

Trustees' Report for 2022

2022 Trustees' Report Contents

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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 At the 2022 AGM it was decided that the concession had probably now outlived its justification and that it would be withdrawn from 2023.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 The Potential Projects List - see below - suggests that, with a number of major projects withdrawn from the list, the fund balance may exceed our policy of being twice the level of expected annual grants (see note 1 to the Accounts).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	153	
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 £'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 RWNYS 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>	<u> </u>	<u> </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

	%Junior	Senior	Junior	Retired	Associate	HLM	TOTAL	2021	2020	2019	2018	2017
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	7%	812	71	195	2	11	1091	1187	1283	1300	1253	1274
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 Grants	Towers	Average per Tower	Average pa	Belfry Repair Fund Income	Belfry Repair Fund 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 Grants	Towers	Average per Tower	Average pa	Branch Funds Income	Branch Funds 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

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3 The Paddocks,
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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.

	<u>Other Training</u>	
	<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

	<u>Association Funds</u>		<u>Branch Funds</u>	
	<u>2022</u>	<u>2021</u>	<u>2022</u>	<u>2021</u>
6a Sales of badges & books etc.				
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).

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

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

	<u>2022</u>	<u>2021</u>
6c Branch Newsletters		
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)
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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	-	-
Cheltenham	CCTV	-	-

(cost 2016 £410, w/off)
(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	Ringing 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	327
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	1,306
	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	21,594
10b Other Deposit Accounts	47,042	2,790	49,832	46,925	7,408	54,333
Cash, Bank A/cs	13,277	6,075	19,352	20,767	5,970	26,737
	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		(105)	(105)		(291)	(291)
Association Officers						
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	52,782
General Fund	2,704	12,028	14,732	2,802	14,898	17,700
	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

		2022						2021		
		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	11,575		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	685		217	217
5	Ringing 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	Ringing Courses, Training	14				84	98	146	169	315
6a	Cost of Badge & Book sales etc									
	Competition Expenses	85				(50)	35		6	6
6f	Donations Paid and Miscellaneous					705	705		81	81
	Total Direct Charitable Expenditure	99	18,528		1,852	739	21,218	18,155	1,875	20,030
Fund-raising costs										
6e	Fund Raising and Related Activities					109	109			
Management & Administration										
	Insurance			516			516	489		489
	Ringing World Notices							48		48
	AGM							59		59
	Meetings			68		(69)	(1)			
6b	Annual Report & Website			736			736	598		598
7 / 6d	Printing, Stationery & Postage	54		72		114	240	218	162	380
8	Central Council			240			240	240		240
	Total Management Expenses	54		1,632		45	1,731	1,652	162	1,814
	Total Resources Expended	153	18,528	1,632	1,852	893	23,058	19,807	2,037	21,844
	Net Incoming/(Outgoing) Resources	20,779	(18,528)	302	(1,852)	1,901	2,602	2,618	752	3,370
9a	Transfers between Funds, grants approved	(36,065)	36,065		4,771	(4,771)	0			
9b	Transfers between Funds, other	400		(400)			0			
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)	(354)	9,981	752	10,733
	Balance b/f from previous year	66,835	49,332	2,802	3,450	14,898	137,317	108,988	17,596	126,584
	BALANCE C/F	48,993	66,869	2,704	6,369	12,028	136,963	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.

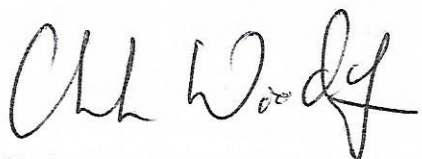
Responsibilities and basis of report

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
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Baunton,
Cirencester,
Glos. GL7 7DL



Mrs M Harris,
3 Furzey Hill Cottage,
Meysey Hampton,
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Date: 7 December 2022