

TRUSTEES' ANNUAL REPORT

For the year ending 31 December 2024

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. No external bodies are involved in the process.

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 2024 is at Annex A and attendance at Trustee and Management Committee 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: Jenny Ansell (had to stand down in December), John Tipping and Janet Edwards

Insurance Brokers: Howe Maxted GI Ltd, General Insurance Business Division, 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 the first time was based in Witham. 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 October.

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 the Membermojo membership system which has mailing list facilities to set up district and association mailing lists, Facebook, X, Instagram, a newsletter and a YouTube channel. In addition, some Districts currently 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 2024

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.

The Trustees held eight meetings, one face-to-face, four via video conferencing and three via WhatsApp in which to discuss urgent matters between formal trustee meetings. 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, main focus has been continuing to train Essex ringers to be teachers via the Association of Ringing Teachers (ART) day courses and we have run a Module 1 (bell handling) in July and one Module 2F (developing foundation skills) in September. We thank ART for running these day courses. We continue to look at ways to help people who have been on the courses move forward to become practised trainers. The Education Officer and Communications Officer ran a Workshop 'Recruiting new ringers...and keeping them' in August.

A member of the sub-committee heads up a Simulator Workgroup to enable the sharing of knowledge about installing and using simulators. The sub-committee has revisited the Education and Training elements of the Bequests Initiative strategy document and will be preparing a report for the February Management Meeting on how to progress towards the targets – to increase membership by 30% and have trained teachers in 75% of towers by 2029.

The Association Training Day in November offered seven courses at towers central to the whole county rather than all in one District, mindful of 'cash and carbon' constraints. A team attended the Essex University Freshers Week in October. The team were successful in applying for the ART University Recruitment Package which gives a free place on an M2 course, £250 towards the costs of the Freshers' Fair and 16 Learning the Ropes logbooks. The Touring Tower was at Essex International Jamboree for six days in July and was manned by volunteers who were mainly Essex members.

Bell Maintenance & Restoration sub-committee did not meet in the year, but a small group of trustees undertook video conferencing meetings in May to review three grant applications with each of the applicants.

The **Communication & Public Relations** sub-committee have met several times to complete the design and purchase of a banner for use at events. Proposals to redesign the EACR website received trustees' approval to go ahead and commission an Essex-based company to undertake the work. This includes its construction on a new platform with an updated look and feel, and also the transfer of all of the information from our current website. The new website is likely to be launched in early 2025.

A statement of intent to apply for a grant giving outline details of the project and estimated cost and a single grant application process has been developed to access grants, enabling the trustees to decide which fund any grant should come from.

Some towers took part in Bell Sunday on 12 May, where the contribution of bells and Bellringers to the life of the Church was recognised.

A small group undertook a review of the Rules in the year, with regular reports on progress to the Trustees and Management Committee. That work is ongoing.

Following a suggestion in 2018 to update the WWI and WWII Association Memorial in Chelmsford Cathedral with additional names which had come to light. Work with the Cathedral authorities has been ongoing concerning approval of the Portland stone and approval of the detailed lettering layout, carving the lettering and installation of the stone. If completed in time, dedication of the memorial could form part of the service at the 2025 AGM.

The Southern District held an Open Day in July as part of their 55th anniversary celebrations, with 26 towers open. 57 visitors raised £1,209 which was distributed equally between the Recruitment & Training Fund and Prittlewell Ringing School.

Initial discussions took place about celebrating the Associations 150th anniversary in 2029.

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 meetings and the Trustees meetings. The Technical Adviser carried out several inspections and a number of applications will be forthcoming in 2025 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	£70,810	9	£7,858	£14,162	£26,203	£5,241
10 years	£111,652	19	£5,876	£11,165	£70,800	£7,080

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

Summary of grants

Bell Restoration Account

	Tower	£	
Two grants were approved in the year, but not yet payable	Ardleigh	9,000	Augmentation and refurbishment
	Thaxted	918	Installation of amplification system

9,918

ESSEX ASSOCIATION OF CHANGE RINGERS

Registered Charity No: 292250

Bequest Fund

	Tower	£	
Two grants were paid in the year	Touring Tower	2,000	Donation and plaque to the Mobile Belfries Trust
	Great Bardfield	678	Simulator

2,678

	Tower	£	
Four grants were approved in the year, but not yet payable	Ardleigh	12,804	Cost of new bell and fittings
	Cathedral Memorial	10,987	The trustees agreed to underwrite the cost of the memorial less donations from towers and members
	Great Tey	2,996	Rope guide
	Thaxted	918	Installation of amplification system

28,455

Recruitment & Training

	Tower	£	
Seven grants were paid in the year	Epping	157	Extend simulator to six bells
	Essex University Freshers Week	686	Open day stand and hire of mini-ring
	North Ockendon	90	Hire of Church Hall for training day
	Sandon	59	Electrification of simulator
	White Roding	200	Towards hire of Touring Tower
	Great Tey	195	Simbell receiver and transmitter units
	Prittlewell	211	Replacement laptop and adaptors

1,602

	Tower	£	
One other grant was approved in the year, but not yet payable	Ardleigh	4,000	Rope guides and training bells

4,000

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 and Prittlewell in the S District normally run a

varied programme of workshops, courses and practical sessions. The Chigwell Ringing Centre in the SW District is currently in abeyance. The Association Training Day was held in November, based in the South Eastern 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 33rd Essex Course ran over 3 days in April at a new venue in Witham. Over 90 students took part in 14 groups ranging from bell-handling to steeple-keeping. 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). 18 towers were used from 4 Districts, given the more central location: 9 of which were used for all three days, 2 were used for 2 days and 7 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 N District. The 6 Bell competition, held at Gt Easton, was won by Prittlewell. The 8 Bell contest, held at Great Bardfield, was won by the Southern District. Of the two Inter-Association 10 Bell competitions, the Ridgman Trophy was held at Biggleswade in June where the Essex team came third out of six teams. The Essex Trophy was held at Epsom in September, where Essex came first out of six teams.

3.6 Young Ringers

Open Young Ringers practices took place monthly throughout the year (except in August and September) and the commitment, enthusiasm and behaviour of our young ringers was never short of exemplary. The SE England Youth Striking Competition (SEECN), hosted by Hertfordshire at Bushey in April, where the Essex Young Eagles were placed fourth out of seven teams entering. The 13th Ringing World National Youth Contest took place on 6 July in London. Essex Young Eagles rang in the call change competition and we were delighted to come a very creditable 2nd place out of 13 teams entering. 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

The Association has formulated the following policies, which are regularly reviewed: Reserves, Investment and Borrowing Powers, Risk Assessment, Expenses and Petty Cash, Safeguarding, Privacy Policy and Standard of Conduct for EACR Members.

4.1 Reserves

A formal policy on reserves was reviewed and updated at the 1 February 2024 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 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 £12,018 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 £6,489 covers the income and expenditure of the annual Essex Ringing Course.
- iii) **Recruitment and Training Fund** – the balance of £11,505 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 £4,503 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 £330,945 and £72,406 respectively will be used for specific projects as agreed by the Trustees.
- vii) **Bell Restoration Account** – the balance of £41,931 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.

