)

P. Twentyman (Hon Treasurer)

Statement of Financial Activities for the Year ended 31st October 2022

Notes		2022						2021			
		Association Funds			Branch Funds			Assoc. Funds	Branch Funds	Total	
		Belfry Repair	Bell Projects	General	Bell Projects	General	Total				
		£	£	£	£	£	£	£	£		
Income and Expenditure											
INCOMING RESOURCES											
2	Members' Subscriptions	11,575		1,338		1,338		14,251	13,003	1,332	14,335
3	Tax Refund on Gift Aid	1,836		43		31		1,910	2,239	113	2,352
	Affiliation Fees	4,890						4,890	4,730		4,730
	- arrears	150						150	90		90
4	Interest & Investment income	1,858		48		15		1,921	1,456	32	1,488
6d	Donations & Legacies	623		87		705		1,415	729	1,081	1,810
	Non-Resident Life Members			50				50			
6e	Fund Raising and Related Activities							685		217	217
5	Ringling Courses										
6a	Sales of Books, Badges & Stationery									14	14
6b	Peal Fees			214				214	32		32
6b	Report Sales			8				8			
6b	Report Advertisements			146				146	146		146
6c	Newsletters					20		20			
Total Incoming Resources		20,932		1,934		2,794		25,660	22,425	2,789	25,214
RESOURCES EXPENDED											
Direct Charitable Expenditure											
9	Grants Paid		18,528			1,852		20,380	18,009	1,619	19,628
5/7a	Ringling Courses, Training	14						84	146	169	315
6a	Cost of Badge & Book sales etc										
	Competition Expenses	85						(50)		6	6
6f	Donations Paid and Miscellaneous							705		81	81
Total Direct Charitable Expenditure		99	18,528			1,852		739	18,155	1,875	20,030
Fund-raising costs											
6e	Fund Raising and Related Activities							109			
Management & Administration											
	Insurance			516				516	489		489
	Ringling World Notices								48		48
	AGM								59		59
	Meetings			68				(69)	59		59
6b	Annual Report & Website			736				736	598		598
7 / 6d	Printing, Stationery & Postage	54		72				114	218	162	380
8	Central Council			240				240	240		240
Total Management Expenses		54		1,632				45	1,652	162	1,814
Total Resources Expended		153	18,528	1,632		1,852		893	19,807	2,037	21,844
Net Incoming/(Outgoing) Resources		20,779	(18,528)	302		(1,852)		1,901	2,618	752	3,370
9a	Transfers between Funds, grants approved	(36,065)	36,065			4,771		(4,771)			
9b	Transfers between Funds, other	400		(400)							
Other Recognised Gains and Losses											
10a	Unrealised Gains/(Losses) on Investments	(2,956)						(2,956)	7,363		7,363
12	Net Movement in Funds	(17,842)	17,537	(98)		2,919		(2,870)	9,981	752	10,733
Balance b/f from previous year		66,835	49,332	2,802		3,450		14,898	108,988	17,596	126,584
BALANCE C/F		48,993	66,869	2,704		6,369		12,028	118,969	18,348	137,317

The notes on pages 14 to 17 form part of these accounts.

Independent Examiners' Report to the Trustees of The Gloucester and Bristol Diocesan Association of Church Bell Ringers

We report to the Trustees on the accounts of the Association for the year ended 31st October 2022, which are set out on pages 12 to 18.

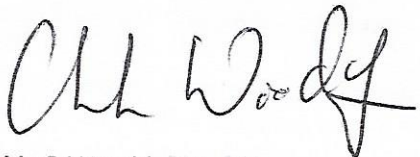
Responsibilities and basis of report

As the charity trustees of the Association you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). We report in respect of our examination of the accounts carried out under section 145 of the 2011 Act and in carrying out our examination we have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.


Independent examiners' statement

We have completed our examination. We confirm that no material matters have come to our attention in connection with the examination giving us cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination. We 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.



Mr C Woodd, MA, FIA
3 The Paddocks,
Baunton,
Cirencester,
Glos. GL7 7DL



Mrs M Harris,
3 Furzey Hill Cottage,
Meysey Hampton,
Cirencester,
Glos. GL7 5LG

Date: 7 December 2022

THE GLOUCESTER AND BRISTOL DIOCESAN ASSOCIATION OF CHURCH BELL RINGERS

England & Wales - Charity number 281431

Accounts

Trustees' Report for 2021

2021 Trustees' Report Contents

1. Highlights of 2021
2. Review of Activities:
 - 2.1 Grants, 2.2–2.7 Ringing Activities, 2.8 Tower of the Year, 2.9 Belfry Advisers, 2.10 Peals, 2.11 Financial, 2.12 Library, 2.13 Handbells
3. Statistical information
4. Legal, Administrative and Organisation
5. Aims and Public Benefit Statement

1. Highlights of 2021

2021 has again proved to be a difficult and frustrating year with the continued curtailment of ringing because of Covid-19. That our members seem to be committed to returning to ringing is indicated by the relatively small drop in membership. Most meetings and training have been either suspended or done on-line. The Winter and Summer Schools, organised on Zoom, were notable successes. Ringing on-line – for example using – Ringing Room has continued.

The Management Committee looked at the risks to the Association arising from Covid-19 last year, see Section 2.11. After having considered the financial liabilities of the Association and the potential impact of Covid-19 on our income, the Trustees believe the Association will remain viable financially for the foreseeable future.

Much good work is done by all those on the Management Committee for the Association, and by all of the Branch Officers across the Association. The MC and Branch Officers' Meetings continue to effectively inform and shape the actions of the Association, and thanks go out to all of the Officers and MC reps for their ongoing contributions to the Association.

It is the Branches within the Association that undertake the majority of the work done in fostering our ringing community to achieve its full potential. They connect the leaves of our members to the roots of the Association, and uphold its aims and objectives.

It is encouraging that our membership dropped only slightly below 1200 this year. For the previous 20 years it has been either consistently above 1300 or for three of those years in the high to mid 1200s. Although Junior membership has now dropped some way below 100, with effort and encouragement it should, hopefully, be possible to increase it in the next year or two. It is disappointing that so many retired members still take advantage of the Retired concessionary rate. This was only ever a concession introduced during a difficult time economically and – except in a few cases – has probably now outlived its justification.

With a relatively low level of grant applications in two of the previous four years, the five year figure suggests we had the ability to offer at least £10k more in grants if we had had the applications. The Potential Projects List, see below, suggests that, with a number of major projects listed over the next four years, we should be able to satisfy our BRF Balance objective, as set out in Note 1, of fully allocating BRF income. The association made a grant to one Branch – representing 50% of the cost – in respect of a Branch Ringing Centre.

Although most PCCs have increased their Tower Affiliation Fee from £10 to £20 there are still 34 paying the old £10 rate. Two PCCs, who have paid in the past, have failed to pay this year.

We still need to continue the effort to get more members to sign up to Gift Aid; this is a useful source of income to the BRF and has shown a small drop over the last four years.

Other income shows a notable drop due to the exceptionally low rates of interest.

Whilst there has been a welcome return to peal ringing during the year, it has been a slow restart, with just 9 peals recorded for the year. Coupled with a dearth of new NRLMs, and the deaths or relative inactivity from some of the Association's keener peal ringers, we can expect another year where income from peal fees is well down on "normal" expected figures. Whilst we are quietly optimistic for something closer to normality next year, we remain aware that the current Covid-19 situation remains volatile, and ringing at full strength – including peals – may not return for some time to come.

2. Review of activities during 2021

2.1 Grants

7 grants were paid during the year:

Didbrook	2,330	Interim payment
Longney	459	
Cranham	2,474	
Moreton-in-Marsh	735	
Hawkesbury	10,000	
Ebrington	1,574	
Swindon, Christ Church	437	Ringling Centre
Total	18,009	

3 new grants were approved during the year:

Woodchester	153	Replace clapper on tenor
Norton	8,137	Replace 3 rd and 4 th , rehang all
Swindon, Christ Church	<u>437</u>	Branch Ringing Centre (50% grant)
Total	8,727	

Although, as noted below, we have a number of large potential projects, the number of applications presented this year was low. As a consequence of low grant applications in previous years and increased BRF income we were able to offer grants of 20% in 2021. Assuming all the members continue to pay their subscriptions during the Covid-19 pandemic then our expected normal BRF income should be about £22,500 next year. We have also been able to award uncompleted projects 20%, an increase on the awards in the previous four years.

There were 4 grants approved by the Branches in 2021:

Stroud, Horsley	69	Replace wire mesh on louvres
Stroud, Woodchester	150	Replacement of tenor clapper
Swindon, Highworth	200	Replace tenor clapper, repaint frame
Swindon, South Marston	<u>600</u>	Retune and rehang with new fittings all 6 bells
Total	1,019	

One grant was awarded by Gloucester Branch at their AGM in November to Norton £300 and Swindon Branch to South Marston £600.

Whilst it is good to see some Branches giving a reasonable level of grants, the level of funds held by Branches suggests that other Branches could easily offer more. Over the last 10 years their grants have totalled £20,931 against income of £20,497.

