

Trustees' Report for 2021

2021 Trustees' Report Contents

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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	437	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	600	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 *Ringing 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 *Ringing 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	103 102
Bristol Rural	11%	78	17	56	3	1	155	158	157	161	169 172
Cheltenham	1%	117	1	10	0	0	128	139	139	126	115 119
Chippenham	5%	62	5	36	0	1	104	119	123	111	113 110
Cirencester	6%	90	7	14	0	3	114	119	131	121	121 124
Forest	3%	66	3	37	0	0	106	101	106	112	111 121
Gloucester	7%	33	4	18	0	2	57	79	74	80	81 87
North Cotswold	0%	35	0	11	0	1	47	48	51	41	51 51
Stroud	17%	72	18	14	0	1	105	108	98	101	109 117
Swindon	3%	96	3	11	0	0	110	105	115	120	121 132
Tewkesbury	3%	55	2	16	0	0	73	75	78	75	73 75
Wotton-u-Edge	<u>5%</u>	<u>74</u>	<u>5</u>	<u>18</u>	<u>0</u>	<u>1</u>	<u>98</u>	<u>110</u>	<u>117</u>	<u>104</u>	<u>107</u>
<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

		2021			2020		
		<u>Association</u>	<u>Branches</u>	<u>Total</u>	<u>Association</u>	<u>Branches</u>	<u>Total</u>
<u>Notes</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	327
	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	547
		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	21,720
10b	Other Deposit Accounts	46,925	7,408	54,333	46,707	7,509	54,216
	Cash, Bank A/cs	20,767	5,971	26,738	21,875	5,485	27,360
		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		(291)	(291)		(24)	(24)
	Association Officers						
	Affiliation Fees paid in advance						
14	Miscellaneous		(369)	(369)	(3,282)	(335)	(3,617)
			(660)	(660)	(3,282)	(359)	(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	62,664
	General Fund	2,802	14,899	17,701	2,938	13,547	16,485
		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

		2021						2020		
		Association Funds			Branch Funds			Assoc. Funds	Branch Funds	Total
Notes	Income and Expenditure	Belfry Repair	Bell Projects	General	Bell Projects	General	Total	£	£	£
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			
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	Ringing 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	Ringing 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
	Ringing 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

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