Following changes to a bank signatory and increasing interest rates, a review of investments took place by the Treasurer to maximise the interest the Association's accounts receive and to maintain accounts within the FSCS limit.

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. Risks are reviewed at least annually and the risk register is published on the website. 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.

Conflicts of Interest - Members of the Trustees and Management Committees are required to declare any Conflicts of Interest before each meeting.

4.4 Expenses and Petty Cash

The Association's policies on expenses and petty cash came into effect on 1 January 2012 and was extensively updated in 2022. Both policies are reviewed annually at the October Trustee meeting. They were not amended in 2024.

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.

Following a newsletter article, the Safeguarding Officer approached SAFEcic and met in April. SAFEcic have a history of working with Suffolk County Council on safeguarding and interacted with the Diocese of St Edmundsbury in relation to SCC work. SAFEcic provided an assessment of the Associations safeguarding readiness in relation to the *Working Together to Safeguard Children* statutory guidance, to which all charities are required to follow, as well as *Safeguarding and Protecting People* guidance from the Charities Commission. They advised the Association's safeguarding position was good and the Association have thought through many of the important issues. Following a discussion about how the Association worked, and what we have in place already, they made a number of observations.

A subsequent review of the Associations Safeguarding Policy is taking place. The Trustees have agreed to:

- i) Prepare and agree a Safeguarding Policy linked to the Associations Safeguarding Statement
- ii) Consider the risk of not having complaints, recruitment of ex-offenders, or health and safety policies and mitigate accordingly
- iii) Join NCVO for access to resources and training
- iv) Add Safeguarding as a standing agenda item to trustee meetings

- v) Appoint a trustee to have responsibility for safeguarding
- vi) Ask Safeguarding Officer and Youth Coordinator to undertake Prevent and FGM training
- vii) Review Privacy Statement and formalise review interval, include handling of criminal records more specifically
- viii) Record and report safeguarding training and DBS checking for officers and trustees
- ix) Formally risk assess need for DBS checking for all trustees and officers, review/record and action outcome.

5. Review of Financial Activities in 2024

5.1 Total funds have increased by £16,201 to 31 December 2024 and now stand at £480,250.

5.2 Membership has increased by 63 to 1,134. One hundred and forty new members have been elected. 95% of members paid their subscriptions by 30 April (98% in 2023). 47 ringing members, 9 associate and 6 juniors are deemed to have withdrawn from the Association as their subscriptions remained unpaid as at 31 December. Thirteen members have sadly died. Some 3 previously lapsed members have returned. 64% of members paid via Membermojo, 21% paid by BACS and the remainder paid via their District Treasurer. This means 85% of members now pay by electronic means which greatly reduces the burden on District Treasurers. A snapshot of our membership shows 5% are aged 18 or under (up 1%), 5% are 19-25, 14% 26-50, 17% 51-60 (down 2%) and 59% over 61 (up 1%). The average age of our membership is 60 (up 2).

5.3 Interest rates: Bank of England base rate has remained steady throughout the year with a 0.25% cut in August to 5%. High Street interest rates, whilst remaining steady in the period, have now started to fall. Following a review of our accounts, the Treasurer reinvested monies in a 1 Year Fixed Rate Bond with Cambridge and Counties Bank at 5% interest, a 12 Month Fixed Rate Saver with CAFBank (via Shawbrook Bank) at 4.3% and a 1 Year Fixed Rate Corporate Bond with Saffron Building Society at 4.4%. The Treasurer invested £70,000 in a Virgin 12 Month Charity Term Deposit at 4.5% with the excess balance being returned to our nominated bank and the Virgin Charity Deposit Account closed. Our other Notice accounts with Cambridge and Counties and Charity Bank currently offer 4.5% and 3.29% respectively, although these rates are variable and will fall in the New Year. Our day-to-day NatWest Business Current Account and No 2 account still offer free banking while the NatWest Business Reserve offers a variable 1.45%. In summary and at the time this report was written: £58,572 of the Associations funds are available instantly; £134,938 are available with 95- or 100-days' notice and £273,056 deposited in fixed rate accounts with various maturity dates in 2025. None of the balances exceed the £85,000 FSCS protection limit.

5.4 The General Fund had a deficit for the year of £6,089 and stands at £12,018. Income increased due to a rise in district income and annual dinner receipts. The proceeds from the Southern District Open Day were divided equally between the Recruitment and Training Fund and St Mary's Prittlewell Bell Fund. The main item of expenditure was towards the cost of redesigning the website. The Trustees agreed the £10,200 cost would be underwritten by the General Fund. Two thirds of this cost was paid in the year with the final payment due in the New Year on completion of the work and satisfactory sign-off by the trustees. The Trustees also agreed a budget of £11,000 for the Association's Memorial in Chelmsford Cathedral. They agreed in principle to make a contribution from the bequest fund towards the memorial with a decision of how much being made closer to the time. The membership has also been invited to contribute to the cost. As last year, the other main

items of expenditure from the Fund were the annual dinner, insurance and printing the Annual Report. The insurance premium increased slightly from last year which is solely in line with the increased membership. An increased number of pages and inflation has meant the cost of the Annual Report has risen. It is hoped there may be further savings made in printed copies if enough members accept a PDF version.

- 5.5 The **Essex Ringing Course** made a surplus of £995 with the balance now standing at £6,489. The Course fee was increased to £65 to incorporate the Eventbrite fee. Income increased by £908 largely due to the increase in fees. Expenditure increased by £743, mainly due to increases in costs associated with hiring a new venue and an increase in tower donations to £20 per half-day session per tower.
- 5.6 The **Heath Bequest** stands at £330,945 and the **Cobb Bequest** stands at £72,406. A donation of £2,000 was paid to the Mobile Belfries Trust Touring Tower which will include a plaque inscribed to the memory of Donald Heath and David Cobb and £678 to Great Bardfield for a simulator. Three other grants were approved in the year, £12,804 for a new bell at Ardleigh cast in memory of David Cobb, £2,996 for a rope guide at Great Tey and £918 for the installation of sound amplification at Thaxted but remain outstanding.
- 5.7 The **Chigwell Ringing Centre** balance remains at £453. The St Mary's Stansted Mountfitchet Fund has a balance of £4,503. A receipt of £130 was received in quarter peal fees.
- 5.8 The **Recruitment and Training Fund** has increased by £1,862 to £11,505. Seven grants were approved and paid in the year, £686 to the Essex University Freshers Fair, £211 to the Prittlewell Ringing School to replace their laptop and adaptors, £200 towards the cost of hiring the Touring Tower at White Roding Open Day, £195 to Great Tey for a Simbell receiver and transmitters, £157 to Epping to extend the simulator to six bells, £90 towards the hire of North Ockendon Church Hall for a training day and £59 to electrify the simulator at Sandon. A further grant of £4,000 was approved for rope guides and a training bell at Ardleigh and remains outstanding.
- 5.9 The **Bell Restoration Account** has increased by £7,474 to £41,931. A grant of £9,000 was agreed for the augmentation and refurbishment at Ardleigh and a grant of £918 for the installation of sound amplification at Thaxted, both of which remain outstanding.
- 5.10 Charity shopping fundraising site Easyfundraising continues to make a contribution to our funds. 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 A **Gift Aid** and GASDS claim of £1,697 and £247 respectively covering the period from 1 January to 30 November 2024, including some additional claims relating to the previous four years, was received in December.
- 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 2024