The potential projects are summarised below:

Branch	Tower	Brief description of likely work	Est. cost		
			£'000	Est. year	Prob.
Bristol	St Thomas	Rehang 7 th and tenor	5	2022	High
Cirencester	Cirencester	Sound control	40	2022	High
Forest	Corse	Rehang 6 bells on ball bearings, repaint frame	15	2022	High
Forest	Staunton (Gloucester)	Rehang 6 bells	60	2022	Med
Forest	Woolaston	Rehang 5 bells and augment to 6	150	2022+	Low
Swindon	South Marston	Retune and rehang with new fittings all 6 bells	30	2022+	Med
Swindon	South Marston	Augment 6 bells to 8	25	2022+	Low
Cheltenham	Cowley	Rehang in new frame and fittings	60	2023	Med
Bristol	Christ Church	Rehang 10 bells in new frame, remove cannons	180	2024+	High
Bristol	Stapleton	Rehang 6 bells	55	2024+	Low
Bristol	Kingsdown	Rehang 8 and add 2 trebles	70	2025+	Med
Bristol	Southville	Refurbishment with possible new fittings	90	2025	Med
Forest	Clearwell	New ring of 6 in new frame	70	2025	Low
Forest	Staunton (Coleford)	Rehang 6 and augment to 8	60	2025+	Low
	14	Total	910		
	7	of which possibly in 2022	325		
	1	of which possibly in 2023	60		

With the impact Covid-19 has had on ringing and Church finances, most projects have been moved back one year. Assuming there are no unexpected large grant applications in 2022/23 our income and BRF balance should be sufficient to offer these projects grants of 20%.

2.2 Training

Due to Covid neither our Spring Training Day or Autumn Training Day could take place, and Branch Training was also massively restricted. But our Winter School and Summer School both happened, each consisting of a whole week of Zoom seminars on all aspects of ringing. With either three or four sessions each day – and ringers joining us from all over the UK and internationally – the 47 seminars attracted over 1,800 attendances.

2.3 Penn Trophy

Due to Covid the Penn Trophy competition had to take place on *Ringling Room*. Judged by the Secretary of the Central Council of Church Bell Ringers, the Cheltenham Branch was placed first with the Forest Branch placed second.

2.4 Croome Trophy

The Croome Trophy Competition also took place on *Ringling Room*, judged by the Central Council Secretary. Alvington of the Forest Branch was placed first and Rodbourne Cheney of the Swindon Branch was placed second.

2.5 Young Ringers

Despite the Covid Restrictions, the G & B took part in the RWNVC hosted by Worcester in September. The Covid restrictions meant it was necessary to limit the number of youngsters to 12, being two teams of 6. The 2022 RWNVC

will be held in Exeter in July. With Covid restrictions relaxed, we turned our mind to resuming open practices for young ringers in the G & B. A significant number of young ringers still want to be part of the G & B Youth Team, but eighteen months of no recruitment and training will mean that our numbers will take some time to rebuild.

2.6 Peal and Quarter Peal Festival

Not held this year due to Covid-19.

2.7 The Firsts Fortnight

Not held this year due to Covid-19.

2.8 Achievement of the Year Competition

Not held this year due to Covid-19.

2.9 Belfry Advisers

During the last year the Belfry Advisers have checked completed projects at Hawkesbury and Moreton in Marsh. In addition, advice and/or reports has been requested and provided at Arlingham, Chalford, Corse, Dursley, Dyrham, Hartpury, Lechlade, Newnham on Severn, Oaksey, Ruardean, Twyning, Westcote and Woolaston.

Two pairs of bell maintenance Zoom courses were run this year by Malcolm Taylor and Chris Povey. The subjects covered this year were bell frames and their maintenance in January, in August we covered what happens to bell installation if they are not looked after, how to restore a neglected belfry and the legality and process of the faculty rules.

If anyone wants these power point presentations please ask Malcolm Taylor.

The Rope Bank which has been stored at Malcolm Brown's facility at Chedworth since it started in 2009 has now been disbanded because he is moving house.

There has been very little use made of this facility but if anyone needs a second hand rope please contact Malcolm Taylor who has several second hand ropes available and may be able to help.

Any tower requiring advice on their bell installation, including maintenance advice, please contact one of the Bell Advisors listed in the front of the report

2.10 Peals

The Peal Secretary's Report appears later in this report, followed by details of peals rung this year by the Association and the peal compositions first rung in 2021

2.11 Review of Financial Activities

The bottom line figures for the year are:

	<u>BRF</u>	<u>GMF</u>	<u>Branches</u>
Net income	20,462	121	2,371
Net grants (approved)/time lapsed	(8,727)		(1,019)
Transfers	300	(300)	
Unrealised increase in value	<u>7,363</u>		
Net fund movements	19,398	(179)	1,352

In spite of the Covid-19 lockdowns the number of members paying their subscriptions this year has been encouragingly high. The Association's income is highly dependant on the number of members since well over half the BRF income came from subscriptions and Gift Aid. It is worth noting that about 80% of the subscription goes to the BRF with 10% to the Branches also for use in belfry repair. It is important to maintain this high level of subscription renewals. A failure of, say, 25% of members to renew their membership next year would see the BRF income drop by about £4,000 to about £16,000.

The main items of expenditure from the General Management Fund are insurance and printing the Annual Report; if members take up the electronic version of the Annual Report the printing costs will be reduced.

We need to be aware that with the continuing Covid-19 pandemic, and after, there may well be fewer belfry projects, resulting in a reduced call on the BRF (see the Potential Projects list above). The risks are that church congregations may be lower, that some churches might close, and that PCCs will have more difficulty in raising funds generally.

With the increase in subscriptions in 2017 and the Tower Affiliation Fee in 2018, and the relatively low level of net grant approvals in the last few years, the rate offered for grants was increased to 20%. That still leaves us with about £25k cumulatively under allocated. With the £21k normal BRF income that means we should be able to meet grant requests at 20% on all the Potential Projects listed for 2022/23. These projections are highly dependant on subscription income and will be reviewed during the year.

Bearing in mind the risks noted above, the Trustees believe that the Association remains financially viable. The funds we have on deposit are more than sufficient to pay all the grants approved to date. They should in addition be sufficient to fund grants on the projects we have been notified about for the next two years. The GMF has a balance that is sufficient to fund the two main elements of expenditure on that fund (Insurance and Annual Report). If our income halved, we should still be able to continue financially for the next several years.

Each year we review the balance held in the GMF to confirm that it is within the limits we consider prudent, any excess is then transferred to the BRF for the following year. Last year we considered that a transfer of £300 would be

appropriate in 2021. Based on the balance of the fund at the end of 2021 we believe that a transfer of £400 would be appropriate in 2022, subject to review in September.

The level of grants awarded over the last 5 and 10 years is slightly below the BRF income. The list of Potential Projects (see 2.1 above) shows further substantial calls on the BRF in the next two years, with further projects in the following three years. As noted above with qualifications, we should have the capacity safely to approve grants in total of about £22,000 per annum on an ongoing basis.

The Management Committee believe that the Branches should retain only about twice normal annual administrative expenses. In the past the Branches have retained substantially more than this. Although the position has improved over the last few years it is still possible, and furthermore expected, that where Branches have projects they should in future be more generous. The Committee's view is that some Branches could and should offer more.

The Gift Aid tax refund claim this year is about the same as last year. It is important to keep signing up new members to the scheme to replace lapsed members. This is a useful source of income to the BRF and needs to be actively encouraged.

The Tower Affiliation scheme, at 255 affiliated towers, is a bit down on last year. This scheme produces a very useful contribution to the BRF of £4,730, up from £2,570 three years ago due to the increase in the fee from £10 to £20. Some PCCs have not yet increased their payments; it is hoped that this year they will do so. That would generate an extra £400 to the BRF.

2.12 Library

Reports for 1991-98 were borrowed by the Report Secretary for statistical analysis of towers. Another member borrowed a digital copy of the Ringing World covering 1940-2017. The Minutes 1879-1906 were also borrowed for research. Four general enquiries were dealt with.

As noted previously, obituaries for all the years in which they were included in the Reports are now available on the G&B website.

2.13 Handbells

Following the publicity at the 2021 AGM the Handbells have had much more use this year. Hopefully that will continue in 2022. They went to Wotton-U-Edge and then Leckhampton. They were also due to go to Swindon but that did not materialise.

The bells were refurbished in 2015 and are available to be borrowed by any members or Branches of the Association. Please contact the Handbell Steward on page 2.

