

TRUSTEES' ANNUAL REPORT

For the year ending 31 December 2021

1. Legal and Administrative Information

1.1 Title of the Charity

The Essex Association of Change Ringers, also known as the "EACR". Charity number 292250.

1.2 The Governing Instrument of the Association

The Association is an unincorporated association founded in 1879 governed by rules adopted in May 1985 to allow registration of the Association as a Charity and most recently revised in May 2021.

1.3 Beneficial Area

The boundaries of the Association are those defining the geographical county of Essex prior to 1 April 1965 and include towers in adjacent counties, which are by tradition affiliated to the Association.

1.4 Trustees

Until May 2021, the Trustees of the charity were members of the Management Committee and comprised:

- (a) Association Master, Secretary, Treasurer, Property Trustees (3), Education Officer, Public Relations Officer, Technical Adviser,
- (b) Representatives on the Central Council of Church Bell Ringers (currently 5),
- (c) Life Vice-Presidents (currently 8),
- (d) Four elected officers from each of the six Districts, and
- (e) Officers and convenors of the sub-committees (currently Chaplain, Safeguarding Officer, Essex Ringing Course Administrator, Peals Secretary, Newsletter Editor, Report Editor, Social Committee Convenor, Webmaster, Youth Co-ordinator and Bookstall Administrator).

Trustees (a & b) were elected or re-elected by the members of the Association at the AGM in May. Trustees (c) were elected by the overall majority of members present at an AGM. Trustees (d) were elected from their membership and are elected or re-elected annually at their Annual District Meetings in January. Trustees (e) were appointed by the Management Committee. The Association's Management Committee membership at 3 May 2021 is at Annex A.

Following a review of the Rules, which were agreed by a majority vote at the AGM in May, the number of Trustees were reduced to 15 and comprise:

- (a) Association Master, Secretary, Treasurer, Property Trustees (3), Education Officer, Communications Officer, Technical Adviser
- (b) District-elected Trustees (6)

Trustees (a) are elected or re-elected by the members of the Association at the AGM in May. Trustees (b) are elected from their District membership and are elected or re-elected annually at their Annual District Meetings in January. The list of the Association's Trustees at 31 December 2021 is at Annex B.

All Trustees are members of the Association and receive a copy of the annual report. As agreed at the Inaugural Trustees meeting in July, all Trustees received copies of the Essential Trustee (CC3), the Essential Trustee 6 main duties, the Charity Trustee Welcome Pack and were advised to view the Charity Commission's online '[5 minute guides](#)'. All Trustees signed a new Trustee Declaration of Eligibility and Responsibility on taking up their

appointment in May and will do so on an annual basis or when a new Trustee is appointed. All Trustees give their time voluntarily and receive no remuneration or other benefit.

1.5 Principal Address

The Charity's registered address is 16 The Priory, Writtle, Chelmsford, Essex CM1 3JE.

1.6 Principal agents and advisors

Principal Bankers: NatWest Bank, 4-5 High Street, Chelmsford, Essex CM1 1FZ

Independent examiners:

Neil Avis, 25 New Village, Brantham, Manningtree, Essex CO11 1RL

George Thoday, 2 Chapel Croft, Ardleigh, Colchester, Essex CO7 7TQ

Insurance Brokers: Howe Maxted Group Ltd, 17 Hatherley Road, Sidcup, Kent DA14 4BP

Insurance Advisers: Ecclesiastical Insurance Office plc, Benefact House, 2000, Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW.

1.7 Remuneration of Trustees

No remunerations or emoluments were paid to any Trustees.

1.8 Organisation

The Association is governed by the Trustees and administered by them through the Management Committee and its sub-committees and through the Districts and their respective District Committees and District meetings. The Trustees are responsible to the Membership via the AGM. The order of precedence for governance is i) the Trustees, ii) the Management Committee, iii) Districts.

The Trustees meet independently of the Management Committee at least three times per year. The Management Committee meets on at least two occasions during the year. The Association is organised into six districts. The districts 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. Each district is represented by an elected Trustee and each district has four elected officers on the Management Committee. The districts hold their annual meetings in January where they elect their officers. Regular practices, meetings, quarter peals and striking competitions are organised within districts as well as fundraising events with any surpluses going to the Bell Restoration Account (BRA) or the Recruitment and Training Fund.

The Association is affiliated to the Central Council of Church Bell Ringers and loyally abides by the rules and decisions thereof.

2 Objectives and Public Benefit Statement

2.1 Charitable objects

The objects of the Association are as set out in rule 2:

- To further the work of the Church by the ringing of bells and to promote all aspects of the same.
- The advancement of the education of the public in the art and science of bell ringing, by promoting and encouraging the practice of bellringing and by supporting the recruitment, training and development of bellringers.

In furtherance of these objectives the Association organises and encourages training sessions and bell ringing competitions. The main Association-level training is the annual 3-day Essex Ringing Course which for a number of years has been based in Coggeshall. There is an Autumn training day hosted by each District in turn. Training at the District level is both ongoing and based on specific training days.

Grants to approved belfry repair and improvement projects are available from the Bell Restoration Account. The Association Technical Adviser is available to discuss the condition of bells and their fittings. The Bell Maintenance and Restoration sub-committee has delegated authority to grant up to £250 for minor works. Sums above this are referred to Management Committee for support pending Trustees' approval. The Recruitment & Training sub-committee has delegated authority to grant up to £250, sums above this are referred to Management Committee for support pending Trustees' approval. Applications are considered at the Management Committee meetings in February and October and/or the Trustee meetings in February, May and September.

2.2 Public Benefit

The Association's Objects and Aims are focused towards two areas. First, the support of Christian worship by promoting the ringing of bells for Service and second the preservation of the tradition and heritage of change ringing and supporting the training and development of change ringers from all walks of society. The Association achieves this by:

- (a) encouraging the attendance of its members both at service ringing and at public worship;
- (b) encouraging the recognition of ringers as Church workers;
- (c) encouraging fellowship and communication among ringers;
- (d) recruiting and training new ringers, so that there may be regular service ringing in all the towers within the Association's boundaries where the bells are ringable; and
- (e) promoting interest in the care of all the bells and provision of new bells within the Association's boundaries.

Many members give up their time and talents in many ways volunteering to help ringing schools, individual towers and bell restoration projects as well as many different recruiting, training, fundraising and maintenance projects in furtherance of the objectives as laid down in the rules.