District	N		NE		NW		S		SE		SW		Total	
	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023
Ringling	107	113	130	117	202	178	177	168	197	187	120	110	933	873
Ringling under 18	5	5	14	8	11	9	13	12	7	3	5	4	55	41
Life	15	15	14	12	6	6	14	16	15	16	9	10	73	75
Paid life	-	-	5	6	3	3	2	2	7	7	1	1	18	19
Life Vice-Presidents	1	1	1	1	1	1	3	3	2	3	-	-	8	9
Total ringing	128	134	164	144	223	197	209	201	228	216	135	125	1,087	1,017
Associates	1	2	6	7	22	28	6	7	8	6	3	3	46	53
Associates paid life	-	-	-	-	-	-	1	1	-	-	-	-	1	1
Honorary	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-resident (transfers)	3	-	2	2	-	-	1	4	1	-	-	-	7	6
Non-resident (elected)	-	1	-	-	-	1	-	-	2	2	0	3	2	7
Total	132	137	172	153	245	225	217	213	239	224	138	131	1,143	1,084

Declaration

Approved by the Trustees on 30 January 2025, and signed on their behalf by

Dr A R C Kelso
Association Master

Miss C J A Mandell
General Secretary

Mr A P Brewster
Association Treasurer

ANNEX A

Charity trustees who manage the charity

At 31 December 2024, 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	To 6 May	"
3	Courtney Mandell	General Secretary	From 6 May	"
4	Andrew Brewster	Association Treasurer		"
5	Mary Bone	Property Trustee		"
6	Paul Cammiade	Property Trustee	To 6 May	"
7	Christina Brewster	Property Trustee	From 6 May	"
8	Colin Chapman	Property Trustee		"
9	Beth Johnson	Education Officer		"
10	Caroline Watts	Communications Officer		"
11	Steven Jefferies	Technical Adviser	To 2 February	"
12	Nigel Taylor	Technical Adviser	From 6 May	"
13	Simon Ward	N District Trustee	To 6 January	N District Members
14	David Newton	N District Trustee	From 6 January	"
15	Stephen Garner	NE District Trustee	To 13 January	NE District Members
16	Ian Culham	NE District Trustee	From 13 January	"
17	Fred Bone	NW District Trustee		NW District Members
18	Steve Nash	S District Trustee		S District Members
19	David Hengeli	SE District Trustee		SE District Members
20	Maxine Parry	SW District Trustee		SW District Members

ANNEX B

Governance – Trustee attendance at 2024 Trustee and Management Committee Meetings

Name	1 Feb	3 Feb MCM	21 Feb	18 May	23-24 May	7-16 June	11 Aug	5 Oct MCM	19 Oct	13 Dec	Total meetings attended
Type of meeting	Online	In person	Online	Online	WhatsApp	WhatsApp	WhatsApp	In person	In person	Online	
Fred Bone	P	P	P	P	P	P	P	P	P	P	10/10
Mary Bone	P	P	P	P	P	P	P	P	P	P	10/10
Andrew Brewster	P	P	P	P	P	P	P	P	P	P	10/10
Christina Brewster <i>Elected 6.5.24</i>	n/a	n/a	n/a	P	P	P	P	P	P	P	7/7
Paul Cammiade <i>Resigned 6.5.24</i>	P	P	P	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3/3
Colin Chapman	P	P	P	P	P	P	P	P	P	P	10/10
Ian Culham	P	P	P	AA	P	P	P	P	AA	P	8/10
David Hengeli	P	P	P	P	P	P	P	P	P	P	10/10
Steven Jefferies <i>Resigned 2.2.24</i>	AB	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	0/1
Beth Johnson	P	P	P	P	P	P	P	AA	P	P	9/10
Andrew Kelso	P	P	P	P	P	P	P	P	P	P	10/10
Sharon Lacey <i>Resigned 6.5.24</i>	P	P	P	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3/3
Courtney Mandell <i>Elected 6.5.24</i>	n/a	n/a	n/a	P	P	AB	AB	P	P	P	5/7
Steve Nash	P	P	P	P	P	P	P	P	P	AA	9/10
David Newton	P	P	P	P	P	P	P	AA	P	P	9/10
Maxine Parry	P	P	P	P	P	P	P	AA	P	AA	8/10
Nigel Taylor <i>Elected 6.5.24</i>	n/a	n/a	n/a	P	P	P	P	P	AA	AA	5/7
Caroline Watts	P	P	P	P	P	P	P	P	P	AA	9/10

Key

P – Present

AA - Apologies Accepted

AB – Absent (no apologies)

MCM – Management Committee Meeting

The Essex Association of Change Ringers

Treasurer's Report for the Year Ended 31 December 2024

Total funds have increased by £16,201 to 31 December 2024 and now stand at £480,250.

Membership has increased by 63 to 1,134. One hundred and forty new members have been elected. 95% of members paid their subscriptions by 30 April (98% in 2023). 47 ringing members, 9 associate and 6 juniors are deemed to have withdrawn from the Association as their subscriptions remained unpaid as at 31 December. Thirteen members have sadly died. Some 3 previously lapsed members have returned. 64% of members paid via Membermojo, 21% paid by BACS and the remainder paid via their District Treasurer. This means 85% of members now pay by electronic means which greatly reduces the burden on District Treasurers. A snapshot of our membership shows 5% are aged 18 or under (up 1%), 5% are 19-25, 14% 26-50, 17% 51-60 (down 2%) and 59% over 61 (up 1%). The average age of our membership is 60 (up 2).

Interest rates: Bank of England base rate has remained steady throughout the year with a 0.25% cut in August to 5%. High Street interest rates, whilst remaining steady in the period, have now started to fall. Following a review of our accounts, I have reinvested monies in a 1 Year Fixed Rate Bond with Cambridge and Counties Bank at 5% interest, a 12 Month Fixed Rate Saver with CAFBank (via Shawbrook Bank) at 4.3% and a 1 Year Fixed Rate Corporate Bond with Saffron Building Society at 4.4%. I have invested £70,000 in a Virgin 12 Month Charity Term Deposit at 4.5% with the excess balance being returned to our nominated bank and the Virgin Charity Deposit Account closed. Our other Notice accounts with Cambridge and Counties and Charity Bank currently offer 4.5% and 3.29% respectively, although these rates are variable and will fall in the New Year. Our day-to-day NatWest Business Current Account and No 2 account still offer free banking while the NatWest Business Reserve offers a variable 1.45%. In summary and at the time this report was written: £58,572 of the Associations funds are available instantly; £134,938 are available with 95- or 100-days' notice and £273,056 deposited in fixed rate accounts with various maturity dates in 2025. None of the balances exceed the £85,000 FSCS protection limit.