3 Statistical and Other Information

3.1 Membership

	<u>%Junior</u>	<u>Senior</u>	<u>Junior</u>	<u>Retired</u>	<u>Associate</u>	<u>HLM</u>	<u>TOTAL</u>	<u>2020</u>	<u>2019</u>	<u>2018</u>	<u>2017</u>
	<u>2016</u>										
Bristol	12%	71	11	8	0	0	90	122	111	101	103
Bristol Rural	11%	78	17	56	3	1	155	158	157	161	169
Cheltenham	1%	117	1	10	0	0	128	139	139	126	115
Chippenham	5%	62	5	36	0	1	104	119	123	111	113
Cirencester	6%	90	7	14	0	3	114	119	131	121	121
Forest	3%	66	3	37	0	0	106	101	106	112	111
Gloucester	7%	33	4	18	0	2	57	79	74	80	81
North Cotswold	0%	35	0	11	0	1	47	48	51	41	51
Stroud	17%	72	18	14	0	1	105	108	98	101	109
Swindon	3%	96	3	11	0	0	110	105	115	120	121
Tewkesbury	3%	55	2	16	0	0	73	75	78	75	73
Wotton-u-Edge	5%	74	5	18	0	1	98	110	117	104	107
<u>97</u>											
Total for 2021	<u>6%</u>	<u>849</u>	<u>76</u>	<u>249</u>	<u>3</u>	<u>10</u>	<u>1187</u>	<u>1283</u>	<u>1300</u>	<u>1253</u>	<u>1274</u>
<u>1307</u>											
2020	7%	892	94	283	3	11	1283				
2019	7%	915	89	279	6	11	1300				
2018	7%	833	91	311	9	11	1253				
2017	7%	831	87	334	9	13	1274				
2016	8%	847	100	333	13	14	1307				
2011 (10 years ago)	11%	714	153	455	8	21	1351				
2001 (20 years ago)	15%	881	201	274	4	24	1384				
1991 (30 years ago)	17%	722	178	108	9	19	1036				
1981 (40 years ago)	25%	757	268		12	33	1070				
1971 (50 years ago)	18%	718	166		37		921				
1921 (100 years ago)							671				

For the first time in 22 years membership has dropped below 1300, for most of that period it was well above that figure. That membership has held up so well during the last 18 months, during a lot of which no ringing took place with lockdown in place, shows considerable commitment to the exercise. The Retired membership, which was always

a concession, introduced in 1987, is about half of the peak of 500. For the last four years retired members have been encouraged to pay the Senior subscription. Looking at the figures in the table above it is noticeable that three Branches still have over 30% of membership as Retired. In line with total membership, Junior membership shows a small drop this year; we hope that may improve as ringing returns to more normal arrangements.

3.2 Grants

Over the last five and ten years, grants have been approved as follows:

	Total		Average		Belfry Repair Fund	
	Grants	Towers	per Tower	pa	Income	pa
5 years	£97,097	24	£4,079	£19,581	£106,950	£21,138
10 years	£167,657	63	£2,661	£16,766	£176,593	£17,659

The income is before grants and unrealised gains/losses. The grants are inclusive of lapsed/not needed grants.

The totals of grants given by the Branches were as follows (the income is Branch Funds income net before grants):

	Total		Average		Branch Funds	
	Grants	Towers	per Tower	pa	Income	pa
5 years	£9,534	32	£298	£1,907	£12,821	£2,564
10 years	£20,931	69	£303	£2,093	£20,497	£2,050

4. Legal and Administrative information

4.1 Title of the Charity

The Gloucester and Bristol Diocesan Association of Church Bell Ringers. Charity number 281431.

4.2 The Governing Instrument of the Association

The Rules of the Association adopted by the AGM April 1965, last amended April 2006.

4.3 Beneficial Area

The Dioceses of Gloucester and Bristol.

4.4 Trustees

The Trustees of the charity are the members of the Management Committee and comprise:

- (a) the Ringing Master, Chairman, Hon. Secretary, Hon. Treasurer, Hon. Peal Secretary,
- (b) the Representatives on the Central Council and
- (c) the Branch Management Committee Representatives (MC Reps).

Trustees (a & b) are elected by the members of the Association at the Association AGM and are listed on the title page. Trustees (c) are elected by their respective Branch AGMs; refer to the Branch information pages.

4.5 Principal Addresses

Hon. Secretary, Mr. Steve Coleman, 46 Byfords Road, Huntley, Glos. GL19 3EL

Hon. Treasurer, Mr. Philip Twentyman, 8 Ampney St Peter, Cirencester, Glos. GL7 5SH

4.6 Principal Agents and Advisers

The Association's bankers are: Lloyds Bank, Swindon Branch, 5 High Street, Swindon, SN1 3EN

The Association's independent examiners are:

Mr C Woodd MA FIA, 3 The Paddocks, Baunton, Cirencester, GL7 7DL
and: Mrs M Harris, 3 Furzey Hill Cottage, Meysey Hampton, Cirencester, GL7 5LG

4.7 Investment and Borrowing Powers

The Association has no borrowing powers. Rule 7.iv gives, by implication, the Management Committee authority to invest surplus funds.

4.8 Remuneration of Trustees

No remuneration was paid to any Trustees.

4.9 Risk Assessment

The Trustees have identified and reviewed the major risks to which they believe the Association may be exposed and have taken steps to minimise and manage those risks.

4.10 Organisation

The Association is organised into twelve Branches covering the two Dioceses. The Branches have their own officers responsible for encouraging good ringing in the churches with bells within their area and working within the charitable objectives of the Association as a whole.

The Management Committee, which has three meetings each year, is responsible to the members, through the AGM, for the general running of the Association. The Branches are represented on the Management Committee.

The Association is affiliated to the Central Council of Church Bell Ringers.

5. Aims and Public Benefit

5.1 Objectives of the Association

The objectives of the Association are as set out in Rule 2:

- 1 To promote the ringing of bells for Divine Service
- 2 To practise ringing to obtain a higher standard of ringing
- 3 To educate the public in the art and science of change ringing
- 4 To provide financial assistance by way of grants to affiliated church authorities incurring expenditure on the provision, maintenance or improvement of their bells and bell installations.

In furtherance of the first two of these objectives the Association organises and encourages training sessions and bell ringing competitions. The main Association-level training is the annual Spring training day which for a number of years has been based centrally in Cirencester. There is an advanced Autumn training day using reasonably central towers. (These two Training days have not taken place in the last two years due to Covid-19.) Training at the Branch level is both ongoing and based on specific training days. There are also two week-long series of multiple Zoom seminars – the Winter School and the Summer School.

Grants to approved belfry repair and improvement projects are available from the Belfry Repair Fund. Applications are considered at the two main Management Committee meetings, in the spring and autumn. The Association Belfry Advisers are available to discuss the condition of bells and their fittings.

5.2 Public Benefit Statement

Our Objects and Aims are focused towards two things. First, the preservation of the UK tradition and heritage of change ringing, and second, the support of Christian worship by promoting the ringing of bells for Divine Service. We achieve this by:

- i educating the public about change ringing;
- ii training and developing change ringers from all walks of society;
- iii practising the art of change ringing to improve standards;
- iv providing financial support for belfry repair and restoration.

The public benefits through the preservation of a uniquely UK tradition and heritage, and because we assist them to participate in an inclusive activity that significantly benefits them both physically and mentally.

The Trustees paid due regard to the commission's guidance on public benefit in producing this statement.

Approved by the Management Committee on 22nd January 2022, and signed on its behalf by

R W Haynes (Chairman)

P Twentyman (Hon. Treasurer)

Balance Sheet as at 31st October 2021

<u>Notes</u>	2021			2020		
	<u>Association</u>	<u>Branches</u>	<u>Total</u>	<u>Association</u>	<u>Branches</u>	<u>Total</u>
	£	£	£	£	£	£
Current Assets						
	Subscriptions Owing from Branches	291		291	24	24
	The Ringing World		23	23	23	23
	Accrued Interest	498		498	604	604
	Stocks of Books, Badges etc	289	38	327	289	38
	Gift Aid tax Refund Claim o/s	2,239		2,239	2,160	2,160
	Prepaid Insurance	468		468	447	447
13	Miscellaneous Current Assets	43	1,263	1,306	95	452
		3,828	1,324	5,152	3,619	513
						4,132
Investments & Cash						
10a	Charifund (1950 units at Market Value)	30,161		30,161	22,798	22,798
10b	CCLA Deposit Funds	17,288	4,306	21,594	17,271	4,449
10b	Other Deposit Accounts	46,925	7,408	54,333	46,707	7,509
	Cash, Bank A/cs	20,767	5,971	26,738	21,875	5,485
		115,141	17,685	132,826	108,651	17,443
						126,094
	Total Current Assets	118,969	19,009	137,978	112,270	17,956
						130,226
Current Liabilities						
	Subscriptions Owing to Association Association Officers		(291)	(291)		(24)
	Affiliation Fees paid in advance					(24)
14	Miscellaneous		(369)	(369)	(3,282)	(335)
			(660)	(660)	(3,282)	(359)
						(3,617)
						(3,641)
	Total Net Assets	118,969	18,349	137,318	108,988	17,597
						126,585
REPRESENTED BY:						
	Belfry Repair Fund	66,835		66,835	47,436	47,436
9	Bell Projects Fund	49,332	3,450	52,782	58,614	4,050
	General Fund	2,802	14,899	17,701	2,938	13,547
		118,969	18,349	137,318	108,988	17,597
						126,585

The notes on pages 14 to 17 form part of these accounts.

