

## TRUSTEES' ANNUAL REPORT

For the year ending 31 December 2023

### 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. It is 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

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

a) the Association Master, Secretary, Treasurer, Property Trustees (3), Education Officer, Communications Officer, Technical Adviser (9)

b) District-elected Trustees (6)

Election process:

Trustees a) potential candidates are canvassed and nominations proposed and seconded by 1 February prior to the AGM. Nominees are elected by the members of the Association at the AGM in May.

Trustees b) potential candidates are canvassed and nominations are proposed and seconded and elected by their respective District membership at their Annual District Meetings in January or as necessary during the year. No external bodies are involved in the process. The list of the Association's Trustees at 31 December 2023 is at Annex A and attendance at Trustee meetings at Annex B.

All Trustees are members of the Association and receive a copy of the annual report. Newly appointed Trustees receive copies of the *Essential Trustee (CC3)*, the *Essential Trustee 6 main duties*, the *Charity Trustee Welcome Pack* and are advised to view the Charity Commission's online '*5 minute guides*'. All Trustees sign a new Trustee Declaration of Eligibility and Responsibility on taking up their appointment 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 and George Thoday to May 2023 and Jenny Ansell and Janet Edwards from May 2023

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 to review the Association's activities, its finances, the risks it faces, safeguarding and to consider applications for grants. 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 but individual training is spread throughout the county. 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 & Restoration sub-committee has delegated authority to grant up to £250 for minor works. The Recruitment & Training sub-committee has delegated authority to grant up to £250. Sums above £250 are referred to the 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](http://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 now X, 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 2023**

### **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 is 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.

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. 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.

2023 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. It has also been 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 Trustees have moved back to a combination of in-person and online events, meeting five times, twice in February (once via video conferencing), June and October and once by email in September. 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. The Management Committee met twice, in February and October and the Association AGM was held in May.

There are three sub-committees: Communications & Public Relations, Recruitment & Training and Bell Maintenance & Restoration.

The Recruitment & Training sub-committee, which met several times throughout the year, has considered a major grant application from the Training Fund, particularly for training resources for the installation of training bells, a rope guide and associated hardware to improve the recruitment and retention of new ringers. The main focus has been continuing to train Essex ringers to be teachers via the Association of Ringing Teachers (ART) day courses and they have run two Module 1s (bell handling) in June and September and one Module 2F (developing foundation skills) in August. Another area has been to support a school lunchtime club at Hatfield Heath. A member of the R&T sub-committee has produced a bank of resources for year 6 age children and the sub-committee are in the process of setting up a Simulator-users group which they hope will expand the ways simulators are used and provide a knowledge base for any towers considering installation. A Training Calendar now exists on the EACR website bringing together all training in the county, crossing District boundaries and a new EACR Resources platform where useful documents, many produced by Essex course tutors, can be found. A member of the sub-committee was also able to get a presence at Essex University Freshers Week, and the sub-committee are in discussion about having bell ringing themed activities at the Essex International Jamboree in July 2024.

Bell Maintenance & Restoration sub-committee met in-person in September to review three grant applications prior to the October trustee meeting.

The Communication & Public Relations sub-committee have met several times to discuss development of two designs for new exhibition/roller banners which will be provided to each of the six Districts as well as other publicity material. Proposals to redesign the EACR website are ongoing in respect of 'Energising ringing in Essex (ERIE)' to secure the future of ringing in Essex, recruit, retain and develop the skills of young ringers and train to increase the general ringing ability in Essex.

Following receipt of two large bequests, the Master reported on the work of the Bequest workgroup and the Bequests Strategy at the AGM. This was an enormous piece of work involving consultations and surveys to gain feedback from the members. The strategy set out several principles for a spending strategy: including recruitment, training, installations, bells and hardware, communications and public relations covering the main objects of the Association. After a vote, the Bequests Strategy was adopted. The trustees were now seeking a way forward for members and towers to initiate projects and apply for funding from the bequest infrastructure fund by circulating principals for a framework for investment for agreement, providing support to members / towers to initiate projects and a communication strategy. A single application process was being developed to access grants, enabling the trustees to decide which fund any grant should come from.

Many towers took part in the ringing for His Majesty the King's Coronation on 6 May. This is the first time such an historical event had taken place for over 70 years and which bell ringers across the county embraced in the way only ringers can. Some towers took part in Bell Sunday on 14 May, where the contribution of bells and Bellringers to the life of the Church was recognised, although not well supported due in part to the emphasis placed upon ringing for the Coronation the week before.

### 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. A grant of £15,000 was paid to Bishops Stortford towards a major augmentation and rehang. Two other grants were approved and paid in the year: £500 to Ashen towards a rehang and refurbishment and a grant of £250 under the Minor Works Scheme was paid to Halstead for clapper refurbishment. One further grant of £700 to Thaxted remains outstanding. The Technical Adviser carried out several inspections and a number of applications will be forthcoming in 2024 and beyond.