The Association maintains a website (www.eacr.org.uk) which details many of the activities undertaken for its members. The Association has also maintained contact with its members via Facebook, Twitter, Instagram, EACR Notices on email, a newsletter and a YouTube channel. In addition, some Districts maintain their own websites and social media outlets.

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.

2.3 Membership

Membership is open to any person eligible according to the Association's rules (regardless of personal background, faith, gender or personal circumstances) interested in bells and bellringing. Our membership categories include Ringing Members (including Juniors), Life Vice-Presidents, Life Members, Non-Resident Members and Associate Members of the Association.

3 Review of Activities and Achievements in 2021

3.1 Overview

The Association aims to offer support to its members to not only ring for Sunday service and practice nights but also to improve and progress their ringing. District events are usually held across the Association including open practices, quarter peal weeks/months, training activities, outings and social gatherings. Whilst the number of people attending these events are difficult to gauge, a broad spectrum of the membership is involved with these and hopefully benefit from the opportunity to ring at different towers and meet other ringers.

However, 2021 again proved a challenging year with all ringing suspended until July and with churches closed for most of that time. Limited church services resumed in some parishes in August and September with ringing allowed under very strict limitations and with the blessing of incumbents and churchwardens.

Much good work is done by all the Trustees and those on the Management Committee for the Association, and by all of the District Officers across the Association. The Trustees, Management Committee and District Officers' Meetings continue to effectively inform and shape the actions of the Association, and thanks go out to all of the Officers and representatives for their ongoing contributions to the Association. Even during the extended lockdown, ringing took place in the virtual world via Ringing Room and Zoom gatherings to keep ringers in touch with ringers. It is the Districts within the Association that undertake the majority of the work 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.

The Trustees met twice, once via Zoom in July and once in-person in October. The Management Committee met twice, once via Zoom in February and once in-person in October. A virtual AGM was held in May. During the intervening period, the Master, Secretary and Treasurer held regular virtual meetings to update each other on activities.

Following an extensive review of the Association's Rules, three proposals were approved at the virtual AGM in May – 1: To incorporate rule changes that will allow the Association organisation and management to be modernised and become more agile; 2: To allow all members to vote in order to encourage all those interested in the aims and objects of the Association to support the Association and to allow non-ringing members to hold some offices; and 3: To change the majority required for Rule change approval.

The Association has been fortunate to have received two substantial legacies amounting to £380,431. No restrictions were placed on the bequests which means it may be spent to further the Association's Objects. A working group has been set up to set out a framework to guide the Association in using its resources over the next 10 years, including:

1. Describing the benefits and shortcomings of investment vs spending, and offer an opinion on the best use of resource in our situation
2. To define which principles should be considered for any strategic spending, considering the Association's charitable objectives, equity, diversity and inclusion
3. To create a test that any application for funds or project needs to meet
4. To consult with the Communications and PR, Bell Maintenance and Restoration, and Recruitment and Training sub-committees to inform a short list of strategic spending priorities on which the association should focus
5. To consult with the wider membership to inform a short list of strategic spending priorities on which the association should focus, including the following methods:
 - An electronic survey
 - Presentations at Annual District Meetings
 - Any other means thought suitable

3.2 Grants

The Association operates a Bell Restoration Account designed to assist bell restoration projects within the Association. A permanent Bell Maintenance and Restoration sub-committee considers applications for financial assistance towards work for maintenance and improvement of a bell installation to restore bells and their fittings to enable full circle ringing to take place. Grants are also given for augmenting and other ancillary work required to enable full circle ringing to continue or to be carried out and the installation of simulators to support training and practice. The sub-committee meets and makes written

recommendations for consideration at the Management Committee meeting in February and October and the Trustees meetings in February, May and September.

Two grants were paid out in the year, £7,984 to Kelvedon for recasting the 4th bell and £6,000 was paid to Braintree towards their rehang and a further £4,000 paid to them for the shortfall in funding and installation of a simulator. Two grants remain outstanding: £11,500 to Bishops Stortford and £4,600 to West Hanningfield. Three further grants were approved during the year: £9,000 for refurbishment and augmentation at Great Chishill, £5,000 for the rehang at Sandon, and £1,876 for the installation of rope guides at Brentwood. The Technical Adviser carried out several inspections and a number of applications will be forthcoming in 2022 and beyond.

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

	Total Grants	Towers	Average Per Tower	Average pa	BRA Income	BRA pa
5 Years	£63,308	12	£5,276	£12,661	£33,166	£6,633
10 years	£81,253	25	£3,250	£8,125	£80,915	£8,092

The Recruitment & Training sub-committee have delegated authority to grant up to £250, sums above this are referred to Management Committee for support pending Trustees' approval. Three such grants were approved: £250 towards a simulator at St Osyth, £246 to Braintree for training equipment and £48 for purchase of Manual of Belfry Maintenance books for each attendee at the SE District Maintenance Training Day in September 2021.

3.3 Training

In furtherance of the objectives the Association organises and encourages training sessions and bell ringing competitions. Training ringers is vitally important to maintain ringing in our towers. All six Districts hold regular training events throughout the year.

The Association has two accredited Association of Ringing Teachers (ART) hubs: Ardleigh Ringing School in the NE District and Willingale Ringing Centre in the NW District. Regular ringing centres at Coggeshall in the N District, Prittlewell in the S District and Chigwell in the SW District normally run a varied programme of workshops, courses and practical sessions.

The Association Training Day was held in November, based in the South Western District but there were courses in other areas of the county too with a pre-weekend Zoom meeting to iron out practicalities and for the tutors to go over some theory as well as practical sessions.

There have been many advances in simulator hardware and software in recent years and the functionality that is now available. Many towers are now installing simulator software or dumbbells to train new ringers effectively and to train more ringers than would otherwise be possible.

3.4 Essex Ringing Course

The Association runs the Essex Ringing Course, established in 1991. This was again cancelled for 2021. However, a Virtual Essex Course took place in April, with 10 courses and a rope-splicing workshop. There were also two talks, a Q&A session and a Quiz to end the event. A total of 47 students attended and 15 tutors.

3.5 Striking Competitions

The Association 6 and 8 bell striking competitions, to have been held in the NW District, were both cancelled. Of the two Inter-Association 10 Bell competitions, the Essex Trophy was held at Ashford in September, however, Essex was unable to take part due to a COVID-19 scare. The Ridgman Trophy was held at Braintree in October where the Essex team came a close second to Suffolk.