Approved by the Management Committee on 22nd January 2022, and signed on its behalf by

R Haynes (Chairman)

P. Twentyman (Hon Treasurer)

Statement of Financial Activities for the Year ended 31st October 2021

Notes		2021						2020			
		Association Funds			Branch Funds			Assoc. Funds	Branch Funds	Total	
		Belfry Repair	Bell Projects	General	Bell Projects	General	Total				
		£	£	£	£	£	£	£	£		
Income and Expenditure											
INCOMING RESOURCES											
2	Members' Subscriptions	11,671		1,332		1,332		14,335	13,868	1,416	15,284
3	Tax Refund on Gift Aid	2,196		43		113		2,352	2,206	207	2,413
	Affiliation Fees	4,730						4,730	4,760		4,760
	- arrears	90						90			90
4	Interest & Investment income	1,413		43		32		1,488	2,087	47	2,134
6d	Donations & Legacies	599		130		1,081		1,810	1,100	1,004	2,104
	Non-Resident Life Members										
6e	Fund Raising and Related Activities					217		217		855	855
5	Ringling Courses								832		832
6a	Sales of Books, Badges & Stationery						14	14	58		58
6b	Peal Fees			32				32	158		158
6b	Report Sales										
6b	Report Advertisements			146				146	146		146
Total Incoming Resources		20,699		1,726		2,789		25,214	25,215	3,529	28,744
RESOURCES EXPENDED											
Direct Charitable Expenditure											
9	Grants Paid		18,009			1,619		19,628	11,717	4,310	16,027
5/7a	Ringling Courses, Training	146					169	315	703	192	895
6a	Cost of Badge & Book sales etc								46		46
	Competition Expenses						6	6		25	25
6f	Donations Paid and Miscellaneous						81	81		337	337
Total Direct Charitable Expenditure		146	18,009			1,619	256	20,030	12,466	4,864	17,330
Fund-raising costs											
6e	Fund Raising and Related Activities									170	170
Management & Administration											
	Insurance			489				489	472		472
	Ringling World Notices										
7a	AGM			48				48			
7a	Meetings			59				59	100	(24)	76
6b	Annual Report & Website			598				598	996		996
7 / 6d	Printing, Stationery & Postage	91		127			162	380	320	188	508
8	Central Council			240				240	240		240
Total Management Expenses		91		1,561			162	1,814	2,128	164	2,292
Total Resources Expended		237	18,009	1,561		1,619	418	21,844	14,594	5,198	19,792
Net Incoming/(Outgoing) Resources		20,462	(18,009)	165		(1,619)	2,371	3,370	10,621	(1,669)	8,952
9a	Transfers between Funds, grants approved	(8,727)	8,727			1,019	(1,019)	0			
9b	Transfers between Funds, other	300		(300)				0			
Other Recognised Gains and Losses											
10a	Unrealised Gains/(Losses) on Investments	7,363						7,363	(8,280)		(8,280)
12	Net Movement in Funds	19,398	(9,282)	(135)		(600)	1,352	10,733	2,341	(1,669)	672
Balance b/f from previous year		47,437	58,614	2,937		4,050	13,547	126,585	106,647	19,266	125,913
BALANCE C/F		66,835	49,332	2,802		3,450	14,899	137,318	108,988	17,597	126,585

The notes on pages 14 to 17 form part of these accounts.

Independent Examiners' Report to the Trustees of The Gloucester and Bristol Diocesan Association of Church Bell Ringers

We report to the Trustees on the accounts of the Association for the year ended 31st October 2021, which are set out on pages 12 to 18.

Responsibilities and basis of report

As the charity trustees of the Association you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). We report in respect of our examination of the accounts carried out under section 145 of the 2011 Act and in carrying out our examination we have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiners' statement

We have completed our examination. We confirm that no material matters have come to our attention in connection with the examination giving us cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination. We 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.

Date: 9 December 2021

Mr C Woodd, MA, FIA
3 The Paddocks,
Baunton,
Cirencester,
Glos. GL7 7DL

Mrs M Harris,
3 Furzey Hill Cottage,
Meysey Hampton,
Cirencester,
Glos. GL7 5LG

THE GLOUCESTER AND BRISTOL DIOCESAN ASSOCIATION OF CHURCH BELL RINGERS

England & Wales - Charity number 281431

Accounts

Trustees' Report for 2020

2020 Trustees' Report Contents

1. Highlights of 2020
2. Review of Activities:
 - 2.1 Grants, 2.2–2.7 Ringing Activities, 2.8 Tower of the Year, 2.9 Belfry Advisers, 2.10 Peals, 2.11 Financial, 2.12 Library, 2.13 Handbells
3. Statistical information
4. Legal, Administrative and Organisation
5. Aims and Public Benefit Statement

1. Highlights of 2020

2020 has proved to be a difficult year. As last year, the first half of 2020 was one of continued success for the Association, and the enthusiasm for ringing held by our members is evident from the drive from within our ranks to support and develop the ringing skills of both our existing and new ringers.

The second half of the year resulted in the effective shut down of all church bell ringing due to the Covid 19 pandemic. Some very limited, socially distanced ringing, has taken place, as has some handbell ringing and on-line through the Ringing Room app. The Spring Training day took place but without the usual social get together before and after the ringing. Business meetings have all been via Zoom.

The Management Committee have looked at the risks to the Association arising from Covid 19, see Section 2.11.. After having considered the financial liabilities of the Association and the potential impact of Covid 19 on our income, the Trustees' believe the Association will remain viable financially for the foreseeable future.

Much good work is done by all those on the Management Committee for the Association, and by all of the Branch Officers across the Association. The MC and Branch Officers' Meetings continue to effectively inform and shape the actions of the Association, and thanks go out to all of the Officers and MC reps for their ongoing contributions to the Association.

It is the Branches within the Association that undertake the majority of the work done in fostering our ringing community to achieve its full potential. They connect the leaves of our members to the roots of the Association, and uphold its aims and objectives.

Since 2000 our membership has been above 1300, with the exception of 2017/18 and 2020 when it slipped into the mid to upper 1200s. That it held so well in 2020 is due to most of the subscriptions being collected at the beginning of the year. In 2021 we need to convince members that even if we are not ringing their membership is still valuable in supporting belfry repair. Junior membership has remained at or just below 100 for the last five years. Against that the number of Retired members still paying the concessionary rate is still surprisingly high in at least two Branches.

With a relatively low level of grant applications in the previous two years we were able to offer grants at 20% of eligible expenditure. That resulted in our approving the highest level of grants ever. Over the last five and ten year periods we have approved grants, net of grants ultimately not needed, equal to the BRF income.

The Potential Projects List, see below, suggests that although a number of major projects will come forward over the next five years, the next two years is likely to see the lowest level for maybe a couple of decades.

Although most PCCs have increased their Tower Affiliation Fee from £10 to £20, there are still over 40 paying the old £10 rate.

We still need to continue the effort to get more members to sign up to Gift Aid; this is a useful source of income to the BRF and has shown a small drop over the last four years.

Other income has held up well particularly bearing in mind the exceptionally low rates of interest.

Saturday 14 March 2020 saw the last peal rung for the G&B before the worsening coronavirus pandemic put a hold to almost all ringing. As a result, the income to the Association from peal fees will be a fraction of its normal value. We may hope that peal-ringing will recommence at some point in 2021, but our expectation is that this, at least to start with, will be a slow process. The Peal Secretary is standing down this year, with best wishes to his successor, and the hope that, sooner or later, the G&B will once again be a thriving peal-ringing association.

2. Review of activities during 2020

2.1 Grants

5 grants were paid during the year:

Almondsbury	7,298
Childswickham	627
Temple Guiting	290
Tewkesbury Abbey	3,282
Sherston	<u>220</u>
Total	11,717

7 new grants were approved during the year, and the percentage award on 6 was increased from 15% to 20%:

Cranham	2,474	Refurbish clappers, replace pulleys
---------	-------	-------------------------------------

Highworth	1,919	Replace tenor clapper, repaint frame
Moreton-in-Marsh	735	Move clock to make space for 7 th and tenor ringers
Sherston	220	Re-bush six clappers
Hawkesbury	10,000	New ring of 8 bells
Littleton Drew	14,037	Rehang 3 bells and augment to 6 in new frame
Ebrington	1,574	Repairs to rotten bell frame
Increased grant on 6 open projects	<u>9,810</u>	
Total	40,769	
Elkstone	<u>(7,995)</u>	Grant not needed now added back
Net total	32,774	

One grant previously awarded, to Elkstone (£7,995) was not required and has been added back. As a consequence of low grant applications in previous years and increased BRF income we were able to offer grants of 20% in 2020. Assuming all the members continue to pay their subscriptions during the Covid 19 pandemic then our expected normal BRF income should be about £22,500 next year. We have also been able to award uncompleted projects 20%, an increase on the awards in the previous four years.

There were 6 grants approved by the Branches in 2020:

Chippenham, Sherston	120	Re-bush 6 clappers
Chippenham, Littleton Drew	850	Rehang 3 bells and augment to 6
North Cotswold, Temple Guiting	140	Rebush back 5 clappers
Stroud, Cranham	400	Rebush clappers, replace pulleys
Tewkesbury, Abbey	300	Add extra treble to give light 10
Wotton, Hawkesbury	<u>500</u>	New ring of 8
Total	2,310	

Two grants were awarded by Swindon Branch at their AGM in November, Highworth £200 and South Marston £600.

It is good to see the Branches overall giving a reasonable level of grants. Over the last 10 years their grants have totalled £23,988 against income of £20,284. Although some Branches have offered reasonable grants, the level of funds held by Branches suggests that some Branches could easily offer more.