The **General Fund** had a deficit for the year of £6,089 and stands at £12,018. Income increased due to a rise in district income and annual dinner receipts. The proceeds from the Southern District Open Day were divided equally between the Recruitment and Training Fund and St Mary's Prittlewell Bell Fund. The main item of expenditure was towards the cost of redesigning the website. The Trustees agreed the £10,200 cost would be underwritten by the General Fund. Two thirds of this cost was paid in the year with the final payment due in the New Year on completion of the work and satisfactory sign-off by the trustees. The Trustees also agreed a budget of £11,000 for the Association's Memorial in Chelmsford Cathedral. They agreed in principle to make a contribution from the bequest fund towards the memorial with a decision of how much being made closer to the time. The membership has also been invited to contribute to the cost. As last year, the other main items of expenditure from the Fund were the annual dinner, insurance and printing the Annual Report. The insurance premium increased slightly from last year which is solely in line with the increased membership. An increased number of pages and inflation has meant the cost of the Annual Report has risen. It is hoped there may be further savings made in printed copies if enough members accept a PDF version.

The **Essex Ringing Course** made a surplus of £995 with the balance now standing at £6,489. The Course fee was increased to £65 to incorporate the Eventbrite fee. Income increased by £908 largely due to the increase in fees. Expenditure increased by £743, mainly due to increases in costs associated with hiring a new venue and an increase in tower donations to £20 per half-day session per tower.

The **Heath Bequest** stands at £330,945 and the **Cobb Bequest** stands at £72,406. A donation of £2,000 was paid to the Mobile Belfries Trust Touring Tower which will include a plaque inscribed to the memory of Donald Heath and David Cobb and £678 to Great Bardfield for a simulator. Three other grants were approved in the year, £12,804 for a new bell at Ardleigh cast in memory of David Cobb, £2,996 for a rope guide at Great Tey and £918 for the installation of sound amplification at Thaxted but remain outstanding.

The **Chigwell Ringing Centre** balance remains at £453. The **St Mary's Stansted Mountfitchet Fund** has a balance of £4,503. A receipt of £130 was received in quarter peal fees.

The **Recruitment and Training Fund** has increased by £1,862 to £11,505. Seven grants were approved and paid in the year, £686 to the Essex University Freshers Fair, £211 to the Prittlewell Ringing School to replace their laptop and adaptors, £200 towards the cost of hiring the Touring Tower at White Roding Open Day, £195 to Great Tey for a Simbell receiver and transmitters, £157 to Epping to extend the simulator to six bells, £90 towards the hire of North Ockendon Church Hall for a training day and £59 to electrify the simulator at Sandon. A further grant of £4,000 was approved for rope guides and a training bell at Ardleigh and remains outstanding.

The **Bell Restoration Account** has increased by £7,474 to £41,931. A grant of £9,000 was agreed for the augmentation and refurbishment at Ardleigh and a grant of £918 for the installation of sound amplification at Thaxted, both of which remain outstanding.

Charity shopping fundraising site Easyfundraising continues to make a contribution to our funds. 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.

A **Gift Aid** and GASDS claim of £1,697 and £247 respectively covering the period from 1 January to 30 November 2024, including some additional claims relating to the previous four years, was received in December.

Andrew Brewster
Association Treasurer
16 January 2025

The Essex Association of Change Ringers

Accounts for the Year Ended 31 December 2024

Summary

									2024	2023
	General Fund	Essex Course	Heath Bequest	Cobb Bequest	St Mary's Stansted M'fitchet Fund	Chigwell Ringing Centre (Harry Turner Acc't)	R&T Fund	BR Acc't	Total	Total
	£	£	£	£	£	£	£	£	£	£
Income										
District subscription income	6,011	-	-	-	-	-	1,950	-	7,961	7,524
District fundraising	-	-	-	-	-	-	-	3,424	3,424	3,245
Essex Ringing Course fees	-	4,954	-	-	-	-	-	-	4,954	3,957
Gift Aid tax recovered/GASDS	-	-	-	-	-	-	-	1,945	1,945	1,638
Annual dinner receipts	2,754	-	-	-	-	-	-	-	2,754	2,216
Bank interest	-	-	11,765	2,583	159	-	405	1,994	16,906	6,774
Other income	2,132	298	-	-	130	-	2,253	812	5,625	1,911
Total income	10,897	5,252	11,765	2,583	289	-	4,608	8,175	43,569	27,265
2023	8,300	4,344	4,732	1,039	62	-	3,001	6,469	27,947	
Expenditure										
Insurance	1,743	-	-	-	-	-	-	701	2,444	2,319
Annual Report	1,856	-	-	-	-	-	-	-	1,856	1,450
Essex Ringing Course	-	4,257	-	-	-	-	-	-	4,257	3,514
Grants	-	-	2,000	678	-	-	1,598	-	4,276	15,750
Annual dinner expenses	2,656	-	-	-	-	-	-	-	2,656	2,234
Website redesign project	6,799	-	-	-	-	-	-	-	6,799	-
Other expenses	3,932	-	-	-	-	-	1,148	-	5,080	7,255
Total expenditure	16,986	4,257	2,000	678	-	-	2,746	701	27,368	32,522
2023	11,632	3,514	-	-	-	-	1,613	16,445	33,204	
Net surplus/(deficit)	(6,089)	995	9,765	1,905	289	-	1,862	7,474	16,201	
Transfer between funds	-	-	-	-	-	-	-	-	-	
Net increase/(decrease) in funds	(6,089)	995	9,765	1,905	289	-	1,862	7,474	16,201	
	(3,332)	830	4,732	1,039	62	-	1,388	(9,976)	(5,257)	
2023	-	-	-	-	-	(1,473)	1,473	-	-	
	(3,332)	830	4,732	1,039	62	(1,473)	2,861	(9,976)	(5,257)	(5,257)
Assets										
Cash at bank/in hand									466,634	460,479
Stock									2,647	2,152
Other assets									11,905	2,434
Liabilities, less than one year									(936)	(1,016)
Net assets									480,250	464,049
Represented by:										
Funds	12,018	6,489	330,945	72,406	4,503	453	11,505	41,931	480,250	
2023	18,107	5,494	321,180	70,501	4,214	453	9,643	34,457	464,049	
Grants Summary (approved but unpaid) and Other Commitments										
Ardleigh	-	-	-	12,804	-	-	4,000	9,000	25,804	
Cathedral Memorial Stone	-	-	10,987	-	-	-	-	-	10,987	
Great Tey rope guide	-	-	2,996	-	-	-	-	-	2,996	
Thaxted sound system	-	-	918	-	-	-	-	918	1,836	
Website redesign (balance)	3,400	-	-	-	-	-	-	-	3,400	
	3,400	-	14,901	12,804	-	-	4,000	9,918	45,023	