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

	<b>Total</b>		<b>Average</b>		<b>BRA</b>	
	<b>Grants</b>	<b>Towers</b>	<b>Per Tower</b>	<b>pa</b>	<b>Income</b>	<b>pa</b>
5 Years	£60,718	11	£5,520	£12,144	£24,530	£4,906
10 years	£82,833	24	£3,451	£8,283	£72,789	£7,279

The level of grants in the past 5 and 10 years is above the BRA income received.

The Recruitment & Training sub-committee has delegated authority to grant up to £250. Sums above this are referred to the Management Committee for support pending Trustees' approval.

**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 Northern District although towers in other Districts also took part.

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. The 32<sup>nd</sup> Essex Course ran over 3 days in April. Over 80 students took part in 14 groups ranging from bell-handling to grandsire / bob minor and ART M1 – teaching bell-handling – and M2 – teaching rounds to plain hunt. Places were offered on viability of each group and ensuring an appropriate mix of Essex/non-Essex in each group. All applicants under the age of 25 were offered a place (providing that a suitable group was running). 15 towers were used from 5 Districts: 8 of which were used for all three days, 5 were used for 2 days and 2 for one day only. The on-line application system again worked well and 100% applications were made on-line. An on-line application system for helpers was also used.

**3.5 Striking Competitions**

The Association 6 and 8 bell striking competitions were held in the NE District. The 6 Bell competition, held at St Osyth, was won by Kirby-le-Soken. The 8 Bell contest, held at Ardleigh, was won by the NE District. Of the two Inter-Association 10 Bell competitions, the Ridgman Trophy was held at Towcester in June where the Essex team came first. The Essex Trophy was held at Walthamstow, St Mary in September, where Essex came fourth.

**3.6 Young Ringers**

Open Young Ringers 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. The SE England Youth Striking Competition, hosted by Surrey at St Mary's Caterham in April, was won by Essex Young Eagles for the second year running. The 12th Ringing World National Youth Contest took place on 8 July in York. Essex Young Eagles rang in the method competition for the first time and we were delighted to come a very creditable 3rd place out of 8 teams entering. The practices are only possible due to the support of a small but committed group of adult leaders and supporters.

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

A formal policy on reserves was reviewed and updated at the 4 February 2023 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 Trustees.
- 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.

- i) **General Fund** - the balance of £18,107 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.
- ii) **Essex Course** – the balance of £5,494 covers the income and expenditure of the annual Essex Ringing Course.
- iii) **Recruitment and Training Fund** – the balance of £9,643 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.
- iv) **Chigwell Ringing Centre** – the balance of £453 is used for a ringing school based at St Mary's, Chigwell.
- v) **St Mary's Stansted Mountfitchet Fund** – the balance of £4,214 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.
- vi) **Heath Bequest and Cobb Bequest** – the balances of £321,180 and £70, 501 respectively will be used for specific projects as agreed by the Trustees.
- vii) **Bell Restoration Account** – the balance of £34,457 will be used to fund grants and other expenditure incurred in connection with the restoration and improvement of bells, bell frames and fittings.

## 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 fixed rate investments with NatWest Bank, CAF Bank (Shawbrook 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 are 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 completed 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 the February and October 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 October Trustee meeting.

#### **4.5 Safeguarding**

The Association has adopted the Central Council of Church Bell Ringers Safeguarding Guidelines and produced a Safeguarding Statement in May 2022. The Association Master maintains close links with the Diocesan Safeguarding Team (DST) at the Diocese of Chelmsford to share thoughts around issues such as communications between church and ringers, safeguarding and church closures. As Safeguarding Officer, the Master undertook the Local Authority Designated Person training provided by Essex County Council. Safeguarding is a standing item on the Trustees agenda. Working together with the DST, a bell-ringing themed Leadership (Compressed Pathway) Safeguarding Course was successfully trialled by the Diocese but no further courses have taken place.

### **5. Review of Financial Activities in 2023**

**5.1** Total funds have decreased by £5,257 to 31 December 2023 and now stand at £464,049.

**5.2** **Membership** has increased by 59 to 1,069. One hundred and thirty-seven new members have been elected, the highest number since 2000. Fifty six ringing members, 8 associate and 4 juniors will be deemed to have withdrawn from the Association as their subscriptions remained unpaid as at 31 December. Thirteen members have sadly died. Nine previously lapsed members have returned and 6 transferred to non-resident status. For the previous 20 years, membership has averaged 1100 so it is good to see numbers returning to pre-Covid levels. Junior membership has recovered slightly but is still half what it was in 2010. With effort and encouragement it should, hopefully, be possible to increase it further in the next year or two. A snapshot of our membership shows 4% are aged 18 or under, 5% are 19-25 (up 1%), 14% 26-50 (down 1%), 19% 51-60 (up 1%) and 58% over 61. The average age of our membership is 58 (down 1). Ninety-eight per cent of members paid their subscriptions by 30 April (86% in 2022). Fifty per cent of members paid via Membermojo, 29% paid by BACS and the remainder paid via their District Treasurer.