The potential projects are summarised below:

<u>Branch</u>	<u>Tower</u>	<u>Brief description of likely work</u>	<u>Est. cost</u> <u>£'000</u>	<u>Est. year</u>	<u>Prob.</u>
Bristol	Southville	Refurbishment with possible new fittings	20	2021+	Med
Bristol	St Thomas	Repair to tenor	1	2021	High
Swindon	South Marston	Retune and rehang with new fittings all 6 bells	30	2021+	Med
Swindon	South Marston	Augment 6 bells to 8	25	2021+	Low
Cheltenham	Cowley	Repairs to tenor wheel	2	2022	Med
Forest	Clearwell	New ring of 6 in new frame	70	2023	Low
Forest	Staunton (Coleford)	Rehang 6 and augment to 8	60	2023+	Low
Gloucester	Norton	Retune front 7, new rope guide and bearings	25	2023+	Med
Bristol	Christ Church	Rehang 10 bells in new frame, remove cannons	180	2024+	High
Bristol	Stapleton	Rehang 6 bells	55	2024+	Low
Bristol	Kingsdown	Rehang 8 and add 2 trebles	70	2025+	Med
Forest	Staunton (Gloucester)	Rehang 6 bells	<u>60</u>	2025	Med
	12	Total	598		
	4	of which possibly in 2021	76		
	1	of which possibly in 2022	2		

With the impact Covid 19 has had on ringing and Church finances, most projects have been moved back one year. Assuming there are no unexpected large grant applications in 2021/22 our income and BRF balance should be more than adequate to offer these projects grants of 20%.

2.2 Training

The excellent Spring Training Day, organised by Hazel Bridges and held in the Cirencester Branch, continues to provide second-to-none training opportunities to our members. Although Covid 19 prevented the usual meeting before and after the ringing, the day was still considered a fantastic event by the 71 students who attended. Many thanks go out to Hazel for her continued efforts and successes with the Training Day.

There was no Autumn Training Day this year due to the Covid 19 pandemic.

As ever, great thanks must go out to all those who played a part in making the training day as successful as it has been.

Additionally, our branches continue to offer a wide variety of their own training events, and are often run with the specific needs of their members in mind.

2.2.a The Summer School

With no normal ringing possible, we held a week's Summer School on Zoom. Over the course of the week there were 39 different seminars on all aspects of ringing -- including particular methods, ringing skills, conducting, maintenance and general matters. The 39 were divided into blocks, with three taking place simultaneously each afternoon at 3.00, and three more taking place each evening at 7.30. The alternatives in each block were aimed at different audiences, and this was the first ever week-long on-line Summer School in the country.

2.3 Penn Trophy

Not held this year due to Covid 19.

2.4 Croome Trophy

Not held this year due to Covid 19.

2.5 Young Ringers

The G & B Youth Team entered 2020 in a very strong position with ever increasing numbers of youngsters and more adults offering active support. Unfortunately the RWNYS in York had to be cancelled, due to Covid 19, after a lot of preparatory work. The pandemic also stopped youth practices from March. It is expected to take a lot of hard effort to get the Team back up to strength once the pandemic ends.

2.6 Peal and Quarter Peal Festival

Not held this year due to Covid 19.

2.7 The Firsts Fortnight

Not held this year due to Covid 19.

2.8 Tower of the Year Competition

Not held this year due to Covid 19.

2.9 Belfry Advisers

During the last year the Belfry Advisers have checked completed projects at Almondsbury, Childswickham, Elkstone, Longney, Sherston, Temple Guiting and Tewkesbury.

In addition advice and/or reports has been requested and provided at Bishop's Cleeve, Chaceley, Cold Aston, Cranham, Ebrington, Great Somerford, Horsley, Newnham on Severn, Oaksey, Prestbury, Sevenhampton (Wiltshire), South Marston and Woodchester.

Maintenance courses have been run in the Bristol Rural and Swindon Branches. Three zoom sessions on ropes, stays and general questions and answers were run in the summer as part of the week of zoom summer school.

The Rope Bank run by Malcolm Brown is still available if anyone needs a FREE second hand rope please contact Malcolm Brown at Chedworth. Any one wanting to learn how to splice bell ropes also please contact Malcolm Brown.

Any tower requiring advice on their bell installation, including maintenance advice, please contact one of the Bell Advisors listed in the front of the report.

2.10 Peals

The Peal Secretary's Report appears later in this report, followed by details of peals rung this year by the Association and the peal compositions first rung in 2020

2.11 Review of Financial Activities

The bottom line figures for the year are:

	BRF	GMF	Branches
Net income	22,472	108	2,641
Net grants (approved)/time lapsed	(32,774)		(2,310)
Transfers	600	(600)	
Unrealised increase in value	(8,280)		
Net fund movements	(17,982)	492	331

Most of this year's subscriptions would have been collected before the Covid 19 lockdown but members need to be aware that the situation could be very different in 2021. The Association's income is highly dependant on the number of members since over half the BRF income came from subscriptions and Gift Aid. If with continuing limits on ringing into 2021 a significant number of members do not renew their subscriptions, then the BRF income will be hit. A failure of, say, 25% of members to renew their membership next year would see the BRF income drop by about £4,000 to about £16,000.

The General Management Fund income will also drop – the main items of expenditure being insurance and printing the Annual Report – but if members take up the electronic version of the Annual Report the printing costs will be reduced.

Also with the continuing Covid 19 pandemic, and after, there may well be fewer belfry projects, resulting in a reduced call on the BRF (see the Potential Projects list above). The risks are that church congregations may be lower, that some churches might close, and that PCCs will have more difficulty in raising funds generally.

With the increase in subscriptions and Tower Affiliation Fee approved in the last four years, and the low level of net grant approvals in the previous two years, we were able to offer grants of 20% this year, up from 15% last year. Based on the

expected future income, but see above, and grant applications as listed in the Potential Projects list in 2.1 we should be able to continue to offer grants of 20% in 2021. These projections are highly dependant on subscription income and will be reviewed during the year.

Bearing in mind the risks noted above, the Trustees believe that the Association remains financially viable. The funds we have on deposit are more than sufficient to pay all the grants approved to date. They should in addition be sufficient to fund grants on the projects we have been notified about for the next two years. The GMF has a balance that is sufficient to fund the two main elements of expenditure on that fund (Insurance and Annual Report). If our income halved we should still be able to continue financially for the next several years.

Each year we review the balance held in the GMF to confirm that it is within the limits we consider prudent, any excess is then transferred to the BRF for the following year. Last year we considered that a transfer of £600 would be appropriate in 2020. Based on the balance of the fund at the end of 2020 we believe that a transfer of £300 would be appropriate in 2021, subject to review in September.

The level of grants given over the last 5 and 10 years is in line with the BRF income. The list of Potential Projects (see 2.1 above) shows further substantial calls on the BRF in the next two years, with further projects in the following three years. As noted above with qualifications, we should have the capacity safely to approve grants in total of about £22,000 per annum on an ongoing basis;

The Management Committee believe that the Branches should retain only about twice normal annual administrative expenses. In the past the Branches have retained substantially more than this. Although the position has improved over the last few years it is still possible, and furthermore expected, that where Branches have projects they should in future be more generous.

The Gift Aid tax refund claim this year is about the same as last year. It is important to keep signing up new members to the scheme to replace lapsed members. This is a useful source of income to the BRF and needs to be actively encouraged.

The Tower Affiliation scheme, at 257 affiliated towers, is a bit down on last year. This scheme produces a very useful contribution to the BRF of £4,760, up from £2,570 two years ago due to the increase in the fee from £10 to £20. Some PCCs have not yet increased their payments; it is hoped that this year they will do so. That would generate an extra £400 to the BRF.

2.12 Library

Annual Reports were borrowed from the Library by Andrew Bull for scanning. Reports have also been borrowed by the Report Secretary for statistical analysis of towers. Another member also borrowed three Reports. The Ringing World DVDs were borrowed by two members. Five general enquiries were dealt with.

Six reprints of early articles on Bells in Gloucestershire and Somersetshire were donated to the Library by The Whiting Society following help with queries they had.

In addition to general interest books on bells, ringing and methods, the library also holds the old Minute Books and Annual Reports (complete apart from some of the very early years, and also including an index to obituaries) of the Association. The library also holds various manuscripts and individual documents. The searchable DVDs of the Ringing World from 1911 to 2018 are also available. (The printed copies of the Ringing World were given in 2019 to a member, Valia Battat, Swindon Branch, as being surplus to requirements.)

Obituaries for all the years in which they were included in the Reports are now available on the G&B website.

2.13 Handbells

The bells were refurbished in 2015. They have not been used during 2020.

The bells are available to be borrowed by any members or Branches of the Association. Please contact the Handbell Steward on page 2.