District Income and Expenditure Account

	N	NE	NW	S	SE	SW	2024	2023
General Fund								
Income	£	£	£	£	£	£	£	£
Subscriptions								
Ringing (full)	856	1,040	1,616	1,408	1,576	960	7,456	6,976
Ringing (full) arrears	-	-	16	-	8	-	24	64
Ringing (junior)	20	56	44	52	28	20	220	160
Ringing (junior) arrears	-	-	4	-	-	-	4	4
Associates	4	24	84	28	32	12	184	212
Associates arrears	-	-	-	-	-	-	-	4
Non-resident	-	-	-	-	16	-	16	56
Proportion of paid life membership <i>(note 1)</i>	-	16	16	-	48	-	80	80
Total	880	1,136	1,780	1,488	1,708	992	7,984	7,556
To Recruitment and Training Fund <i>(note 1)</i>	(219)	(278)	(424)	(365)	(419)	(245)	(1,950)	(1,835)
Net income	661	858	1,356	1,123	1,289	747	6,034	5,721
Expenditure								
Postage	-	-	6	9	-	-	15	11
Printing, stationery etc.	-	-	-	8	-	-	8	1
ADM expenses	-	-	-	-	-	-	-	20
	-	-	6	17	-	-	23	32
Excess of income over expenditure								
2024	661	858	1,350	1,106	1,289	747	6,011	
2023	713	766	1,212	1,060	1,209	729		5,689

	N	NE	NW	S	SE	SW	2024	2023
Bell Restoration Account	£	£	£	£	£	£	£	£
Raffles	-	35	-	451	394	-	880	748
Teas	41	150	58	356	90	39	734	662
Donations	285	33	71	62	97	10	558	577
District socials including quiz evenings	37	260	-	-	172	-	469	959
Collections	-	-	-	338	76	-	414	223
Outings	-	120	-	145	-	-	265	11
Training days	-	-	82	-	22	-	104	65
2024	363	598	211	1,352	851	49	3,424	
2023	334	38	882	1,264	600	127		3,245

TOTAL DISTRICT INCOME								
2024	1,024	1,456	1,561	2,458	2,140	796	9,435	
2023	1,047	804	2,094	2,324	1,809	856	8,934	

General Fund

	2024		2023	
	£	£	£	£
Income				
Net district income		6,011		5,689
Annual dinner receipts		2,754		2,216
Southern District Open Day		1,209		-
Chelmsford Cathedral Ringers Memorial donations		350		-
Striking Competition receipts		222		-
AGM receipts		196		107
Annual Report advertisements		135		115
Profit on sale of badges		20		69
Proportion of peal fees (<i>note 1</i>)		-		98
Sale of Annual Reports		-		6
		<u>10,897</u>		<u>8,300</u>
Expenditure				
Website redesign project costs		6,799		-
Annual dinner expenses		2,656		2,234
Annual Report		1,856		1,565
Personal accident insurance		1,743		1,624
Southern District Open Day				
Transfer to Recruitment and Training Fund	604		-	
St Mary's Prittlewell Bells Fund	604		-	
SumUp transaction fee	1		-	
		<u>1,209</u>		<u>-</u>
Membermojo - annual fee		300		250
Trustee/Management meetings - hire of hall		286		323
Zoom subscription to video conferencing		218		183
CCCBR affiliation fees		214		204
Stripe transaction fees (Membermojo)		195		144
Communication & PR publicity materials		177		464
Treasurer's expenses		165		143
Newsletter		151		123
Chelmsford Cathedral donation		150		150
Annual dinner - guests		140		105
Donation in memoriam of J E G Roast		100		-
Website hosting and domain name		93		95
Striking competition expenses		90		83
AGM expenses		89		73
Youth Coordinator's reimbursements re EYR (inc RWNYS fee)		79		2,189
National Council for Voluntary Organisations (NCVO) subscription		56		-
AGM choir donation		50		50
Postage		42		25
Trophy engraving		30		-
Printing and stationery		22		-
SumUp transaction fees		17		9
Friends of Essex Churches		15		15
Friends of CCCBR library		10		10
Friends of Chelmsford Cathedral		10		10
New members packs		9		12
Secretary's expenses		9		17
Ringling World advertisements		6		6
EACR 'Ring for the King' enamel badges		-		1,390
Secure document shredding		-		90
Safeguarding Training		-		25
Presentations		-		21
		<u>16,986</u>		<u>11,632</u>
Excess of expenditure over income		(6,089)		(3,332)
Balance at 31 December 2023		18,107		21,439
Balance at 31 December 2024		<u>12,018</u>		<u>18,107</u>

Essex Ringing Course

	2024	2023
Income	£	£
Course fees	4,954	3,957
Raffle	260	361
Donations	20	-
Course clothing		
Sales	275	288
Cost of sales	(257)	(262)
	<u>18</u>	<u>26</u>
	<u>5,252</u>	<u>4,344</u>
Expenditure		
Hire of school and equipment	1,980	1,556
Tower donations	1,520	1,080
Catering - Cost of sales (including stock write-off - note 1)	421	409
Tutors' dinner	190	142
Presentations/gifts	62	35
Ringing World advertisement	60	60
Printing and stationery	24	35
Replacement stays	-	120
Course tutor expenses	-	60
Miscellaneous	-	17
	<u>4,257</u>	<u>3,514</u>
Excess of income over expenditure	<u>995</u>	<u>830</u>
Balance at 31 December 2023	<u>5,494</u>	<u>4,664</u>
Balance at 31 December 2024	<u>6,489</u>	<u>5,494</u>

Heath Bequest

Income	£	£
Interest received	11,765	4,732
Expenditure		
Mobile Belfries Trust	2,000	-
Excess of income over expenditure	<u>9,765</u>	<u>4,732</u>
Balance at 31 December 2023	<u>321,180</u>	<u>316,448</u>
Balance at 31 December 2024	<u>330,945</u>	<u>321,180</u>

Cobb Bequest

Income	£	£
Interest received	2,583	1,039
Expenditure		
Great Bardfield	678	-
Excess of income over expenditure	<u>1,905</u>	<u>1,039</u>
Balance at 31 December 2023	<u>70,501</u>	<u>69,462</u>
Balance at 31 December 2024	<u>72,406</u>	<u>70,501</u>

Bequest Grants (Heath and Cobb)

	Date approved	Estimated cost £	Approved but unpaid				Paid £	2023 £
			Brought forward £	2024 £	Carried forward £			
Bequest Fund								
Ardleigh								
cost of new bell and fittings	21.02.24	12,804	-	12,804	12,804	-	-	-
Great Bardfield								
simulator	19.10.24	678 (revised)	-	678	-	678	-	-
Great Tey								
rope guide	19.10.24	6,996	-	2,996	2,996	-	-	-
Thaxted								
installation of amplification system	19.10.24	2,755	-	918	918	-	-	-
Touring Tower - Mobile Belfries Trust								
donation and plaque	18.05.24	65,000	-	2,000	-	2,000	-	-
Total all grants			-	19,396	16,718	2,678	-	-

St Mary's Stansted Mountfitchet Fund

Income	£	£
Interest received	159	62
Donation from Stansted Mountfitchet Bellringers Fund	130	-
	<u>289</u>	<u>62</u>
Balance at 31 December 2023	<u>4,214</u>	<u>4,152</u>
Balance at 31 December 2024	<u>4,503</u>	<u>4,214</u>

Chigwell Ringing Centre

Balance at 31 December 2023 and 31 December 2024	£	£
	<u>453</u>	<u>453</u>

Harry Turner Account

Balance at 31 December 2023	£	£
Transfer to Recruitment and Training Fund	-	1,473
Balance at 31 December 2024	<u>-</u>	<u>(1,473)</u>