**5.3** **Interest rates:** Bank of England base rate increases, on an average bi-monthly basis throughout the period, have resulted in a significant increase in interest received which has



been apportioned across the five relevant funds. Our day-to-day NatWest Community Account continues to offer free banking.

- 5.4 The **General Fund** has a deficit for the year of £3,332 and now stands at £18,107. Net income increased due to an increase in district income; once again the annual dinner made a small deficit. As last year, the main items of expenditure from the Fund were insurance, youth activities including subsistence costs for the team attending the Ringing World National Youth Contest held in York, and printing the Annual Report. Expenditure also included a “one-off” cost for ‘Ring for the King’ enamel lapel badges. The insurance premium increased slightly from last year which is solely in line with the increased membership. In spite of increases in printing costs, a reduction in the number of copies printed and increased revenue from advertisements, the cost of the Annual Report has remained nearly the same. It is hoped there may be a further reduction in printed copies by members accepting the PDF version; however, it appears the vast majority still prefer the printed version.
- 5.5 The **Essex Ringing Course** made a surplus of £830 with the balance now standing at £5,494. Eventbrite fees were passed on to students which raised concerns in some quarters. After a review of the Course requirements and unexpected issues relating to the school kitchen, costs relating to tower donations, hire of the school and catering were less than expected.
- 5.6 The excess of income over expenditure on the **Recruitment and Training Fund** was £1,388. As agreed by the Trustees, the balance on the Harry Turner Account of £1,473 was transferred on 1 January and that Account closed. The Recruitment and Training Fund has therefore increased by £2,861 to £9,643. No grants were approved or paid in the year.
- 5.7 The **Chigwell Ringing Centre** balance remains at £453. The **St Mary’s Stansted Mountfitchet Fund** has a balance of £4,214.
- 5.8 The **Heath Bequest** stands at £321,180 and the **Cobb Bequest** stands at £70,501.
- 5.9 The **Bell Restoration Account** has decreased by £9,976 to £34,457. A grant of £15,000 was paid to Bishops Stortford and £500 to Ashen. A grant of £250 under the Minor Works Scheme was paid to Halstead. One further grant of £700 to Thaxted remains outstanding.
- 5.10 Charity shopping fundraising site Easyfundraising continues to make a contribution to our funds. Amazon Smile was discontinued in February. Our members have raised £1,437 through both organisations. Please encourage members in your Districts to support this simple method of raising funds. Easyfundraising has over 8,100 shops and sites which will donate to the EACR at no extra cost to members.
- 5.11 The **Gift Aid** and GASDS claim of £1,368 and £269 respectively covering the period from 1 January to 31 October 2023, including some additional claims relating to 2021 and 2022, was received in November.
- 5.12 The Trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

# ESSEX ASSOCIATION OF CHANGE RINGERS

Registered Charity No: 292250

## 6 Membership for 2023

District	N		NE		NW		S		SE		SW		Total	
	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022
Ringling	113	110	117	112	178	176	169	155	187	188	109	94	873	835
Ringling under 18	5	2	8	4	8	9	12	13	3	3	4	5	40	36
Life	15	12	12	9	6	4	16	17	16	17	10	12	75	71
Paid life	-	-	6	7	3	3	2	2	7	4	1	1	19	17
Life Vice-Presidents	1	1	1	1	1	1	3	3	3	3	-	-	9	9
Total ringling	134	125	144	133	196	193	202	190	216	215	124	112	1,016	968
Associates	2	1	7	4	28	15	6	9	6	9	3	2	52	40
Associates paid life	-	-	-	-	-	-	1	1	-	-	-	-	1	1
Honorary	-	-	-	1	-	-	-	-	-	-	-	-	-	1
	136	126	151	138	224	208	209	200	222	224	127	114	1,069	1,010
Non-resident (transfers)	-	-	2	-	0	1	4	2	-	1	-	-	6	3
Non-resident (elected)	1	-	-	-	1	-	-	-	2	-	3	3	7	3
Total	137	126	153	138	225	209	213	202	224	225	130	117	1,082	1,016

## Declaration

Approved by the Trustees on 1<sup>st</sup> February 2024, and signed on their behalf by

**Dr A R C Kelso**

**Association Master**

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**Mrs S D Lacey**

**General Secretary**

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**Mr A P Brewster**

**Association Treasurer**

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## ANNEX A

### Charity trustees who manage the charity

At 31 December 2023, the Association Trustees comprised:

	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	Paul Cammiade	Property Trustee		"
6	Colin Chapman	Property Trustee		"
7	Beth Johnson	Education Officer		"
8	Caroline Watts	Communications Officer	From 1 May 2023	"
9	Vicki Chapman	Communications Officer	To 1 May 2023	"
10	Steven Jefferies	Technical Adviser		"
11	Simon Ward	N District Trustee	To 6 January 2024	N District Members
12	David Newton	N District Trustee	From 6 January 2024	"
13	Stephen Garner	NE District Trustee	To 13 January 2024	NE District Members
14	Ian Culham	NE District Trustee	From 13 January 2024	"
15	Fred Bone	NW District Trustee		NW District Members
16	Steve Nash	S District Trustee		S District Members
17	David Hengeli	SE District Trustee		SE District Members
18	Maxine Parry	SW District Trustee	From 11 May 2023	SW District Members
19	Elizabeth Rayner	SW District Trustee	To 14 January 2023	SW District Members