3.6 Young Ringers

General Young Ringers monthly practices resumed in November. The SE England Youth Striking Competition, due to have been hosted by Essex at Writtle, in April was again cancelled.

The 10th Ringing World National Youth Contest scheduled for 3 July also had to be cancelled, although it was later confirmed that it would take place in September in Worcester. Essex Young Eagles rang call changes on 8 bells. They were placed 2nd out of 15 teams with 8.5 out of 10 marks and 3rd overall out of all 21 teams across the method and call change competitions. Only 5 of the 15 teams in the call change category rang on 8 bells so you could say they were the best 8 bell call change team on the day!

4 Statement of the Charity's Policies**4.1 Reserves**

A formal policy on reserves was agreed at the 6 February 2021 meeting of the Management Committee. It states:

The trustees have set a reserves policy which requires that:

- Reserves be maintained at a level which ensures that
 - a. the Association can cover its current commitments;
 - b. its core activities could continue during a period of unforeseen difficulty;
 - c. takes into account potential risks and contingencies that may arise from time to time.
- Specific reserves are also maintained for designated purposes as explained in the notes to the accounts.
- The current level of reserves and the movement over the year is as set out in the Balance Sheet.
- A proportion of reserves be maintained in a readily realisable form.
- It is our policy to hold a working cash balance on deposit with NatWest Bank and invest the general fund balance and specific funds balances in the NatWest Business Reserve Account, Virgin Charity Money Account or other similar accounts as may from time to time be determined by the Management Committee.
- Approximately 95% of general fund income is derived from membership subscriptions, (75% of subscriptions go to the General Fund and 25% to the Recruitment and Training Fund), of which approximately 70% is spent on the administration and benefits of EACR membership.

Subscription levels are set to ensure anticipated costs are covered with any surplus being added to General Fund reserves. The Trustees review the policy annually.

4.2 Investment and Borrowing Powers

The Association is committed to maximising the level of income derived from its reserves whilst incurring minimum risk. The current policy of the Charity is to invest excess funds in low-risk building societies and banks all of which are covered by the Financial Services Compensation Scheme. Reviews are carried out to ensure that the financial institutions continue to provide the best and secure investment opportunities. Currently we hold our deposits in instant access, short-term notice or 1 Year fixed rate investments with NatWest Bank, CAF Bank, Cambridge and Counties Bank, Charity Bank, Saffron Building Society and Virgin Money.

The Trustees acting through the Management Committee and its sub-committees shall have the power to raise funds by any lawful means other than permanent trading. All monies in the Association's funds not required for day-to-day working purposes is invested or deposited by the Treasurer, as directed by the Trustees. No action involving expenditure in the name or on behalf of the Association shall be taken and no undertakings which would commit the Association to expenditure or other liability shall be made without the prior authority of a resolution of the Trustees or the Management Committee.

4.3 Risk Assessment

The Trustees have begun a review to identify and re-examine the major risks to which they believe the Association may be exposed and take steps to minimise and manage those risks. The Association's banking deposits are fully protected by the Financial Services Compensation Scheme (FSCS). All funds are checked before a payment is made to ensure that there is money available to meet expenditure. Bank statements are electronically available to the Treasurer. The Trustees are presented with a statement of income and expenditure and fund balances at every meeting for assurance.

4.4 Expenses and Petty Cash

The Association's policies on expenses and petty cash came into effect on 1 January 2012. Both policies are reviewed annually at the Trustees meeting in October.

4.5 Safeguarding vulnerable persons

The Association has adopted the Central Council of Church Bell Ringers Safeguarding Guidelines.

5. Review of Financial Activities in 2021

5.1 Total funds have increased by £57,046 to 31 December 2021 and now stand at £487,560. The COVID-19 pandemic has continued to impact every aspect of our lives and the Association and ringing has been affected with the cancellation of all activities for the majority of the period. The bequest from David Cobb's estate, amounting to £68,421, was received in full in March and has been placed in a separate fund.

5.2 Membership is down by 68 to 1,020. This is the lowest number of members since 1998. 88% of members paid their subscriptions by 30 April (85% in 2020). However, 83 ringing members, 10 juniors and 4 associates will be deemed to have withdrawn from the Association as their subscriptions remained unpaid at 31 December. Eleven members have sadly died and thirty-seven previously lapsed members have returned. Thirteen new members were elected making seventy-four new members elected in the past two years, the vast majority prior to the pandemic. In total, some 167 members have lapsed in that time while our towers have been largely unable to recruit new members to replace them. A snapshot of our membership shows 5% are aged 18 or under, 5% are 19-25, 16% 26-50, 18% 51-60 and 56% over 61. The average age of our membership is 58. Recruitment will be a priority area for the future of ringing in Essex.

5.3 Interest rates: The coronavirus pandemic continued to have an effect on UK interest rates. The Virgin Charity Deposit Instant Access Account fell to 0.10% from 28 July (was 0.15%) while the Cambridge and Counties Bank 95 Day Notice Account and the Charity Bank Ethical 100-Day Notice Charity Account remain at 1% and 0.55% respectively. The Saffron Building Society 1 Year Fixed Rate Bond (0.75%) matured in July and was reinvested in a 1 Year Fixed Rate Corporate Bond earning 0.20%. The Cambridge and Counties Bank 2 Year Fixed Rate Business, Trust and Charity Bond offering 2% matured in August and was rolled over into a 1 Year Fixed Rate Bond offering 1%. The CAF Bank 12 Month Fixed Rate Saver (0.45%) also matured in August and was rolled over into a 12 Month Fixed Rate Saver offering 0.7%. Our day-to-day NatWest Community Account still offers free banking while the NatWest Business Reserve Account interest rate remains at 0.01%.

5.4 The General Fund has a surplus for the year of £585 and now stands at £25,412. Income remained about the same. Although net district income actually decreased, the Association was able to hold the annual dinner which made a small surplus. Expenditure increased mainly due to expenses paid out for the RWNYS held in Worcester, a subscription to Zoom to enable the Association to continue to meet during lockdown and a small increase in personal accident insurance premium.

5.5 The traditional **Essex Ringing Course** was again cancelled although a Virtual Course was held which resulted in a small shortfall of £267 with the balance now standing at £4,581.