Recruitment and Training Fund

		2024	2023
	£	£	£
Income			
Proportion of subscriptions (<i>note 1</i>)		1,950	1,835
Training day fees		938	630
Southern District Open Day		604	-
Bookstall			
Books Sales	1,456		1,161
Cost of sales (including stock write-off - <i>note 1</i>)	(1,021)		(839)
	435		322
Other Profit on sale of EACR merchandise	9		9
		444	331
Interest received		405	155
ART University Recruitment Grant		250	-
Donations		17	-
Other training events		-	50
		<u>4,608</u>	<u>3,001</u>
Expenditure			
Grants paid			
Under £250 (<i>note 2</i>)	912		-
Essex University Freshers Week	686		660
		1,598	660
Training day			
Tower donations	550		400
Eventbrite transaction fees	129		94
		679	494
Sponsorship		150	120
Essex International Jamboree		132	-
Hire of hall for R&T sub-committee meetings		69	-
Workshops		66	-
Replacement stays		52	236
Presentation		-	81
Expenses		-	22
		<u>2,746</u>	<u>1,613</u>
Excess of income over expenditure		1,862	1,388
Balance at 31 December 2023		9,643	6,782
Transfer from Harry Turner Fund		-	1,473
Balance at 31 December 2024		<u>11,505</u>	<u>9,643</u>

Recruitment and Training Grants

			Approved but unpaid				2023
	<i>Date approved</i>	<i>Estimated cost</i>	<i>Brought forward</i>	<i>2024</i>	<i>Carried forward</i>	<i>Paid</i>	
		£	£	£	£	£	£
Recruitment and Training Fund							
Ardleigh							
rope guides and training bells	21.02.24	9,468	-	4,000	4,000	-	-
Epping							
extend simulator to six bells	30.05.24	314	-	157	-	157	-
Essex University Freshers Week							
open day stand and mini-ring	18.05.24	686	-	686	-	686	660
Great Tey							
Simbell receiver & transmitter units	13.10.24	195	-	195	-	195	-
North Ockendon							
hire of Church Hall for training	12.01.24	90 (revised)	-	90	-	90	-
Prittlewell							
replacement laptop and adapters	13.10.24	211	-	211	-	211	-
Sandon							
electrification of simulator	30.03.24	59	-	59	-	59	-
White Roding							
towards hire of Touring Tower	21.07.24	200	-	200	-	200	-
Total all grants			-	5,598	4,000	1,598	660

Bell Restoration Account

		2024	2023
	£	£	£
Income			
District income		3,424	3,245
Bank interest		1,994	786
Gift aid - income tax reclaimed on subscriptions and other donations	1,697		1,368
Gift Aid Small Donations Scheme (GASDS)	247		269
Interest on tax repayment	<u>1</u>		<u>1</u>
		1,945	1,638
Annual Dinner raffle		373	182
AGM collection		291	278
Easyfundraising		86	88
Trustee/Management meeting refreshments		55	34
EACR Clothing			
Sales	48		202
Cost of sales	<u>(41)</u>		<u>(192)</u>
		7	10
Donations		-	110
Proportion of peal fees (<i>note 1</i>)		-	98
		<u>8,175</u>	<u>6,469</u>
Expenditure			
Public liability insurance		653	647
Handbell insurance		48	48
Bell restoration grants (<i>note 1 & 2</i>)		-	15,750
		<u>701</u>	<u>16,445</u>
Excess of income over expenditure		7,474	(9,976)
Balance at 31 December 2023		<u>34,457</u>	<u>44,433</u>
Balance at 31 December 2024		<u>41,931</u>	<u>34,457</u>

Bell Restoration Grants

	<i>Date approved</i>	<i>Estimated cost</i> £	Approved but unpaid		Paid £	2023 £
			Brought forward £	2024 £		
Bell Restoration Account						
Ardleigh						
augmentation and refurbishment	21.02.24	46,440	-	9,000	9,000	-
Thaxted						
installation of amplification system	19.10.24	2,755	-	918	918	-
Ashen						
rehang and refurbishment	26.02.22	3,413	-	-	-	500
Bishops Stortford						
rehang in new frame and fittings	03.10.20	115,119	-	-	-	11,500
revised specification	26.02.22	6,337	-	-	-	3,500
Halstead						
clapper refurbishment (MWG)	28.02.23	308	-	-	-	250
Total all grants			-	9,918	9,918	15,750

Balance Sheet at 31 December 2024

	2024		2023	
	£	£	£	£
Fixed assets (note 3)		-		-
Current Assets				
Stocks				
Books	2,268		1,735	
Badges	271		307	
Ringing course consumables	108		110	
		2,647		2,152
Prepayments				
Public liability insurance	501		487	
Essex Ringing course	85		60	
Website hosting	61		70	
Ringing World	43		64	
		690		681
Other debtors				
Accrued interest receivable	11,179		1,727	
Easyfundraising	36		26	
		11,215		1,753
Cash at bank				
NatWest Business Current Account	1,880		3,005	
NatWest Business Current Account No 2	-		-	
NatWest Business Reserve Account	56,692		30,265	
CAF/Shawbrook Bank 12 Month Fixed Rate Saver Account	85,000		85,000	
Cambridge & Counties 95 Day Notice Account	50,307		52,068	
Cambridge & Counties 1 Year Fixed Rate Business Bond	33,816		33,380	
Charity Bank Ethical 100-Day Notice Account	84,631		87,724	
Saffron Building Society 1 Year Fixed Rate Corporate Bond	84,240		84,000	
Virgin Money 12 Month Charity Term Deposit Account	70,000		84,969	
		466,566		460,411
Cash in hand				
Bookstall		68		68
		481,186		465,065
Liabilities: amounts falling due within one year				
Other creditors				
Balance of paid life membership subscriptions	912		992	
Subscriptions paid in advance	24		24	
		936		1,016
Net current assets		480,250		464,049
Total assets less current liabilities		480,250		464,049
Funds				
General Fund		12,018		18,107
Essex Ringing Course		6,489		5,494
Heath Bequest		330,945		321,180
Cobb Bequest		72,406		70,501
St Mary's Stansted Mountfitchet Fund		4,503		4,214
Chigwell Ringing Centre		453		453
Recruitment and Training Fund		11,505		9,643
Bell Restoration Account		41,931		34,457
		480,250		464,049

Notes to the Accounts

1 Accounting policies

- a) The financial statements have been prepared under the historical cost convention and in accordance with *Accounting and Reporting by Charities: Statement of Recommended Practice* applicable to charities preparing their accounts in accordance with the *Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS102)* (effective 1 January 2019) - (*Charities SORP (FRS102)*), and the *Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102)*. The charity constitutes a public benefit entity as defined by FRS102.
- b) Stocks are stated at the lower of cost and net realisable value.
- c) Grant monies from the Bell Restoration Account/Recruitment & Training Fund/Bequest 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) The Management Committee agreed to amend the peal fee to zero from 1 January 2024. Total peal fees £- (2023: £196).
- 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.

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.

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.

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).

Harry Turner Account - 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 from 1 January 2023.

Education Fund - This fund was redesignated at 1 January 2019 and the income and capital balances transferred to a new Recruitment and Training Fund as agreed by a Motion, approved at the 2018 AGM.

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.