**ANNEX B**

**Governance - attendance at Trustee Meetings**

<b>Name</b>	<b>February (via Zoom)</b>	<b>February (in person)</b>	<b>May (in person)</b>	<b>September (via email)</b>	<b>October (in person)</b>	<b>Total meetings attended</b>
Fred Bone	A	A	A	A	A	5/5
Mary Bone	A	A	A	A	A	5/5
Andrew Brewster	A	A	A	A	A	5/5
Paul Cammiade	A	A	AA	A	A	4/5
Colin Chapman	A	A	A	A	A	5/5
Vicki Chapman	A	A				2/2
Stephen Garner	A	A	A	A	AA	4/5
David Hengeli	A	A	A	A	A	5/5
Steven Jefferies	Ab	AA	A	A	AA	2/5
Beth Johnson	AA	A	A	A	A	4/5
Andrew Kelso	A	A	A	A	A	5/5
Sharon Lacey	A	A	A	A	A	5/5
Steve Nash	A	A	A	A	A	5/5
Maxine Parry			A	A	AA	2/3
Simon Ward	AA	AA	AA	A	AA	1/5
Caroline Watts			A	A	A	3/3

**Key**

A – Attended

AA - Apologies Approved

Ab – Absent (no apologies)

# The Essex Association of Change Ringers

## Treasurer's Report for the Year Ended 31 December 2023

Total funds have decreased by £5,247 to 31 December 2023 and now stand at £464,049.

**Membership** has increased by 59 to 1,069. One hundred and thirty-seven new members have been elected, the highest number since 2000. 56 ringing members, 8 associate and 4 juniors will be deemed to have withdrawn from the Association as their subscriptions remained unpaid as at 31 December. Thirteen members have sadly died. Some 9 previously lapsed members have returned and 6 transferred to non-resident status. For the previous 20 years, membership has averaged 1100 so it is good to see numbers returning to pre-Covid levels. Junior membership has recovered slightly but is still half what it was in 2010, with effort and encouragement it should, hopefully, be possible to increase it further in the next year or two. A snapshot of our membership shows 4% are aged 18 or under, 5% are 19-25 (up 1%), 14% 26-50 (down 1%), 19% 51-60 (up 1%) and 58% over 61. The average age of our membership is 58 (down 1). 98% of members paid their subscriptions by 30 April (86% in 2022). 50% of members paid via Membermojo, 29% paid by BACS and the remainder paid via their District Treasurer.

**Interest rates:** Bank of England base rate increases, on an average bi-monthly basis throughout the period, has resulted in a significant increase in interest received which has been apportioned across the five relevant funds. Our day-to-day NatWest Community Account continues to offer free banking.

The **General Fund** has a deficit for the year of £3,332 and now stands at £18,107. Net income increased due to an increase in district income and once again the annual dinner made a small deficit. As last year, the main items of expenditure from the Fund were insurance, youth activities including subsistence costs for the team attending the Ringing World National Youth Contest held in York and printing the Annual Report. Expenditure also included a "one-off" cost for 'Ring for the King' enamel lapel badges. The insurance premium increased slightly from last year which is solely in line with the increased membership. In spite of increases in printing costs with a reduction in the number of copies printed and increased revenue from advertisements, the cost of the Annual Report has remained nearly the same. It is hoped there may be a further reduction in printed copies by members accepting the PDF version, however, it appears the vast majority still prefer the printed version.

The **Essex Ringing Course** made a surplus of £830 with the balance now standing at £5,494. Eventbrite fees were passed on to students which raised concerns in some quarters. After a review of the Course requirements and unexpected issues relating to the school kitchen, costs relating to tower donations, hire of the school and catering were less than expected.

The excess of income over expenditure on the **Recruitment and Training Fund** was £1,388. As agreed by the Trustees, the balance on the Harry Turner Account of £1,473 was transferred on 1 January and that Account closed. The Recruitment and Training Fund has therefore increased by £2,861 to £9,643. No grants were approved or paid in the year.

The **Chigwell Ringing Centre** balance remains at £453. The **St Mary's Stansted Mountfitchet Fund** has a balance of £4,214.

The **Heath Bequest** stands at £321,180 and the **Cobb Bequest** stands at £70,501.

The **Bell Restoration Account** has decreased by £9,976 to £34,457. A grant of £15,000 was paid to Bishops Stortford and £500 to Ashen. A grant of £250 under the Minor Works Scheme was paid to Halstead. One further grant of £700 to Thaxted remains outstanding.