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- 5.6** The **Recruitment and Training Fund** has increased by £1,456 to £8,864. Three grants have been paid to Braintree (£246 for books, whiteboard, rubber and marker pens), St Osyth (£250 towards a simulator) and £48 to the SE District for maintenance books. Three further grants amounting to £2,004 have been submitted to the Trustees for approval.
- 5.7** The **Harry Turner Account** has a balance of £1,373. The **Chigwell Ringing Centre** balance remains at £453. The **St Mary's Stansted Mountfitchet Fund** has a balance of £4,048.
- 5.8** The **Heath Bequest** stands at £314,392 and the **Cobb Bequest** stands at £68,928.
- 5.9** The **Bell Restoration Account** has decreased by £15,255 to £59,509. A grant of £7,984 was paid to Kelvedon and £6,000 was paid to Braintree with a further £4,000 paid to them to cover a shortfall in funding and purchase of a simulator. Five further grants remain outstanding: £11,500 to Bishops Stortford, £9,000 to Great Chishill, £5,000 to Sandon, £4,600 to West Hanningfield and £1,876 for rope guides at Brentwood. This brings the total commitments to £31,976.
- 5.10** Charity shopping fundraising sites Easyfundraising and Amazon Smile have made a contribution to our funds.
- 5.11** The **Gift Aid** claim which covered the period from 1 January to 31 October 2021, with an additional claim relating to 2020, was paid in December.

6. Membership for 2021

District	N		NE		NW		S		SE		SW		Total	
	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020
Ringing	113	120	110	117	164	177	165	179	192	212	103	99	897	904
Ringing under 18	3	7	3	3	16	17	9	16	7	10	5	5	43	58
Life	12	11	10	10	3	3	17	15	16	15	11	12	69	66
Paid life	-	-	7	7	3	2	2	2	4	4	1	1	17	16
Life Vice-Presidents	1	1	1	1	1	1	3	2	3	3	-	-	9	8
Total ringing	129	139	131	138	187	200	196	214	222	244	120	117	985	1,052
Friends/Associates	-	-	4	4	10	12	5	5	10	10	4	3	33	34
Friends/Associates paid life	-	-	-	-	-	-	1	1	-	-	-	-	1	1
Honorary	-	-	1	1	-	-	-	-	-	-	-	-	1	1
	129	139	136	143	197	212	202	220	232	254	124	120	1,020	1,088
Non-resident (transfers)	2	2	3	2	-	-	-	2	1	-	4	-	10	6
Non-resident (elected)	-	-	-	2	-	-	-	-	-	-	-	-	-	2
Total	131	141	139	147	197	212	202	222	233	254	128	120	1,030	1,096

Declaration

Approved by the Trustees on 5th February 2022, and signed on their behalf by

Dr A R C Kelso
Association Master

Mrs S D Lacey
General Secretary

Mr A P Brewster
Association Treasurer

ANNEX A

Charity trustees who managed the charity to 3 May 2021

At 3 May 2021, the Association's Management Committee's membership comprised:

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Andrew Kelso	Association Master		Membership
2	Sharon Lacey	General Secretary		"
3	Andrew Brewster	Association Treasurer		Membership
4	Mary Bone	Property Trustee LVP	To May 2021	Membership "
5	Colin Chapman	Property Trustee LVP Peals Secretary Report Editor	To May 2021 " "	Membership " Management Committee "
6	Andrew Taylor	Property Trustee LVP	To May 2021	Membership "
7	Beth Johnson	Education Officer S District Secretary	To May 2021	Membership S District Members
8	Ian Kerwin	NW District Master	To January 2021	NW District Members
9	Vicki Chapman	Public Relations Officer SE District Deputy Master CCCBR Rep	To May 2021 "	Membership SE District Members Membership
10	Nigel Taylor	Technical Adviser		Membership
11	Steve Nash	S District Trustee LVP S District Deputy Master	From May 2021 To May 2021 "	S District Members Membership S District Members
12	Joe Roast	LVP	To May 2021	Membership
13	David Sloman	LVP	To May 2021	"
14	David Sparling	LVP	To May 2021	"
15	Yvonne Towler	LVP	To May 2021	"
16	Fred Bone	District Trustee CCCBR Rep Webmaster Newsletter Editor NW District Treasurer	From May 2021 To May 2021 " " "	NW District Members Membership Management Committee " NW District Members
17	Paul Bray	CCCBR Rep	To May 2021	Membership
18	Helen Bridgman	CCCBR Rep NE District Secretary	To May 2021 "	Membership NE District Members
19	Paul Cammiade	LVP CCCBR Rep	To May 2021 "	Membership "
20	Christina Brewster	Youth Co-ordinator Bookstall Administrator	To May 2021 "	Management Committee "

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21	Rev Paul Watkin	Chaplain	To May 2021	Management Committee
22	Simon Ward	N District Trustee N District Master	From May 2021 To May 2021	N District Members “
23	Bradley Hill	N District Deputy Master	To May 2021	“
24	Ian Cresshull	N District Secretary	To May 2021	“
25	Vicki Elliott	N District Treasurer	To May 2021	“
26	Roger Carey-Smith	NE District Master	To May 2021	NE District Members
27	Stephen Garner	NE District Trustee NE District Deputy Master	From May 2021 To May 2021	“ “
28	Andrew Burgoyne	NE District Treasurer	To May 2021	“
29	Mike Slowe	NW District Master NW District Deputy Master	From January 2021 to May 2021 To January 2021	NW District Members “
30	Trevor Haynes	NW District Deputy Master	From January 2021 to May 2021	“
31	Sue Evans	NW District Secretary	To May 2021	“
32	Trevor Church	S District Master	To May 2021	S District Members
33	Anne Porter	S District Treasurer	To May 2021	“
34	David Hengeli	SE District Trustee SE District Master	From May 2021 To May 2021	SE District Members “
35	Clare Gebel	SE District Secretary	To January 2021	“
36	Hazel Steed	SE District Secretary	From January 2021 to May 2021	“
37	Brian Holden	SE District Treasurer	To January 2021	“
38	Elizabeth Rayner	SW District Trustee SW District Master	From May 2021 To May 2021	SW District Members “
39	Peter Harvey	SW District Deputy Master	From January 2021 To May 2021	“
40	Katherine Marshall	SW District Secretary	To May 2021	“
41	Mike Coggins	SW District Treasurer	To May 2021	“

ANNEX B

Charity trustees who manage the charity

At 31 December 2021, the Association Trustees comprised:

Names of the charity trustees who manage the charity

	Trustee name	Office held	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Andrew Kelso	Association Master		Membership
2	Sharon Lacey	General Secretary		"
3	Andrew Brewster	Association Treasurer		"
4	Mary Bone	Property Trustee		"
5	Colin Chapman	Property Trustee		"
6	Andrew Taylor	Property Trustee		"
7	Beth Johnson	Education Officer		"
8	Vicki Chapman	Communications Officer		"
9	Nigel Taylor	Technical Adviser		"
10	Simon Ward	N District Trustee	From May 2021	N District Members
11	Stephen Garner	NE District Trustee	From May 2021	NE District Members
12	Fred Bone	NW District Trustee	From May 2021	NW District Members
13	Steve Nash	S District Trustee	From May 2021	S District Members
14	David Hengeli	SE District Trustee	From May 2021	SE District Members
15	Elizabeth Rayner	SW District Trustee	From May 2021	SW District Members

The Essex Association of Change Ringers

Treasurer's Report for the Year Ended 31 December 2021

Total funds have increased by £57,046 to 31 December 2021 and now stand at £487,560. The COVID-19 pandemic has continued to impact every aspect of our lives and the Association and ringing has been affected with the cancellation of all activities for the majority of the period. The bequest from David Cobb's estate, amounting to £68,421, was received in full in March and has been placed in a separate fund.

Membership is down by 68 to 1,020. This is the lowest number of members since 1998. 88% of members paid their subscriptions by 30 April (85% in 2020). However, 83 ringing members, 10 juniors and 4 friends will be deemed to have withdrawn from the Association as their subscriptions remained unpaid at 31 December. Eleven members have sadly died and thirty-seven previously lapsed members have returned. Thirteen new members were elected making seventy-four new members elected in the past two years, the vast majority prior to the pandemic. In total, some 167 members have lapsed in that time while our towers have been largely unable to recruit new members to replace them. A snapshot of our membership shows 5% are aged 18 or under, 5% are 19-25, 16% 26-50, 18% 51-60 and 56% over 61. The average age of our membership is 58. Recruitment will be a priority area for the future of ringing in Essex.

Interest rates: The coronavirus pandemic continued to have an effect on UK interest rates. The Virgin Charity Deposit Instant Access Account fell to 0.10% from 28 July (was 0.15%) while the Cambridge and Counties Bank 95 Day Notice Account and the Charity Bank Ethical 100-Day Notice Charity Account remain at 1% and 0.55% respectively. The Saffron Building Society 1 Year Fixed Rate Bond (0.75%) matured in July and was reinvested in a 1 Year Fixed Rate Corporate Bond earning 0.20%. The Cambridge and Counties Bank 2 Year Fixed Rate Business, Trust and Charity Bond offering 2% matured in August and was rolled over into a 1 Year Fixed Rate Bond offering 1%. The CAF Bank 12 Month Fixed Rate Saver (0.45%) also matured in August and was rolled over into a 12 Month Fixed Rate Saver offering 0.7%. Our day-to-day NatWest Community Account still offers free banking while the NatWest Business Reserve Account interest rate remains at 0.01%.

The **General Fund** has a surplus for the year of £585 and now stands at £25,412. Income remained about the same. Although net district income actually decreased, we were able to hold the annual dinner which made a small surplus. Expenditure increased mainly due to expenses paid out for the RWNYS held in Worcester, a subscription to Zoom to enable the Association to continue to meet during lockdown and a small increase in personal accident insurance premium.

The traditional **Essex Ringing Course** was again cancelled although a Virtual Course was held which resulted in a small shortfall of £267 with the balance now standing at £4,581.

The **Recruitment and Training Fund** has increased by £1,456 to £8,864. Three grants have been paid to Braintree (£246 for books, whiteboard, rubber and marker pens), St Osyth (£250 towards a simulator) and £48 to the SE District for maintenance books. Three further grants amounting to £2,004 have been submitted to the Trustees for approval.

The **Harry Turner Account** has a balance of £1,373. Is it perhaps time consideration was given to this account being wound up and transferred to the R&T Fund? The **Chigwell Ringing Centre** balance remains at £453. The **St Mary's Stansted Mountfitchet Fund** has a balance of £4,048.

The **Heath Bequest** stands at £314,392 and the **Cobb Bequest** stands at £68,928.

The **Bell Restoration Account** has decreased by £15,255 to £59,509. A grant of £7,984 was paid to Kelvedon and £6,000 was paid to Braintree with a further £4,000 paid to them to cover a shortfall in funding and purchase of a simulator. Five further grants remain outstanding: £11,500 to Bishops Stortford, £9,000 to Great Chishill, £5,000 to Sandon, £4,600 to West Hanningfield and £1,876 for rope guides at Brentwood. This brings the total commitments to £31,976.

Charity shopping fundraising sites Easyfundraising and Amazon Smile have made a contribution to our funds. Please encourage members in your Districts to support these simple methods of raising funds.

The **Gift Aid** claim which covered the period from 1 January to 31 October 2021, with an additional claim relating to 2020, was paid in December.