3 Statistical and Other Information

3.1 Membership

	<u>%Junior</u>	<u>Senior</u>	<u>Junior</u>	<u>Retired</u>	<u>Associate</u>	<u>HLM</u>	<u>TOTAL</u>	<u>2019</u>	<u>2018</u>	<u>2017</u>	<u>2016</u>	<u>2015</u>
Bristol	16%	93	20	9	0	0	122	111	101	103	102	102
Bristol Rural	10%	73	15	66	2	2	158	157	161	169	172	166
Cheltenham	1%	120	2	17	0	0	139	139	126	115	119	110
Chippenham	6%	70	7	41	0	1	119	123	111	113	110	111
Cirencester	5%	95	6	15	0	3	119	131	121	121	124	135
Forest	3%	66	3	32	0	0	101	106	112	111	121	133
Gloucester	10%	46	8	23	0	2	79	74	80	81	87	84
North Cotswold	2%	35	1	11	0	1	48	51	41	51	51	56
Stroud	19%	74	20	13	0	1	108	98	101	109	117	118
Swindon	2%	84	2	18	1	0	105	115	120	121	132	132
Tewkesbury	3%	56	2	17	0	0	75	78	75	73	75	79
Wotton-u-Edge	<u>7%</u>	<u>80</u>	<u>8</u>	<u>21</u>	<u>0</u>	<u>1</u>	<u>110</u>	<u>117</u>	<u>104</u>	<u>107</u>	<u>97</u>	<u>101</u>
Total for 2020	<u>7%</u>	<u>882</u>	<u>94</u>	<u>283</u>	<u>3</u>	<u>11</u>	<u>1283</u>	<u>1300</u>	<u>1253</u>	<u>1274</u>	<u>1307</u>	<u>1327</u>
2019	7%	915	89	279	6	11	1300					
2018	7%	833	91	311	9	11	1253					

2017	7%	831	87	334	9	13	1274
2016	8%	847	100	333	13	14	1307
2015	9%	683	121	500	11	12	1327
2010 (10 years ago)	12%	731	162	455	5	21	1374
2000 (20 years ago)	16%	858	210	262	6	23	1359
1990 (30 years ago)	19%	729	198	105	8	20	1060
1980 (40 years ago)	21%	785	221		18	34	1058
1970 (50 years ago)	18%	780	177		29	2	988
1920 (100 years ago)							498

For most of last 20 years from 2000-20 the membership was about 1300. This year although Covid 19 has impacted ringing most of the subscriptions were collected before the first "lockdown". The Retired membership, which was always a concession, introduced in 1987, is above half of the peak of 500. For the last four years retired members have been encouraged to pay the Senior subscription. Looking at the figures in the table above it is noticeable that two Branches still have about 40% of membership as Retired. The Junior membership has remained fairly static for the last four years.

3.2 Grants

Over the last five and ten years grants have been approved as follows:

	Total Grants	Towers	per Tower	Average pa	Belfry Repair Fund Income	pa
5 years	£111,092	28	£3,988	£22,218	£110,330	£20,066
10 years	£167,267	66	£2,540	£16,763	£169,668	£16,967

The income is before grants and unrealised gains/losses. The grants are inclusive of lapsed/not needed grants.

The totals of grants given by the Branches were as follows (the income is Branch Funds income net before grants):

	Total Grants	Towers	per Tower	Average pa	Branch Funds Income	pa
5 years	£9,540	31	£308	£1,908	£11,662	£2,332
10 years	£23,988	73	£328	£2,389	£20,284	£2,028

4. Legal and Administrative information

4.1 Title of the Charity

The Gloucester and Bristol Diocesan Association of Church Bell Ringers. Charity number 281431.

4.2 The Governing Instrument of the Association

The Rules of the Association adopted by the AGM April 1965, last amended April 2006.

4.3 Beneficial Area

The Dioceses of Gloucester and Bristol.

4.4 Trustees

The Trustees of the charity are the members of the Management Committee and comprise:

(a) the Ringing Master, Chairman, Hon. Secretary, Hon. Treasurer, Hon. Peal Secretary,

(b) the Representatives on the Central Council and

(c) the Branch Management Committee Representatives (MC Reps).

Trustees (a & b) are elected by the members of the Association at the Association AGM and are listed on the title page.

Trustees (c) are elected by their respective Branch AGMs; refer to the Branch information pages.

4.5 Principal Addresses

Hon. Secretary, Mr. Steve Coleman, 46 Byfords Road, Huntley, Glos. GL19 3EL

Hon. Treasurer, Mr. Philip Twentyman, 8 Ampney St Peter, Cirencester, Glos. GL7 5SH

4.6 Principal Agents and Advisers

The Association's bankers are: Lloyds Bank, Swindon Branch, 5 High Street, Swindon, SN1 3EN

The Association's independent examiners are:

Mr C Woodd MA FIA, 3 The Paddocks, Baunton, Cirencester, GL7 7DL

and: Mrs M Harris, 3 Furzey Hill Cottage, Meysey Hampton, Cirencester, GL7 5LG

4.7 Investment and Borrowing Powers

The Association has no borrowing powers. Rule 7.iv gives, by implication, the Management Committee authority to invest surplus funds.

4.8 Remuneration of Trustees

No remuneration was paid to any Trustees.

4.9 Risk Assessment

The Trustees have identified and reviewed the major risks to which they believe the Association may be exposed and have taken steps to minimise and manage those risks.

4.10 Organisation

The Association is organised into twelve Branches covering the two Dioceses. The Branches have their own officers responsible for encouraging good ringing in the churches with bells within their area and working within the charitable objectives of the Association as a whole.

The Management Committee, which has three meetings each year, is responsible to the members, through the AGM, for the general running of the Association. The Branches are represented on the Management Committee.

The Association is affiliated to the Central Council of Church Bell Ringers.

5. Aims and Public Benefit

5.1 Objectives of the Association

The objectives of the Association are as set out in Rule 2:

- 1 To promote the ringing of bells for Divine Service
- 2 To practise ringing to obtain a higher standard of ringing
- 3 To educate the public in the art and science of change ringing
- 4 To provide financial assistance by way of grants to affiliated church authorities incurring expenditure on the provision, maintenance or improvement of their bells and bell installations.

In furtherance of the first two of these objectives the Association organises and encourages training sessions and bell ringing competitions. The main Association-level training is the annual Spring training day which for a number of years has been based centrally in Cirencester. There is an advanced Autumn training day using reasonably central towers. Training at the Branch level is both ongoing and based on specific training days. There are also two week-long series of multiple Zoom seminars – the Winter School and the Summer School.

Grants to approved belfry repair and improvement projects are available from the Belfry Repair Fund. Applications are considered at the two main Management Committee meetings, in the spring and autumn. The Association Belfry Advisers are available to discuss the condition of bells and their fittings.

5.2 Public Benefit Statement

Our Objects and Aims are focused towards two things. First, the preservation of the UK tradition and heritage of change ringing, and second, the support of Christian worship by promoting the ringing of bells for Divine Service. We achieve this by:

- i educating the public about change ringing;
- ii training and developing change ringers from all walks of society;
- iii practising the art of change ringing to improve standards;
- iv providing financial support for belfry repair and restoration.

The public benefits through the preservation of a uniquely UK tradition and heritage, and because we assist them to participate in an inclusive activity that significantly benefits them both physically and mentally.

The Trustees paid due regard to the commission's guidance on public benefit in producing this statement.

Approved by the Management Committee on 23rd January 2021, and signed on its behalf by

R W Haynes (Chairman)

P Twentyman (Hon. Treasurer)

Notes to the 2020 Accounts

1. Accounting policies

General. These Accounts have been prepared under the historic cost convention and in accordance with applicable accounting standards and the Statement of Recommended Practice on Accounting by Charities. The continued financial viability of the Association is discussed in the Trustees' Report, Section 2.11.

Consistency. The Association's accounts are prepared on a consistent basis.

Grants. Approved grants are transferred from the Belfry Repair Fund to the Bell Projects Fund from which Grant payments are made after completion and inspection of the project works by an Association Belfry Adviser. Grants are normally approved as a percentage of the eligible expenditure incurred up to a maximum of the same percentage of the expected eligible expenditure.

Funds. The Management Committee believe that all the Funds are unrestricted, that is they may be expended in furtherance of the objects of the Association and are not subject to any specific trust declared by or with the authority of the donors. The policy confirmed by the Management Committee in 1995, and since reaffirmed annually, is that the Belfry Repair Fund exists to further the primary objects of the Association, that is to fund belfry repair projects and educational/training activities. The Bell Projects Fund is designated to cover approved grant applications. The General Management Fund is to cover the administration expenses of the Association.

Fund Balances:

Belfry Repair Fund (BRF). This fund exists primarily to support grants to belfry repair projects. In an average year the grants are covered by income. There are fluctuations and occasionally larger grants are considered. Taking note of projects in the list of future projects, the Management Committee believe that a fund balance in the region of twice the average annual grants approval of the last two years is required. (The figure for the two years 2019–20 is £38,970, average £19,485). Where the balance is likely to exceed this figure the Management Committee will adjust, as appropriate, the level of grants approved. (For 2020 the fund balance was £47,681). The list of potential projects [Trustees' Report 2.1] indicates a number of major applications in the next three years. The percentage of grant offered in 2020 was increased to 20%, up from 15% in 2019. If the projects listed in section 2.1 of the Trustees' Report lead to grants applications the balance of the Fund is not excessive.

General Management Fund (GMF). This fund exists to cover the general management expenses of the Association. The Management Committee believe that it is prudent to hold a balance equal to about $1\frac{1}{3}$ of the average annual expenditure to allow for exceptional expenditure and for expenses incurred in the early part of the year (£2,005 based on 2019 and 2020, $1\frac{1}{3}$ = £2,673). The Management Committee propose that where the balance exceeds this figure the excess is transferred to the Belfry Repair Fund. The balance of this fund is £2,937, above the target level. We have transferred £5,100 in the last nine years (2012–20) based on the previous years' excesses. The Management Committee propose to make a transfer of £300 in 2021 (£600 in 2020 and £300 in 2019).

Branch Funds (BF). These funds exist to cover the general running expenses of the Branches. The Management Committee believe that the Branches should aim over a period of years to hold a balance (currently £13,544) equal to the average of two years expenditure (about £500 normal expenditure for 2018 & 2019, £25 pa). Balances in excess of this figure should—over a period of years—be paid by the Branches to belfry repair projects in their areas. The Management Committee believe that Branches generally can and should do more to support projects in their Branch.