Charity shopping fundraising site Easyfundraising continues to make a contribution to our funds. Amazon Smile was discontinued in February. Our members have raised £1,437 through both organisations. Please encourage members in your Districts to support these simple methods of

raising funds. Easyfundraising has over 8,100 shops and sites which will donate to the EACR at no extra cost to members.

The **Gift Aid** and GASDS claim of £1,368 and £269 respectively covering the period from 1 January to 31 October 2023, including some additional claims relating to 2021 and 2022, was received in November.

**Andrew Brewster**  
**Association Treasurer**  
**16 January 2023**

# The Essex Association of Change Ringers

## Accounts for the Year Ended 31 December 2023

### Summary

	General Fund	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	2023 Total	2022 Total
	£	£	£	£	£	£	£	£	£	£	£
<b>Income</b>											
District subscription income	5,689	-	1,835	-	-	-	-	-	-	7,524	7,168
District fundraising	-	-	-	-	-	-	-	-	3,245	3,245	1,474
Essex Ringing Course fees	-	3,957	-	-	-	-	-	-	-	3,957	3,804
Gift Aid tax recovered/GASDS	-	-	-	-	-	-	-	-	1,638	1,638	1,447
Bank interest	-	-	155	-	-	62	4,732	1,039	786	6,774	3,041
Other income	189	387	517	-	-	-	-	-	800	1,893	1,762
Total income	5,878	4,344	2,507	-	-	62	4,732	1,039	6,469	25,031	18,696
2022	5,453	4,102	1,962	-	-	104	2,056	534	4,485	18,696	
<b>Expenditure</b>											
Insurance	1,624	-	-	-	-	-	-	-	695	2,319	2,013
Annual Report	1,450	-	-	-	-	-	-	-	-	1,450	1,452
Essex Ringing Course	-	3,514	-	-	-	-	-	-	-	3,514	4,019
Grants	-	-	-	-	-	-	-	-	15,750	15,750	22,759
Other expenses	6,136	-	1,119	-	-	-	-	-	-	7,255	6,707
Total expenditure	9,210	3,514	1,119	-	-	-	-	-	16,445	30,288	36,950
2022	9,326	4,019	4,044	-	-	-	-	-	19,561	36,950	
<b>Net surplus/(deficit)</b>	(3,332)	830	1,388	-	-	62	4,732	1,039	(9,976)	(5,257)	
<b>Transfer between funds</b>	-	-	1,473	(1,473)	-	-	-	-	-	-	
<b>Net increase/(decrease) in funds</b>	(3,332)	830	2,861	(1,473)	-	62	4,732	1,039	(9,976)	(5,257)	
	(3,873)	83	(2,082)	-	-	104	2,056	534	(15,076)	(18,254)	
2022	(100)	-	-	100	-	-	-	-	-	-	
	(3,973)	83	(2,082)	100	-	104	2,056	534	(15,076)	(18,254)	(18,254)
<b>Assets</b>											
Cash at bank/in hand										460,479	466,256
Stock										2,152	2,082
Other assets										2,434	1,656
Liabilities, less than one year										(1,016)	(688)
Net assets										464,049	469,306
<b>Represented by:</b>											
<b>Funds</b>	18,107	5,494	9,643	-	453	4,214	321,180	70,501	34,457	464,049	
2022	21,439	4,664	6,782	1,473	453	4,152	316,448	69,462	44,433	469,306	

## District Income and Expenditure Account

	N	NE	NW	S	SE	SW	2023	2022
<b>General Fund</b>								
<b>Income</b>	£	£	£	£	£	£	£	£
<b>Subscriptions</b>								
Ringling (full)	904	936	1,424	1,344	1,496	872	6,976	6,680
Ringling (full) arrears	8	-	8	-	8	40	64	176
Ringling (junior)	20	32	32	48	12	16	160	140
Ringling (junior) arrears	-	-	-	-	-	4	4	-
Associates	8	28	112	28	24	12	212	160
Associates arrears	-	-	4	-	-	-	4	-
Non-resident	8	-	8	-	16	24	56	24
Proportion of paid life membership (note 1)	-	16	16	-	48	-	80	62
<b>Total</b>	<b>948</b>	<b>1,012</b>	<b>1,604</b>	<b>1,420</b>	<b>1,604</b>	<b>968</b>	<b>7,556</b>	<b>7,242</b>
To Recruitment and Training Fund (note 1)	(235)	(246)	(372)	(348)	(395)	(239)	(1,835)	(1,770)
<b>Net income</b>	<b>713</b>	<b>766</b>	<b>1,232</b>	<b>1,072</b>	<b>1,209</b>	<b>729</b>	<b>5,721</b>	<b>5,472</b>
<b>Expenditure</b>								
ADM expenses	-	-	20	-	-	-	20	-
Postage	-	-	-	11	-	-	11	22
Printing, stationery etc.	-	-	-	1	-	-	1	5
Carol service refreshments and donation	-	-	-	-	-	-	-	47
	-	-	20	12	-	-	32	74
<b>Excess of income over expenditure</b>								
2023	713	766	1,212	1,060	1,209	729	5,689	
2022	688	712	1,153	1,023	1,202	620		5,398
<b>St Mary Stansted Mountfitchet Fund</b>	£	£	£	£	£	£	£	£
Steepleage at meetings	-	-	-	-	-	-	-	77
2023	-	-	-	-	-	-	-	
2022	-	-	77	-	-	-		77
<b>Bell Restoration Account</b>	£	£	£	£	£	£	£	£
Quiz evening	-	-	613	-	208	-	821	216
Raffles	-	-	-	430	318	-	748	412
Surplus from teas (net of expenses)	18	-	132	512	-	-	662	213
Donations	178	38	72	88	74	127	577	437
Collections (net of church expenses)	-	-	-	223	-	-	223	33
District social	138	-	-	-	-	-	138	5
Training days	-	-	65	-	-	-	65	57
Surplus on outings	-	-	-	11	-	-	11	-
Barbecues and treasure hunts	-	-	-	-	-	-	-	24
<b>2023</b>	<b>334</b>	<b>38</b>	<b>882</b>	<b>1,264</b>	<b>600</b>	<b>127</b>	<b>3,245</b>	
<b>2022</b>	<b>262</b>	<b>81</b>	<b>228</b>	<b>344</b>	<b>422</b>	<b>60</b>		<b>1,397</b>
<b>TOTAL DISTRICT INCOME</b>								
2023	1,047	804	2,094	2,324	1,809	856	8,934	
2022	950	793	1,458	1,367	1,624	680	6,872	