Andrew Brewster
Association Treasurer
16 January 2022

The Essex Association of Change Ringers

Accounts for the Year Ended 31 December 2021

Summary

	General Fund	PR Acc't	Essex Course	R&T Fund	Harry Turner Acc't	Chigwell Ringing Centre	St Mary's Stansted M'fitchet Fund	Heath Bequest	Cobb Bequest	BR Acc't	2021 Total	2020 Total
	£	£	£	£	£	£	£	£	£	£	£	£
Income												
District subscription income	5,599	-	-	1,818	-	-	-	-	-	-	7,417	7,723
District fundraising	-	-	-	-	-	-	-	-	-	864	864	1,227
Essex Ringing Course fees	-	-	39	-	-	-	-	-	-	-	39	-
Gift Aid tax recovered/GASDS	-	-	-	-	-	-	-	-	-	1,290	1,290	1,428
Bank interest	-	-	-	51	-	-	20	1,579	507	451	2,608	2,225
Other income	226	-	-	561	-	-	-	-	68,421	529	69,737	312,588
Total income	5,825	-	39	2,430	-	-	20	1,579	68,928	3,134	81,955	325,191
2020	5,841	-	110	2,458	-	-	29	312,813	-	3,940	325,191	
Expenditure												
Insurance	1,511	-	-	-	-	-	-	-	-	405	1,916	1,861
Annual Report	1,440	-	-	-	-	-	-	-	-	-	1,440	1,411
Essex Ringing Course	-	-	306	-	-	-	-	-	-	-	306	54
Grants	-	-	-	544	-	-	-	-	-	17,984	18,528	7,884
Other expenses	2,289	-	-	430	-	-	-	-	-	-	2,719	788
Total expenditure	5,240	-	306	974	-	-	-	-	-	18,389	24,909	11,998
2020	3,513	-	54	130	-	-	-	-	-	8,301	11,998	
Net surplus/(deficit)	585	-	(267)	1,456	-	-	20	1,579	68,928	(15,255)	57,046	
Transfer between funds	(100)	-	-	-	100	-	-	-	-	-	-	
Net increase/(decrease) in funds	485	-	(267)	1,456	100	-	20	1,579	68,928	(15,255)	57,046	
2020	2,328	-	56	2,328	-	-	29	312,813	-	(4,361)	313,193	
	1,266	(1,366)	-	-	100	-	-	-	-	-	-	
	3,594	(1,366)	56	2,328	100	-	29	312,813	-	(4,361)	313,193	313,193
Assets												
Cash at bank/in hand											485,150	427,709
Stock											1,770	1,918
Other assets											1,518	1,591
Liabilities, less than one year											(878)	(704)
Net assets											487,560	430,514
Represented by:												
Funds	25,412	-	4,581	8,864	1,373	453	4,048	314,392	68,928	59,509	487,560	
2020	24,927	-	4,848	7,408	1,273	453	4,028	312,813	-	74,764	430,514	

District Income and Expenditure Account

	N	NE	NW	S	SE	SW	2021	2020
General Fund								
Income	£	£	£	£	£	£	£	£
Subscriptions								
Ringing (full)	904	880	1,312	1,312	1,536	824	6,768	7,232
Ringing (full) arrears	40	24	48	16	48	96	272	96
Ringing (junior)	12	12	64	36	28	20	172	232
Friends/Associates	-	16	40	24	40	16	136	136
Friends/Associates arrears	-	-	4	-	4	4	12	4
Non-resident	-	-	-	-	-	-	-	16
Proportion of paid life membership <i>(note 1)</i>	-	16	16	-	30	-	62	57
Total	956	948	1,484	1,388	1,686	960	7,422	7,773
To Recruitment and Training Fund <i>(note 1)</i>	(239)	(233)	(360)	(341)	(410)	(235)	(1,818)	(1,908)
Net income	717	715	1,124	1,047	1,276	725	5,604	5,865
Expenditure								
Postage	-	-	5	-	-	-	5	44
Printing, stationery etc.	-	-	-	-	-	-	-	6
	-	-	5	-	-	-	5	50
Excess of income over expenditure								
2021	717	715	1,119	1,047	1,276	725	5,599	
2020	697	757	1,173	1,144	1,401	643		5,815
St Mary Stansted Mountfitchet Fund	£	£	£	£	£	£	£	£
Steepleage at meetings	-	-	-	-	-	-	-	10
2021	-	-	-	-	-	-	-	
2020	-	-	10	-	-	-		10
Bell Restoration Account	£	£	£	£	£	£	£	£
Donations	109	17	32	116	61	8	343	388
Collections (net of church expenses)	-	19	-	91	50	-	160	158
Raffles	-	-	-	-	138	-	138	375
Quiz evening	-	-	-	-	110	-	110	-
Surplus from teas	-	-	34	29	-	-	63	296
Barbecues and treasure hunts	-	-	-	50	-	-	50	-
2021	109	36	66	286	359	8	864	
2020	233	34	97	632	171	50		1,217
TOTAL DISTRICT INCOME								
2021	826	751	1,185	1,333	1,635	733	6,463	
2020	930	791	1,280	1,776	1,572	693	7,042	

General Fund

	2021		2020	
	£	£	£	£
Income				
Net district income		5,599		5,815
Annual dinner				
Ticket sales	2,200		-	
Expenses	(1,976)		-	
		224		-
Proportion of peal fees (<i>note 1</i>)		18		18
Profit on sale of badges		3		5
Annual General Meeting				
Surplus from teas	-		-	
Expenses	(19)		-	
		(19)		-
Annual Reports		-		3
		<u>5,825</u>		<u>5,841</u>
Expenditure				
Personal accident insurance		1,511		1,444
Annual Report				
Printing	1,531		1,586	
Advertisements	(91)		(175)	
		1,440		1,411
Youth Coordinator's reimbursements re EYR (inc RWNYS fee)		1,272		12
Central Council affiliation fees		200		200
Guests at annual dinner		180		-
Subscription to Zoom video conferencing		173		14
Hire of hall for Committee meetings		120		80
Newsletter		113		106
Website hosting and domain name		67		56
Treasurer's expenses		65		94
Secretary's expenses		30		34
Postage		26		-
Friends of Essex Churches		15		15
Friends of CCCBR library		10		10
Friends of Chelmsford Cathedral		10		10
Ringing World advertisements		8		27
		<u>5,240</u>		<u>3,513</u>
Excess of income over expenditure		585		2,328
Balance at 31 December 2020		<u>24,927</u>		<u>21,333</u>
		25,512		23,661
Transfer from Public Relations Account		-		1,366
Transfer to Harry Turner Account		(100)		(100)
Balance at 31 December 2021		<u>25,412</u>		<u>24,927</u>