2. Subscriptions

In 2020 members' subscriptions were: £15 Senior & Retired (split BRF £12 : GMF £1.50 : BF £1.50), £2.50 for Junior members (split BRF £1.50 : GMF 50p : BF 50p) and £10.00 for Retired (concession) and Associate members (split BRF £9.00 : GMF 50p : BF 50p). They were last increased for 2017.

	<u>2020</u>		<u>2019</u>	
	<u>No.s</u>	<u>£</u>	<u>No.s</u>	<u>£</u>
Senior & Retired	892	12,209	915	13,365
Junior	94	215	89	225
Retired (concession)	283	2,830	279	2,810
Associate	3	30	6	60
HLM	<u>11</u>	<u>-</u>	<u>11</u>	<u>-</u>
Total	1283	15,284	1300	16,460

There were some members with unpaid subscriptions at the end of each of the years.

3. Tax

The Tax refund of £2,206 is in respect of:

	<u>2020</u>		<u>2019</u>		
	<u>BRF</u>	<u>GMF</u>	<u>BRF</u>	<u>GMF</u>	
569 members subscriptions for 2020	1,958		2,155		(603 in 2019)
4 members subscriptions for 2016/2019	45		102		(17: new GA back dated)
50 Peal Fees		48		83	(78 in 2019)
3 donations	100	55	45	49	(5 in 2019)
- Tower Affiliation fee paid by an individual under Gift Aid	<u>-</u>		<u>2</u>		(1 in 2019)
Total	2,103	103	2,304	132	

Branches – credited (earned)	2021 (20)	2020 (19)	2019 (18)
1 GASDS	32	127	33 (2 in 2020/19)
2 Gift Aid donations	<u>80</u>	<u>80</u>	<u>-</u> (1 in 2020/19)
Total	112	207	33

The tax refund on Branch GASDS and GA is taken into account in the year following that in which it is earned.

4. **Interest & Investment Income**

Interest is allocated to the Belfry Repair and General Management Funds based on average opening and closing cash and deposit balances.

	2020	2019
Interest on Gift Aid tax refund	2	2
CCLA Deposit Fund interest	81 (0.5%)	110 (0.7%)
Other Deposit Accounts interest	432 (0.7%)	402 (0.8%)
Charifund income	<u>1,572</u> (5.3%)	<u>1,592</u> (5.8%)
Total	2,087	1,996

The bulk (£46k) of our deposits are now held in a Teachers Building Society account (interest 0.25%) with the balance (£15k) in a CCLA Deposit account (interest 0.4%). The income we earned on the Charifund units averaged 5.8% (5.3%) for the year; the average on all the "Association Funds" was 1.9% (1.9% in 2019). The interest rates on our deposits have shown a fall during the year, at less than 1%, we endeavour to find the best charity rates.

5. **Ringing courses**

Figures for the Association Training days in the spring and autumn and Branch training days were:

	Spring Course		Autumn Course		Branch Courses	
	2020	2019	2020	2019	2020	2019
Number of Students	[71]	[71]	-	[11]		
Income	832	851	-	88	62	62
Expenditure	<u>660</u>	<u>748</u>	<u>-</u>	<u>72</u>	<u>24</u>	<u>24</u>
Excess of Income/(Expenditure)	172	103	-	16	38	38

There was no Autumn Course in 2020. A week-long online Summer School was held with 500 participants. It was free to participants, and the cost was £43. A considerable number of members attended Branch Training events for which there was no financial impact in the Branch Accounts.

6. **Net Income / Expenditure**

6a Sales of badges & books etc.	Association Funds		Branch Funds	
	2020	2019	2020	2019
Income	58	185	50	50
Expenditure	<u>46</u>	<u>154</u>	<u>66</u>	<u>66</u>
Excess of Income/(Expenditure)	12	31	(16)	(16)

A stock of 101 badges was purchased in 2019 at a cost of £424. 11 badges were sold in 2020, with 37 sold in 2019. We currently have a stock of 69 (1 was placed in the Library).

6b Annual Report	2020	2019
Number	[800]	[1050]
Cost of printing Report	996	1,120
Website domain name (9 year contract, 2025)	<u>-</u>	<u>-</u>
Total cost	996	1,120

(covered by donation under GA)

Less Income:

Peal Fees	158	447
Report Sales	-	16
Advertisements	<u>146</u>	<u>83</u>
Total Income	<u>304</u>	<u>546</u>
Net cost	692	574

6c Branch Newsletters	2020	2019
Branches with no Newsletters	[4 Branches]	[4]
Branches with Newsletters at no cost	[8 Branches]	[8]

6d Donations Received, 2020

£35 or more, or from Officers	BRF	GMF	Branches
Colesbourne Gardens	150		
PCCs, with TAF	170		
Lloyds Bank, compensation	215		
Gloucester AGM Teas	39)
Steve Coleman (re expenses)	63	137) covered by Gift Aid
Philip Twentyman (re expenses)	80	80)
Various small donations	146		

Forest Branch, GASDS donations	130)
Forest Branch, Zoom fee donated anonymously	120) covered by Gift Aid
Tewkesbury Branch, Malcolm Taylor	200)
Forest Branch, Will Ruck	390	
Stroud Branch, TSB compensation	109	
Various small donations	64	
Total	863	217 1,004

6e Fund Raising & related activities	2020	2019
Branch Income	885	2,226
Branch Expenditure	170	1,506
Excess of Income/(Expenditure)	715	720

6f Donations Paid & Miscellaneous, 2020	BRF	GMF	Branches
Write down of Miscellaneous Assets			337 (Note 13 – Oddstruckness meters)
Various small donations			-
Total			337

7. Association Printing, Stationery & Postage

Includes expenses incurred by Officers on stationery, postage and phones etc. Officers' expenses are:

	2020	2019	
Hon. Secretary (2:1 GMF and BRF)	153	165	(covered by donation, note 6d)
Hon. Treasurer (1:1 GMF and BRF)	154	176	(covered by donation, note 6d)
Total	341	341	
Hon Secretary, Zoom licences (£43 courses, £100 meetings)	143		(covered by donation, note 6d)

8. Central Council

	2020	2019
Affiliation Fee (5 x £40)	200	200
Friends of the Library	40	40
Total	240	240

Allowances are no longer paid to the Representatives for attending the CC Meetings. For 2018 the Affiliation Fee was increased to £40 per Representative (£20 in 2011, £25 in 2012/13, £30 in 2014).

9. Transfers between Funds

9a Belfry Repair Grants Summary

B/fwd from 2019	Approved	o/s '19	Approved '20	Paid '20	o/s '20	Expected Payment	Grant %
Ruardean	2014/16	17,250	5,750	-	23,000	2021	20%
Didbrook	2016	3,312	1,104	-	4,416	2021	20%
Almondsbury	2017	7,298	-	7,298	-		13%
Longney	2019	198	66	-	264	2021	20%
Longney	2019	195	-	-	195	2021	25%
Childswickham	2019	627	-	627	-		15%
Elkstone	2019	5,997	(5,997)	-	-	Not needed	20%
Temple Guiting	2019	218	72	290	-		20%
Tewkesbury Abbey	2019	2,462	820	3,282	-		20%

New Approvals in 2020

Cranham	2020	-	2,474	-	2,474	2021	20%
Highworth	2020	-	1,919	-	1,919	2021	20%
Moreton-in-Marsh	2020	-	735	-	735	2021	20%
Sherston	2020	-	220	220	-		15%
Hawkesbury	2020	-	10,000	-	10,000	2021	Fixed
Littleton Drew	2020	-	14,037	-	14,037	2021	20%
Ebrington	2020	-	1,574	-	1,574	2021	20%
Totals		37,557	32,774	11,717	58,614		

Branch Grants Summary

B/fwd from 2019	Approved	o/s '19	Approved '20	Paid '20	o/s '20	Expected Payment
Bristol, All Saints	2019	900	-	-	900	2021
Cirencester, CPC	2019	1,000	-	1,000	-	
Forest, Newnham	2015	2,000	-	2,000	-	
Forest, Ruardean	2015	2,000	-	-	2,000	2021
Tewkesbury, Strensham	2018	150	-	150	-	
Approved in 2020						
Chippenham, Sherston	2020	-	120	120	-	
Chippenham, Littleton Drew	2020	-	850	-	850	
N Cotswold, Temple Guiting	2020	-	140	140	-	

Stroud, Cranham	2020	-	400	400	-
Tewkesbury, Abbey	2020	-	300	-	300
Wotton, Hawkesbury	2020	-	<u>500</u>	<u>500</u>	-
Totals		6,050	2,310	4,130	4,050

The Association's accounting policy on grants is set out in Note 1 (Grants). Details of grants approved this year are in the Trustees' Report section 2.1. Two grants were approved by Swindon Branch at their AGM in November (total £800).