## General Fund

	2023		2022	
	£	£	£	£
<b>Income</b>				
Net district income		5,689		5,398
Proportion of peal fees ( <i>note 1</i> )		98		83
Profit on sale of badges		69		7
Annual General Meeting				
Surplus from teas	107		47	
Expenses	(73)		(6)	
		34		41
Annual Reports		6		-
Annual dinner				
Ticket sales	2,216		2,724	
Expenses	(2,234)		(2,800)	
		(18)		(76)
		<u>5,878</u>		<u>5,453</u>
<b>Expenditure</b>				
Youth Coordinator's reimbursements re EYR (inc RWNYS fee)		2,189		3,553
Personal accident insurance		1,624		1,552
Annual Report				
Printing	1,565		1,520	
Advertisements	(115)		(68)	
		1,450		1,452
EACR 'Ring for the King' enamel badges		1,390		-
Communication & PR publicity materials		464		647
Hire of hall for Trustee/Management meetings		323		340
Membermojo - annual fee		250		250
Central Council affiliation fees		204		200
Subscription to Zoom video conferencing		183		173
Donation to Chelmsford Cathedral		150		150
Stripe transaction fees (Membermojo)		144		-
Treasurer's expenses		143		71
Newsletter		123		178
Guests at annual dinner		105		56
Website hosting and domain name		95		96
Secure document shredding		90		-
Striking competition expenses		83		231
Donation to AGM Choir		50		30
Postage		25		25
Safeguarding Training		25		-
Presentations		21		-
Secretary's expenses		17		25
Friends of Essex Churches		15		15
New members packs		12		2
Friends of CCCBR library		10		10
Friends of Chelmsford Cathedral		10		10
SumUp transaction fees		9		-
Ringling World advertisements		6		14
Printing and stationery		-		116
SumUp Card reader		-		95
Trophy engraving		-		35
		<u>9,210</u>		<u>9,326</u>
<b>Excess of expenditure over income</b>		(3,332)		(3,873)
Balance at 31 December 2022		<u>21,439</u>		<u>25,412</u>
		18,107		21,539
Transfer to Harry Turner Account		-		(100)
Balance at 31 December 2023		<u>18,107</u>		<u>21,439</u>

	2023		2022	
	£	£	£	£
<b>Essex Ringing Course</b>				
<b>Income</b>				
Course fees				
Gross fees	3,957		4,205	
Eventbrite fees	-		(401)	
Net course fees		3,957		3,804
Raffle		361		275
Course clothing				
Sales	288		224	
Cost of sales	(262)		(211)	
Course clothing surplus		26		13
Donations		-		10
		<u>4,344</u>		<u>4,102</u>
<b>Expenditure</b>				
Hire of school and equipment		1,556		1,695
Tower donations		1,080		1,215
Catering - Cost of sales (including stock write-off - <i>note 1</i> )		409		730
Tutors' dinner		142		271
Replacement stays		120		-
Ringing World advertisement		60		55
Course tutor expenses		60		44
Presentations/gifts		35		-
Printing and stationery		35		-
Miscellaneous		17		9
		<u>3,514</u>		<u>4,019</u>
<b>Excess of income over expenditure</b>		830		83
Balance at 31 December 2022		4,664		4,581
Balance at 31 December 2023		<u>5,494</u>		<u>4,664</u>
<b>Harry Turner Account</b>		£		£
Transfer` from General Fund ( <i>note 2</i> )		-		100
Balance at 31 December 2022		1,473		1,373
Transfer to Recruitment and Training Fund ( <i>note 2</i> )		(1,473)		-
Balance at 31 December 2023		<u>-</u>		<u>1,473</u>
<b>Chigwell Ringing Centre</b>		£		£
Balance at 31 December 2022 and 31 December 2023		<u>453</u>		<u>453</u>
<b>St Mary's Stansted Mountfitchet Fund</b>		£		£
District income		-		77
Interest received		62		27
		62		104
Balance at 31 December 2022		4,152		4,048
Balance at 31 December 2023		<u>4,214</u>		<u>4,152</u>
<b>Heath Bequest</b>		£		£
<b>Income</b>				
Interest received		4,732		2,056
Balance at 31 December 2022		316,448		314,392
Balance at 31 December 2023		<u>321,180</u>		<u>316,448</u>
<b>Cobb Bequest</b>		£		£
<b>Income</b>				
Interest received		1,039		451
Estate of David Cobb		-		83
		1,039		534
Balance at 31 December 2022		69,462		68,928
Balance at 31 December 2023		<u>70,501</u>		<u>69,462</u>