	2021	2020
Essex Ringing Course		
Income	£	£
Course fees	39	-
Donations	-	80
Course clothing surplus	-	30
	<u>39</u>	<u>110</u>
Expenditure		
Donation to Ringing Room	201	-
Zoom subscriptions for Virtual Course	91	-
Catering - Cost of sales (including stock write-off - <i>note 1</i>)	14	-
Ringing World advertisement	-	54
	<u>306</u>	<u>54</u>
Excess of expenditure over income	<u>(267)</u>	<u>56</u>
Balance at 31 December 2020	4,848	4,792
Balance at 31 December 2021	<u>4,581</u>	<u>4,848</u>
Recruitment and Training Fund		
Income	£	£
Proportion of subscriptions	1,818	1,908
Association Training Day fees	326	-
Donation for youth activities	125	-
Donations	110	15
Interest received	51	35
In memoriam of Bernard Sadler	-	500
	<u>2,430</u>	<u>2,458</u>
Expenditure		
Grants paid (under £250) (<i>note 2</i>)	544	-
Association Training Day expenses	430	27
Donation to Zoom Video Communications Inc	-	103
	<u>974</u>	<u>130</u>
Excess of income over expenditure	<u>1,456</u>	<u>2,328</u>
Balance at 31 December 2020	7,408	5,080
Balance at 31 December 2021	<u>8,864</u>	<u>7,408</u>
Harry Turner Account	£	£
Transfer from General Fund (<i>note 2</i>)	100	100
Balance at 31 December 2020	1,273	1,173
Balance at 31 December 2021	<u>1,373</u>	<u>1,273</u>
Chigwell Ringing Centre	£	£
Balance at 31 December 2020 and 31 December 2021	<u>453</u>	<u>453</u>
St Mary's Stansted Mountfitchet Fund	£	£
Interest received	20	19
District income	-	10
	<u>20</u>	<u>29</u>
Balance at 31 December 2020	4,028	3,999
Balance at 31 December 2021	<u>4,048</u>	<u>4,028</u>
Heath Bequest	£	£
Income		
Estate of Donald Heath (<i>note 2</i>)	-	311,656
Interest received	1,579	1,157
	<u>1,579</u>	<u>312,813</u>
Balance at 31 December 2020	312,813	-
Balance at 31 December 2021	<u>314,392</u>	<u>312,813</u>
Cobb Bequest	£	£
Income		
Estate of David Cobb (<i>note 2</i>)	68,421	-
Interest received	507	-
Balance at 31 December 2021	<u>68,928</u>	<u>-</u>

Bell Restoration Account

		2021	2020
	£	£	£
Income			
Gift aid - income tax reclaimed on subscriptions and other donations	1,273		1,361
Gift Aid Small Donations Scheme (GASDS)	17		67
		1,290	1,428
District income		864	1,217
Bank interest		451	1,014
Raffle at the Annual Dinner		241	-
Easyfundraising and Amazon Smile		139	77
Donations		48	-
Bookstall			
Books - Sales	163		344
- Cost of sales (including stock write-off - note 1)	(128)		(256)
	35		88
Other - Profit on sale of EACR merchandise	5		7
		40	95
EACR Clothing			
Sales	150		99
Cost of sales	(126)		(80)
		24	19
Refreshments at Committee meetings		19	22
Proportion of peal fees (note 1)		18	18
Donation by Patricia Lindsell		-	50
		3,134	3,940
Expenditure			
Bell restoration grants (note 1)			
Grants paid	17,984		8,098
Loan to Bentley Common - repaid	-	17,984	(214)
Public liability insurance		357	356
Handbell insurance		48	61
		18,389	8,301
Excess of expenditure over income		(15,255)	(4,361)
Balance at 31 December 2020		74,764	79,125
Balance at 31 December 2021		59,509	74,764

Bell Restoration Grants		Approved but unpaid				Paid	2020
	Date approved	Estimated cost	Brought forward	2021	Carried forward		
		£	£	£	£	£	£
Bell Restoration Account							
Bentley Common							
installation of rope guides	05.10.19	2,695	-	-	-	-	270
VAT element recoverable	05.10.19	-	-	-	-	-	214
Bishops Stortford							
rehang in new frame and fittings	03.10.20	115,119	11,500	-	11,500	-	-
Braintree							
rehang and refurbishment	05.10.19	30,970	3,300	-	-	-	-
additional work re fittings	01.02.20	57,575	2,700	-	-	6,000	-
shortfall in funding and simulator	02.10.21	8,000	-	4,000	-	4,000	-
Brentwood							
installation of rope guides	02.10.21	2,726	-	1,876	1,876	-	-
Great Chishill							
rehang, refurbishment and augmentation	02.10.21	65,813	-	9,000	9,000	-	-
Kelvedon							
framework and recast 4th bell	05.10.19	10,389	7,000	-	-	-	-
revised estimate of works	01.02.20	10,564	984	-	-	7,984	-
Sandon							
rehang and refurbishment	02.10.21	39,319	-	5,000	5,000	-	-
Waltham Abbey							
recast 7th bell	05.10.19	7,614	-	-	-	-	7,614
West Hanningfield							
rehang and new fittings	03.10.20	45,874	4,600	-	4,600	-	-
Total all funds			30,084	19,876	31,976	17,984	8,098

Balance Sheet at 31 December 2021

	2021		2020	
	£	£	£	£
Fixed assets (note 3)		-		-
Current Assets				
Stocks				
Books	1,310		1,438	
Badges	338		344	
Ringing course consumables	104		118	
Ringing course clothing	18		18	
		1,770		1,918
Prepayments				
Public liability insurance	270		267	
2022 Dinner deposit	200		100	
Website hosting	69		40	
Essex Ringing course	55		-	
Ringing World	44		58	
Hall deposit	38		-	
		676		465
Other debtors				
Accrued interest receivable	796		1,115	
Easyfundraising and Amazon Smile	46		11	
		842		1,126
Cash at bank				
NatWest Business Current Account	2,071		2,911	
NatWest Business Reserve Account	59,702		15,275	
CAF 12 Month Fixed Rate Saver	85,000		85,000	
Cambridge & Counties 95 Day Notice Account	53,364		52,728	
Cambridge & Counties 1 Year Fixed Rate Bond	32,201		31,570	
Charity Bank Ethical 100-Day Notice Account	84,495		72,046	
Saffron Building Society 1 Year Fixed Rate Corporate Bond	84,000		84,000	
Virgin Charity Deposit Account	84,270		84,158	
		485,103		427,688
Cash in hand				
Bookstall		47		21
		488,438		431,218
Liabilities: amounts falling due within one year				
Other creditors				
Balance of paid life membership subscriptions	654		556	
Subscriptions paid in advance	224		148	
		878		704
Net current assets		487,560		430,514
Total assets less current liabilities		487,560		430,514
Funds				
General Fund		25,412		24,927
Essex Ringing Course		4,581		4,848
Recruitment and Training Fund		8,864		7,408
Harry Turner Account		1,373		1,273
Chigwell Ringing Centre		453		453
St Mary's Stansted Mountfitchet Fund		4,048		4,028
Heath Bequest		314,392		312,813
Cobb Bequest		68,928		-
Bell Restoration Account		59,509		74,764
		487,560		430,514