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. 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: 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 (transferred to the Recruitment and Training Fund in 2023) (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 Prittlewell, the Southern 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.
- Two roller banners, PR materials and storages box held by each District..
- A Saxilby Simulator, gifted to the Association, on loan to St Peter ad Vincula, Coggeshall.
- Simbell receiver and two transmitters held by Simon Mann (Great Tey)
- 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 £311 were reimbursed to 5 trustees (2023: £261 to 4 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 £197 were reimbursed to 4 volunteers (2023: £299 to 5 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.

THE ESSEX ASSOCIATION OF CHANGE RINGERS
TEN YEAR COMPARATIVE FIGURES

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
	£	£	£	£	£	£	£	£	£	£
<i>Ringling subscription</i>	<i>8.00</i>	<i>8.00</i>	<i>8.00</i>	<i>8.00</i>	<i>8.00</i>	<i>8.00</i>	<i>8.00</i>	<i>8.00</i>	<i>8.00</i>	<i>8.00</i>
District Income										
Subscriptions										
Ringling (full)	7,620	7,544	7,576	7,616	7,712	7,328	7,040	6,856	7,040	7,480
Ringling (junior)	244	196	188	200	236	232	172	140	164	224
Friends/Associates	120	116	124	112	104	140	148	160	216	184
Non Resident	40	80	80	24	16	16	-	24	56	16
Proportion of paid life	80	80	184	62	57	57	62	62	80	80
Total	8,104	8,016	8,152	8,014	8,125	7,773	7,422	7,242	7,556	7,984
Transfer to BRA/R&TF (from 1/1/19)	1,996	1,976	2,007	1,975	2,005	1,908	1,818	1,770	1,835	1,950
Net income	6,108	6,040	6,145	6,039	6,120	5,865	5,604	5,472	5,721	6,034
Expenses	142	97	142	106	104	50	5	0	32	23
Excess of income over expenditure	5,966	5,943	6,003	5,933	6,016	5,815	5,599	5,472	5,689	6,011
General Fund										
Income										
District net income	5,966	5,943	6,003	5,933	6,016	5,815	5,599	5,398	5,689	6,011
Peal fees	118	120	122	78	96	18	18	83	98	-
Annual dinner	50	96	61	63	187	-	224	(76)	-	-
Annual dinner receipts	-	-	-	-	-	-	-	-	2,216	2,754
AGM receipts	102	32	155	45	99	-	(19)	41	107	196
Car stickers, badges and pens	8	19	13	21	19	5	3	7	69	20
Open Day	-	-	-	-	-	-	-	-	-	1,209
Cathedral memorial donations	-	-	-	-	-	-	-	-	-	350
Striking Competition receipts	-	-	-	-	-	-	-	-	-	222
Annual Report advertising	-	-	-	-	-	-	-	-	115	135
Sale of Annual Reports	9	12	15	9	-	3	-	-	6	-
Total income	6,253	6,222	6,369	6,149	6,417	5,841	5,825	5,453	8,300	10,897
Expenditure										
Dinner guests	166	200	78	178	210	-	180	56	105	140
Central Council affiliation fees	150	150	150	200	200	200	200	200	204	214
Central Council Representative's exper	-	-	450	-	-	-	-	-	-	-
Hire of hall - Committee	176	156	156	160	180	80	120	340	323	286
Secretary's expenses	34	45	13	69	41	34	30	25	17	9
Treasurer's expenses	53	69	48	84	114	94	65	71	143	165
Annual dinner expenses	-	-	-	-	-	-	-	-	2,234	2,656
Annual Report : Printing	1,320	1,544	1,409	1,532	1,514	1,586	1,531	1,520	-	-
Advertisements	(212)	(200)	(91)	(114)	(91)	(175)	(91)	(68)	-	-
Annual Report	-	-	-	-	-	-	-	-	1,565	1,856
AGM expenses	-	-	-	-	-	-	-	-	73	89
Open Day	-	-	-	-	-	-	-	-	-	1,209
Postage, printing and stationery	25	35	25	25	28	-	26	141	25	64
Friends of CCCBR Library	10	10	10	10	10	10	10	10	10	10
Newsletter	156	161	136	148	156	106	113	178	123	151
Ringling World Advertisements	119	100	134	87	58	27	8	14	6	6
Donation to Cathedral	125	150	150	150	150	-	-	150	150	150
Comms and PR publicity materials	-	-	-	-	-	-	-	647	464	177
Membermojo - annual fee	-	-	-	-	-	-	-	250	250	300
Striking competition expenses	-	-	-	-	-	-	-	231	83	90
Subscription to Zoom video conferenci	-	-	-	-	-	-	173	173	183	218
Friends of Chelmsford Cathedral	10	10	10	10	10	10	10	10	10	10
Personal accident insurance	1,580	1,617	1,814	1,848	1,848	1,444	1,511	1,552	1,624	1,743
Youth Coordinator's expenses	255	97	428	159	909	12	1,272	3,553	2,189	79
Website hosting and domain name	60	126	72	15	56	56	67	96	95	93
Website redesign project	-	-	-	-	-	-	-	-	-	6,799
Donation to AGM Choir	25	25	30	30	30	-	-	30	50	50
Stripe/SumUp fees	-	-	-	-	-	-	-	-	153	212
Ring for the King badges	-	-	-	-	-	-	-	-	1,390	-
Other	209	101	51	75	217	29	15	147	163	210
Total expenses	4,261	4,396	5,073	4,666	5,640	3,513	5,240	9,326	11,632	16,986
Excess of income over expenditure	1,992	1,826	1,296	1,483	777	2,328	585	(3,873)	(3,332)	(6,089)
Balance brought forward	15,209	17,101	18,827	19,273	20,656	21,333	24,927	25,412	21,439	18,107
Transfer to Public Relations account	-	-	(750)	-	-	-	-	-	-	-
Transfer from Public Relations account	-	-	-	-	-	1,366	-	-	-	-
Transfer to Harry Turner Account	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	-	-
Balance carried forward	17,101	18,827	19,273	20,656	21,333	24,927	25,412	21,439	18,107	12,018
Education Fund										
Increase in capital	-	-	-	35	-	-	-	-	-	-
Balance brought forward	2,533	2,533	2,533	2,533	-	-	-	-	-	-
Balance carried forward	2,533	2,533	2,533	2,568	-	-	-	-	-	-
Interest received	39	50	38	30	-	-	-	-	-	-
Sponsorship	(165)	(135)	(240)	(60)	-	-	-	-	-	-

THE ESSEX ASSOCIATION OF CHANGE RINGERS TEN YEAR COMPARATIVE FIGURES

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
	£	£	£	£	£	£	£	£	£	£
Balance brought forward	934	808	723	441	-	-	-	-	-	-
Balance carried forward	808	723	521	411	-	-	-	-	-	-
Total	3,341	3,256	3,054	2,979	-	-	-	-	-	-

Recruitment and Training Fund (from 1 January 2019)