9b GMF to BRF

	<u>2020</u>		<u>2019</u>	
	<u>BRF</u>	<u>GMF</u>	<u>BRF</u>	<u>GMF</u>
GMF Balance above Reserves Policy Level	600	(600)	300	(300)

As noted above in Note 1. (GMF), the Management Committee propose to transfer £300 in 2021

10. Investments & Deposits

The Officers and Management Committee have reviewed the position of both our investments and deposits and consider in the circumstances that no change is needed at this stage. We review where our deposits are held to ensure we obtain a competitive rate of interest; currently we hold the bulk of our deposits with The Teachers Building Society. CCLA Investment Management Ltd is regulated and authorised by the Financial Services Authority but is not covered by the Financial Services Compensation Scheme. The CCLA is owned by, and open only to, its faith, charity and local authority customers. It is rated AAA/V1 by Fitch, a leading credit rating agency. The Teachers Building Society account is covered by the Financial Services Compensation Scheme.

10a Investments

1950 units are held in the M&G Equities Investment Fund for Charities (Charifund). The units were purchased in 1989 (£5,500) and 1990 (£5,000). The units were valued at £11.69 each at close of business on 31/10/20.

	<u>2020</u>	<u>2019</u>
Market value at 31 st October previous year	31,078	30,109
Net gain (loss) on revaluation at 31 st October	<u>(8,280)</u>	<u>969</u>
Market value at 31 st October	22,798	31,078
Historical cost at 31 st October	10,500	10,500

10b Deposits

At the end of the year the BRF balance on the CCLA Deposit account, of £17,271, and on The Teachers Building Society account of £46,707 (excl. accrued interest of £198), more than covered the outstanding balance of approved grants of £37,557.

11. Association Assets

A list of Association property, which has not been capitalised, is included on page 20. The library (£1,476), handbells (£4,902) and Croome Trophy (£2,447) have been valued in 2019 for insurance purposes and are insured for a total of £8,825.

12. GMF Surplus / Deficit

The following exceptional items are included in the GMF surplus/(deficit) of (£492), £216 in 2019:

	<u>2020</u>	<u>2019</u>
Transfer to Belfry Repair Fund	(600)	(300)
Increased/(Reduced) subscriptions	(108)	83
More/(Fewer) Peals rung	(289)	(69)
More/(Fewer) NRLM	(70)	-
Higher/(Lower) advertising income	63	(62)
Meetings costs	(100)	
Lower Annual Report printing cost	124	213

The underlying figures for the GMF suggest that the balance should increase each year triggering periodic transfers to the BRF to maintain the balance within the limit referred to in Note 1. A transfer of £300 in 2021 is recommended.

13. Miscellaneous Current Assets

	<u>2020</u>	<u>2019</u>
Peal Fees due	69	327
NRLM Subscriptions due	10	40
Stock of stamps	<u>16</u>	<u>26</u>
Total	95	548

Branch Miscellaneous Current Assets

Bristol Rural	CCTV	-	-	(cost 2016 £410, w/off)
Cheltenham	CCTV	-	-	(cost 2016 £330, w/off)
Chippenham	Prepaid outing coach hire	30	-	
Forest	Trophies etc	75	90	
Gloucester	Oddstruckness meter	50	-	(cost 2020 £307)
Tewkesbury	Training Bell at Twyning	50	50	(cost 2014 £550)
Wotton	Oddstruckness meter	<u>247</u>	<u>307</u>	(cost 2019 £307)
Total		452	447	

14. Miscellaneous Current Liabilities

	<u>2020</u>	<u>2019</u>
Tewkesbury Abbey grant	3,282	
Association Training Day		49

Statement of Financial Activities for the Year ended 31st October 2020

Notes	Income and Expenditure	2020						2019		
		Association Funds			Branch Funds			Assoc. Funds	Branch Funds	Total
		Belfry Repair	Bell Projects	General	Bell Projects	General	Total			
£	£	£	£	£	£	£	£	£		
	INCOMING RESOURCES									
2	Members' Subscriptions	12,452		1,416		1,416	15,284	14,936	1,524	16,460
3	Tax Refund on Gift Aid	2,103		103		207	2,413	2,436	33	2,469
	Affiliation Fees	4,760					4,760	4,490		4,490
4	Interest & Investment income	2,025		62		47	2,134	1,996	68	2,064
6d	Donations & Legacies	883		217		1,004	2,104	648	851	1,499
	Non-Resident Life Members							70		70
6e	Fund Raising and Related Activities					855	855		2,226	2,226
5	Ringling Courses	832					832	939	62	1,001
6a	Sales of Books, Badges & Stationery	58					58	253	50	303
6b	Peal Fees			158			158	447		447
6b	Report Sales							16		16
6b	Report Advertisements			146			146	83		83
6c	Newsletters (hidden when printed)									
	Total Incoming Resources	23,113		2,102		3,529	28,744	26,314	4,814	31,128
	RESOURCES EXPENDED									
	Direct Charitable Expenditure									
9	Grants Paid		11,717			4,310	16,027	23,994	830	24,824
5	Ringling Courses, Training	703				192	895	820	24	844
6a	Cost of Badge & Book sales etc	46					46	154	66	220
	Competition Expenses					25	25	390	11	401
6f	Donations Paid and Miscellaneous					337	337		168	168
	Total Direct Charitable Expenditure	749	11,717			4,310	17,330	25,358	1,099	26,457
	Fund-raising costs									
6e	Fund Raising and Related Activities					170	170		1,506	1,506
	Management & Administration									
	Insurance			472			472	456		456
	Ringling World Notices									
	AGM									
	Meetings			100		(24)	76		1	1
6b	Annual Report & Website			996			996	1,120		1,120
6c	Newsletters (hidden when printed)									
7 / 6d	Printing, Stationery & Postage	134		186		188	508	341	191	532
8	Central Council			240			240	240		240
	Total Management Expenses	134		1,994		164	2,292	2,157	192	2,349
	Total Resources Expended	883	11,717	1,994		4,310	888	27,515	2,797	30,312
	Net Incoming/(Outgoing) Resources	22,230	(11,717)	108		(4,310)	2,641	(1,201)	2,017	816
9a	Transfers between Funds, grants approved	(32,774)	32,774			2,310	(2,310)	0		0
9b	Transfers between Funds, other	600		(600)			0			0
	Other Recognised Gains and Losses									
10a	Unrealised Gains/(Losses) on Investments	(8,280)					(8,280)	969		969
12	Net Movement in Funds	(18,224)	21,057	(492)		(2,000)	331	(232)	2,017	1,785
	Balance b/f from previous year	65,661	37,557	3,430		6,050	13,213	106,880	17,246	124,126
	BALANCE C/F	47,437	58,614	2,938		4,050	13,544	106,648	19,263	125,911

The notes on pages 14 to 17 form part of these accounts.

Balance Sheet as at 31st October 2020

<u>Notes</u>		2020			2019		
		<u>Association</u>	<u>Branches</u>	<u>Total</u>	<u>Association</u>	<u>Branches</u>	<u>Total</u>
		£	£	£	£	£	£
Current Assets							
	Subscriptions Owing from Branches	24		24	724		724
	The Ringing World		23	23		23	
	Accrued Interest	604		604	644		644
	Stocks of Books, Badges etc	289	38	327	335	38	373
	Gift Aid tax Refund Claim o/s	2,160		2,160	2,427		2,427
	Prepaid Insurance	447		447	432		432
13	Miscellaneous Current Assets	95	452	547	417	447	864
		3,619	513	4,132	4,979	508	5,487
Investments & Cash							
10a	Charifund (1950 units at Market Value)	22,798		22,798	31,078		31,078
10b	CCLA Deposit Funds	17,271	4,449	21,720	15,185	4,083	19,268
10b	Other Deposit Accounts	46,707	7,509	54,216	46,848	9,265	56,113
	Cash, Bank A/cs	21,876	5,482	27,358	8,773	6,356	15,129
		108,652	17,440	126,092	101,884	19,704	121,588
Total Current Assets		112,271	17,953	130,224	106,863	20,212	127,075
Current Liabilities							
	Subscriptions Owing to Association		(24)	(24)		(724)	(724)
	Association Officers				(166)		(166)
	Affiliation Fees paid in advance						
14	Miscellaneous	(3,282)	(335)	(3,617)	(49)	(225)	(274)
		(3,282)	(359)	(3,641)	(215)	(949)	(1,164)
Total Net Assets		108,989	17,594	126,583	106,648	19,263	125,911
REPRESENTED BY:							
	Belfry Repair Fund	47,437		47,437	65,661		65,661
9	Bell Projects Fund	58,614	4,050	62,664	37,557	6,050	43,607
	General Fund	2,938	13,544	16,482	3,430	13,213	16,643
		108,989	17,594	126,583	106,648	19,263	125,911

The notes on pages 14 to 17 form part of these accounts.

Approved by the Management Committee on 23rd January 2021, and signed on its behalf by

R Haynes (Chairman)

P. Twentyman (Hon Treasurer)

Independent Examiners' Report to the Trustees of The Gloucester and Bristol Diocesan Association of Church Bell Ringers

WE report to the Trustees on the accounts of the Association for the year ended 31st October 2018, which are set out on pages 12 to 19.

Responsibilities and basis of report

As the charity trustees of the Association you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). We report in respect of our examination of the accounts carried out under section 145 of the 2011 Act and in carrying out our examination we have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiners' statement

We have completed our examination. We confirm that no material matters have come to our attention in connection with the examination giving us cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination. We 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.

Date: 13th December, 2018

Mr. C Woodd, MA, FIA
3 The Paddocks,
Baunton,
Cirencester,
Glos. GL7 7DL

Mrs M Harris,
3 Furzey Hill Cottage,
Meysey Hampton,
Cirencester,
Glos. GL7 5LG