		2023	2022
<b>Recruitment and Training Fund</b>			
<b>Income</b>	£	£	£
Proportion of subscriptions ( <i>note 1</i> )		1,835	1,770
Bookstall ( <i>note 2</i> )			
Books Sales	1,161	-	-
Cost of sales (including stock write-off - <i>note 1</i> )	(839)	-	-
	322	-	-
Other Profit on sale of EACR merchandise	9	-	-
		331	-
Interest received		155	53
Training Day			
Gross fees	630	585	
Tower donations	(400)	(400)	
Eventbrite fees	(94)	(68)	
Training Day surplus		136	117
Surplus on training events		50	
Donations		-	22
		2,507	1,962
<b>Expenditure</b>			
Essex University Freshers Week/Open day stand		660	-
Replacement stays		236	-
Sponsorship		120	-
Presentation		81	-
Education Officer's Expenses		22	-
Grants paid (over £250) ( <i>note 2</i> )		-	3,300
Grants paid (under £250) ( <i>note 2</i> )		-	359
First Pealer's Club badges		-	152
ART workshop and Mancroft Ringing Discovery Centre visit		-	100
Hire of hall for R&T sub-committee meetings		-	91
Youth activities expenses		-	42
		1,119	4,044
<b>Excess of income over expenditure</b>		1,388	(2,082)
Balance at 31 December 2022		6,782	8,864
Transfer from Harry Turner Fund		1,473	-
Balance at 31 December 2023		9,643	6,782

Recruitment and Training Grants		Approved but unpaid					2022
	Date Approved	Estimated Cost £	Brought Forward £	2023 £	Carried Forward £	Paid £	£
<b>Recruitment and Training Fund</b>							
Brentwood							
Installation of rope guides	02.10.21	2,726	-	-	-	-	1,876
Earls Colne							
Installation of simulator	26.02.22	724	-	-	-	-	724
Rayleigh							
Installation of simulator	02.10.22	700	-	-	-	-	700
Total all funds			-	-	-	-	3,300

## Bell Restoration Account

		2023	2022
	£	£	£
<b>Income</b>			
District income		3,245	1,397
Gift aid - income tax reclaimed on subscriptions and other donations	1,368		1,313
Gift Aid Small Donations Scheme (GASDS)	269		134
Interest on tax repayment	1		-
		1,638	1,447
Bank interest		786	454
Collection at the Annual General Meeting		278	294
Raffle at the Annual Dinner		182	338
Donations		110	10
Proportion of peal fees ( <i>note 1</i> )		98	83
Easyfundraising and Amazon Smile		88	189
Refreshments at Trustee/Management meetings		34	13
EACR Clothing			
Sales	202		395
Cost of sales	(192)		(360)
		10	35
Bookstall ( <i>note 2</i> )			
Books - Sales	-		778
- Cost of sales (including stock write-off - <i>note 1</i> )	-		(565)
			213
Other - Profit on sale of EACR merchandise	-		12
		-	225
		6,469	4,485
<b>Expenditure</b>			
Bell restoration grants ( <i>note 1 &amp; 2</i> )		15,750	19,100
Public liability insurance		647	413
Handbell insurance		48	48
		16,445	19,561
<b>Excess of expenditure over income</b>		(9,976)	(15,076)
Balance at 31 December 2022		44,433	59,509
Balance at 31 December 2023		34,457	44,433