Income

Transfer from Education Fund	-	-	-	-	2,979	-	-	-	-	-
Transfer from Harry Turner Fund	-	-	-	-	-	-	-	-	1,473	-
Proportion of subscriptions	-	-	-	-	2,005	1,908	1,818	1,770	1,835	1,950
Interest received	-	-	-	-	62	35	51	53	155	405
Surplus on sale of books	-	-	-	-	-	-	-	-	331	444
In memorium Bernard Sadler	-	-	-	-	-	500	-	-	-	-
Association Training Day	-	-	-	-	-	-	(59)	117	630	938
Handbell Day	-	-	-	-	-	-	(45)	-	-	-
Other	-	-	-	-	214	15	235	22	50	871
	-	-	-	-	5,260	2,458	2,000	1,962	4,474	4,608

Expenditure

Expenditure	-	-	-	-	-	-	544	3,659	-	912
Grants	-	-	-	-	-	-	-	-	494	679
Association Training Day expenses	-	-	-	-	180	-	-	-	120	150
Sponsorship	-	-	-	-	-	-	-	-	236	52
Replacement stays	-	-	-	-	-	-	-	-	660	686
Essex University Freshers Week	-	-	-	-	-	130	-	385	103	267
Expenses	-	-	-	-	180	130	544	4,044	1,613	2,746

Excess of income over expenditure				5,080	2,328	1,456	(2,082)	2,861	1,862
Balance brought forward	-	-	-	-	5,080	7,408	8,864	6,782	9,643
Balance carried forward	-	-	-	5,080	7,408	8,864	6,782	9,643	11,505

Bell Restoration

Income

Districts	3,804	3,354	3,005	2,554	2,070	1,217	864	1,397	3,245	3,424
PCC Donations	5	5	-	-	-	-	-	-	-	-
Proportion of subscriptions	1,996	1,976	2,007	1,975	-	-	-	-	-	-
AGM collection	208	264	274	258	302	-	-	294	278	291
Covenants/gift aid	1,665	1,628	1,705	1,619	1,630	1,428	1,290	1,447	1,638	1,945
Donations	217	230	30	202	225	50	48	10	110	-
Interest received	929	899	767	1,151	1,345	1,014	451	454	786	1,994
Raffle at annual dinner	201	240	270	310	246	-	241	338	182	373
Surplus on sale of books	161	194	163	234	304	88	40	225	-	-
Proportion of Peal fees	118	120	122	78	96	18	18	83	98	-
Easyfundraising/Amazon Smile	-	90	271	382	124	77	139	189	88	86
In memoriam Betty Matson	-	-	2,000	-	-	-	-	-	-	-
EACR Clothing	-	-	-	-	76	19	24	35	10	7
Other	85	116	60	153	84	29	19	13	34	55
	9,389	9,116	10,674	8,916	6,502	3,940	3,134	4,485	6,469	8,175

Expenditure

Grants	3,025	10,560	800	5,000	-	7,884	17,984	19,100	15,750	-
Insurance	318	321	332	340	353	356	357	413	647	653
Handbell insurance	58	58	58	59	60	61	48	48	48	48
	3,401	10,939	1,190	5,399	413	8,301	18,389	19,561	16,445	701

Excess of income over expenditure	5,988	(1,823)	9,484	3,517	6,089	(4,361)	(15,255)	(15,076)	(9,976)	7,474
Balance brought forward	55,869	61,857	60,034	69,519	73,036	79,125	74,764	59,509	44,433	34,457
Balance carried forward	61,857	60,034	69,519	73,036	79,125	74,764	59,509	44,433	34,457	41,931

Balance Sheet

Stocks	1,620	1,649	1,950	1,808	1,680	1,918	1,770	2,082	2,152	2,647
Other debtors and prepayments	1,424	2,737	2,004	1,567	1,308	1,612	1,565	1,732	2,434	11,905
Cash and bank accounts	90,614	88,917	99,091	106,033	115,541	427,688	485,103	466,180	460,479	466,634
Other creditors	(1,078)	(975)	(791)	(1,544)	(1,208)	(704)	(878)	(688)	(1,016)	(936)
	92,580	92,328	102,254	107,864	117,321	430,514	487,560	469,306	464,049	480,250

Represented by

Represented by	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
General Fund	17,101	18,827	19,273	20,656	21,333	24,927	25,412	21,439	18,107	12,018
Essex Ringing Course	4,479	4,637	3,939	4,447	4,792	4,848	4,581	4,664	5,504	6,489
St Mary's Stansted Mountfitchet Fund	3,467	3,522	3,568	3,854	3,999	4,028	4,048	4,152	4,214	4,503
Recruitment and Training Fund (was E	3,261	3,176	2,974	2,979	5,080	7,408	8,864	6,782	9,643	11,505
Bell Restoration Account	61,858	60,035	69,519	73,036	79,125	74,764	59,509	44,433	34,457	41,931
Heath Bequest	-	-	-	-	-	312,813	314,392	316,448	321,180	330,945
Cobb Bequest	-	-	-	-	-	-	68,928	69,462	70,501	72,406
Harry Turner Account	1,056	873	973	1,073	1,173	1,273	1,373	1,473	-	-
Chigwell Ringing School	642	642	642	453	453	453	453	453	453	453
Public Relations Account	716	616	1,366	1,366	1,366	-	-	-	-	-
	92,580	92,328	102,254	107,864	117,321	430,514	487,560	469,306	464,059	480,250

Membership

No. No. No. No. No. No. No. No. No. No.

General 24/01/2025

THE ESSEX ASSOCIATION OF CHANGE RINGERS
TEN YEAR COMPARATIVE FIGURES

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
	£	£	£	£	£	£	£	£	£	£
Ringinġ (full)	968	962	957	952	974	920	863	852	892	951
Ringinġ (junior)	62	49	46	50	59	58	43	36	40	55
Associates	28	27	30	29	28	35	34	41	54	46
Life and Hon Life	66	68	69	70	68	67	71	72	75	73
Life Vice Presidents	6	7	7	7	8	8	9	9	9	8
	1,130	1,113	1,109	1,108	1,137	1,088	1,020	1,010	1,070	1,133
Non-resident	12	17	14	9	11	8	9	6	13	9
	1,142	1,130	1,123	1,117	1,148	1,096	1,029	1,016	1,083	1,142

Independent Examiners' Report to the Trustees of the Essex Association of Change Ringers

We report to the trustees on our examination of the financial statements of the Essex Association of Change Ringers ('the charity') for the year ended 31 December 2024 which comprise the Statement of Financial Activities, the Balance Sheet and related notes.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. Our work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in this report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our work, for this report, or for the opinions we have formed.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

We report in respect of our examination of the charity's financial statements carried out under section 145 of the Act and in carrying out our examination we have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

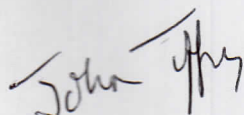
An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently, we express no opinion as to whether the financial statements present a 'true and fair' view and our report is limited to those specific matters set out in the independent examiners' statement.

Independent examiner's statement

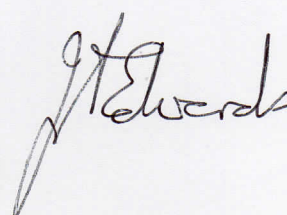
We have completed our examination. We confirm that no material matters have come to our attention in connection with the examination giving us cause to believe that in any material respect:

- accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records.

We have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.



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30 January 2025