Notes to the Accounts

1 Accounting policies

- a) The accounts are prepared under the historical cost convention and in accordance with applicable accounting standards and the Statement of Recommended Practice *Accounting and Reporting by Charities* (March 2005).
- b) Stocks are stated at the lower of cost and net realisable value.
- c) Grant monies are paid when an agreed project has been completed to the satisfaction of the Technical Adviser, or such persons in whom authority is vested by the Trustees.
- d) Subscriptions for paid life membership are taken to the General Fund in twenty equal annual instalments. Upon the death of a life member, any balance is taken to the General Fund.
- e) Unless requested otherwise, all donations, legacies and other voluntary income are taken to the Bell Restoration Account. In 2019, the Management Committee agreed that significant bequests should be unrestricted. Following the rule changes in 2021, it is now the responsibility of the Trustees to decide how best to administer such bequests.
- f) Fixed assets are initially recorded at cost or estimated value at time of donation.
- g) Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost or valuation, less estimated residual value, of each asset evenly over its expected useful life.
- h) All money in the Association's funds not required for day-to-day working purposes is invested or deposited by the Treasurer, as directed by the Trustees.
- i) Interest received from all the interest paying accounts are apportioned to the Bell Restoration Account, Recruitment and Training Fund, St Mary's Stansted Mountfitchet Fund, Heath and Cobb Bequests in the ratio of their respective capital sums.
- j) 25% of ringing and non-resident subscriptions are taken to the Recruitment and Training Fund until further notice as agreed at the October 2018 Management Committee meeting.
- k) 50% of peal fees are taken to the Bell Restoration Account. Total peal fees £36 (2020: £36).
- l) All funds are covered by the Financial Services Compensation Scheme (up to a value of £85,000).

2 Funds

General Fund - this fund covers the administration and management of the Association's activities and is spent in whichever way the Trustees in charge of the charity see fit, in accordance with the stated objectives of the charity.

Public Relations Account - In 2019, the Management Committee agreed to take the PR Account back into the General Fund. This took effect from 1st January 2020.

Essex Ringing Course - this account covers the income and expenditure of the annual Essex Ringing Course.

Recruitment and Training Fund - income to this fund is used for the purposes of providing grant aid for recruitment and training projects to be determined and managed by the Trustees and running educational and training events. The Recruitment and Training Sub-Committee has delegated responsibility to authorise grants up to a maximum of £250.

Harry Turner Account - originally set up with a legacy, a sum is now set aside each year to replace technical and educational equipment.

Chigwell Ringing Centre (formerly known as Chigwell Ringing School) - this fund, set up with a grant received from Essex County Council 'Arts in Essex', is for a ringing school based at St Mary's, Chigwell (*note 3*).

St Mary's Stansted Mountfitchet Fund - the fund, together with the accumulated interest, is to be used for the running expenses, repairs and refurbishments to Stansted's bells, fittings and ropes and in the event of the bells becoming totally unringable the funds shall be used, at the discretion of the Trustees, for other Association towers for the same purposes but not for social purposes. The Trustees shall look favourably upon any request for funds by the Friends of St Mary's or the Churches Conservation Trust and make an appropriate donation bearing in mind that the preservation of the Church and its amenities are essential for the continuation of bellringing.

Heath Bequest - the capital in this fund was bequeathed from the estate of Donald Heath and was received in 2020. This sum, together with accumulated interest, will be used for specific projects as agreed by the Trustees.

Cobb Bequest - the capital in this fund was bequeathed from the estate of David Cobb and was received in 2021. This sum, together with accumulated interest, will be used for specific projects as agreed by the Trustees.

Bell Restoration Account - income to this fund is used to fund grants and other expenditure incurred in connection with the restoration and improvement of bells, bell frames and fittings. The Bell Maintenance and Restoration Sub-Committee has delegated responsibility to authorise grants for minor works up to a maximum of £250.

3 Fixed assets

The Association owns an overhead projector (fully depreciated) in the possession of the Property Trustees. The following assets have been fully written off. Three projectors in the possession of the Treasurer, Education Officer and the Ringing Course Administrator and an odd struckness meter held by the Technical Adviser, all purchased from the Harry Turner Account (*note 2*). A ringing simulator and laptop installed at the Ringing Centre in St Mary's, Chigwell (*note 2*).

4 Other property

The Association also owns the following items not shown in the accounts.

One Master's badge of office (insured value £400) in the possession of the Master of the Association.

Set of twelve handbells in a case (insured value £6,086) in the possession of the Property Trustees.

A six bell, an eight bell and a ten bell trophy in the possession of Chelmsford Cathedral, the South Eastern District and the Kent County Association of Change Ringers respectively.

Books, videos and documents in the Association library in the possession of the Property Trustees.

A set of display boards, a banner stand and a pop-up gazebo in the possession of the Communications Officer.

A Saxilby Simulator, gifted to the Association, on loan to St Peter ad Vincula, Coggeshall.

Two *Listening to Ringing* CD's and *Come On! Listen to it!* with associated DVD in the possession of the Ringing Course Administrator.

Each district owns a six bell striking competition trophy. The North Eastern, North Western, Southern, South Eastern and South Western districts also own call change striking competition trophies.

5 Other matters

No remunerations or emoluments were paid to any Trustees or to the independent examiners.

Prior to the rule changes agreed at the 2021 AGM there were 38 trustees of the Association. Following the rule changes this was reduced to 15.

Expenses of £410 were reimbursed to 5 trustees (2020: £215 to 6 trustees) covering stationery, telephone, computer consumables and other expenses.

Expenses of District Officers are shown in the District Income and Expenditure Account and members of the Management Committee in the funds relevant to their respective Offices

Expenses are refunds by a charity of legitimate payments which a trustee has had to meet personally in order to carry out his or her trustee duties. In some cases, these expenses may be paid in advance. Reimbursement to trustees for purchases they have personally and properly made on behalf of the charity are not counted as expenses and are accounted for as part of the charity's general expenditure.

INDEPENDENT EXAMINERS' REPORT TO THE TRUSTEES

We report on the attached accounts of the Trust for the year ended 31st December 2021.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the Act)) and that an independent examination is needed.

It is our responsibility to:

- Examine the accounts (under section 145 of the Act);
- Follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the Act); and
- State whether particular matters have come to our attention.

Basis of independent examiners' report

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

Independent examiners' statement

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

- (1) which gives us reasonable cause to believe that in any material respect the requirements
 - keep accounting records in accordance with section 130 of the Act; and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act have not been met; or
- (2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

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28th January 2022