## Bell Restoration Grants

			Approved but unpaid				2022
	<i>Date approved</i>	<i>Estimated cost</i>	<i>Brought forward</i>	<i>2023</i>	<i>Carried forward</i>	<i>Paid</i>	£
		£	£	£	£	£	
<b>Bell Restoration Account</b>							
Ashen							
rehang and refurbishment	26.02.22	3,413	500	-	-	500	-
Bishops Stortford							
rehang in new frame and fittings	03.10.20	115,119	11,500	-	-	11,500	-
revised specification	26.02.22	6,337	3,500	-	-	3,500	-
Great Chishill							
rehang, refurbishment and augmentation	02.10.21	65,813	-	-	-	-	9,000
Halstead							
clapper refurbishment (MWG)	28.02.23	308	-	250	-	250	-
Sandon							
rehang and refurbishment	02.10.21	39,319	-	-	-	-	5,000
Thaxted							
installation of amplification system	26.02.22	1,800	700	-	700	-	-
West Hanningfield							
rehang and new fittings	03.10.20	45,874	-	-	-	-	4,600
additional works to treble pit	26.02.22	3,077	-	-	-	-	500
Total all grants			16,200	250	700	15,750	19,100

## Balance Sheet at 31 December 2023

	2023		2022	
	£	£	£	£
<b>Fixed assets</b> (note 3)		-		-
<b>Current Assets</b>				
<b>Stocks</b>				
Books	1,735		1,621	
Badges	307		324	
Ringing course consumables	110		119	
Ringing course clothing	-		18	
		2,152		2,082
<b>Prepayments</b>				
Public liability insurance	487		486	
Website hosting	70		69	
Ringing World	64		80	
Essex Ringing course	60		-	
		681		635
<b>Other debtors</b>				
Accrued interest receivable	1,727		971	
Easyfundraising and Amazon Smile	26		50	
		1,753		1,021
<b>Cash at bank</b>				
NatWest Community Account	3,005		1,422	
NatWest Business Reserve Account	30,265		42,383	
CAF/Shawbrook Bank Matured Funds Account	85,000		85,000	
Cambridge & Counties 95 Day Notice Account	52,068		50,898	
Cambridge & Counties 18 Month Fixed Rate Bond	33,380		32,534	
Charity Bank Ethical 100-Day Notice Account	87,724		85,452	
Saffron Building Society Maturity Corporate Savings Account	84,000		84,000	
Virgin Charity Deposit Account	84,969		84,491	
		460,411		466,180
<b>Cash in hand</b>				
Bookstall	68		76	
		68		76
		465,065		469,994
<b>Liabilities:</b> amounts falling due within one year				
<b>Other creditors</b>				
Balance of paid life membership subscriptions	992		592	
Subscriptions paid in advance	24		96	
		1,016		688
<b>Net current assets</b>		464,049		469,306
<b>Total assets less current liabilities</b>		464,049		469,306
<b>Funds</b>				
General Fund	18,107		21,439	
Essex Ringing Course	5,494		4,664	
Recruitment and Training Fund	9,643		6,782	
Harry Turner Account	-		1,473	
Chigwell Ringing Centre	453		453	
St Mary's Stansted Mountfitchet Fund	4,214		4,152	
Heath Bequest	321,180		316,448	
Cobb Bequest	70,501		69,462	
Bell Restoration Account	34,457		44,433	
	464,049		469,306	

## 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 from the Bell Restoration Account/Recruitment & Training Fund are paid when an agreed project has been completed to the satisfaction of the Technical Adviser/Education Officer 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 a rule change 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 £196 (2022: £166).
- 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.

**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. Grants over £250 are authorised by the Trustees.

**Harry Turner Account** - originally set up with a legacy, this fund was used to replace technical and educational equipment. At the February 2022 Management Committee Meeting it was agreed to close the fund and transfer the balance to the Recruitment & Training Fund. This took effect as from 1 January 2023.

**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 and 2022. 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. In 2022, the Trustees/management Committee agreed to transfer profit from the sale of books to the Recruitment and Training Fund. This took effect from 1 January 2023. The Bell Maintenance and Restoration Sub-Committee has delegated responsibility to authorise grants for minor works up to a maximum of £250. Grants over £250 are authorised by the Trustees.

### 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. A SumUp Solo Card Reader, purchased from the General Fund. 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 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 Association Master.

A six bell, an eight bell and a ten bell trophy in the possession of Kirby-le-Soken, the North Eastern District and the Surrey Association respectively.

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

One display board, a banner stand, a seven panel folding display board and a large storage box in the possession of the Communications Officer.

The Communications Officer is also in possession of ten roller banners pending distribution to each of the Districts.

Each District has its own storage box of PR materials.

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, self-laminating name badges and HDMI VGA adaptor cable 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.

Expenses of £261 were reimbursed to 4 trustees (2022: £108 to 3 trustees) covering mileage, stationery, postage, computer consumables and other expenses.

Expenses of District Officers are shown in the District Income and Expenditure Account and other Officers are shown in the funds relevant to their respective Offices.

Expenses of £174 were reimbursed to 4 volunteers (2022: £38 to 2 volunteers) covering mileage and stationery and other expenses not shown elsewhere

Expenses are refunds by a charity of legitimate payments which a trustee, officer or volunteer 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, officers or volunteers 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 31<sup>st</sup> December 2023.

### **Respective responsibilities of trustees and examiners**

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 to
  - 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.

Ms Jenny Ansell  
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Essex CM11 2AE

Mrs Janet Edwards  
181 High Street  
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