

**REGISTERED CHARITY NO. 266869**

**THE SUFFOLK GUILD OF RINGERS FOR THE DIOCESE  
OF ST. EDMUNDSBURY AND IPSWICH  
31 DECEMBER 2020**

# SUFFOLK GUILD OF RINGERS

## CHARITY INFORMATION

Charity registration number: 266869

Charity address: Denton House  
Colchester Road  
Ardleigh  
Colchester  
Essex  
CO7 7NS

Bankers: Barclays Bank Plc  
4 Church Street  
Woodbridge  
Suffolk  
IP12 1DJ

Accountants: BAS Accountants  
1 The Courtyard  
Balls Farm  
Tye Road  
Elmstead Market  
Colchester  
Essex  
CO7 7BB

Donations should be sent to: The Treasurer  
Care of: Stephen Cheek  
Denton House  
Colchester Road  
Ardleigh  
Colchester Road  
Essex  
CO7 7NS

# SUFFOLK GUILD OF RINGERS

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## **Independent Examiner's Report to the Trustees of the Suffolk Guild of Ringers**

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2020 which are set out on pages 5 to 14

### **Responsibilities and basis of report**

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

I report in respect of my examination of the charity's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the act.

### **Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- 2 the accounts do not accord with those records

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

**A E Rutherford ACCA  
BAS Accountants  
1 The Courtyard  
Balls Farm  
Tye Road  
Elmstead Market  
Cplchester  
CO7 7BB**

**Date: 27 January 2021**

## **Trustees' Annual Report for 2020**

The Trustees present their report and financial statements for the year ended 31 December 2020

### **Charity**

**The Suffolk Guild of Ringers for the Diocese of St Edmundsbury and Ipswich** was registered with the Charity Commission on 10 December 1975, registration number 266869. The Charity's registered address is Denton House, Colchester Road, Ardleigh, Colchester, CO7 7NS. It is governed under a constitution originally registered in 1977 and most recently revised in 2019.

### **Principal Objectives**

The main purposes of the Charity are: to promote and encourage the practice of bellringing within the Diocese of St Edmundsbury and Ipswich; to recruit, train and encourage bellringers in the practice of their art; to cultivate the art of scientific change ringing; to promote and advise on the preservation, renovation and augmentation of bells in an efficient condition.

### **Trustees**

The Trustees during the period were:

1<sup>st</sup> January to 19<sup>th</sup> September

Chairman - R P Wilson

Treasurer - S A Cheek

Ringing Master - T G Scase

19<sup>th</sup> September to 31<sup>st</sup> December

Chairman - R P Wilson

Treasurer - S A Cheek

Secretary – K M Gill

Ringing Master - T G Scase

### **Review of Progress and Achievements**

#### **Bellringing**

The year started really well with 98 quarter peals being rung on tower bells in the first three months and 27 peals (compared to 23 in 2019) but then the Coronavirus struck and stopped activity overnight. With the development of online ringing platforms such as Ringing Room and Handbell Stadium and the more traditional use of handbells, 52 additional quarter peals have been rung giving a total of 150. A positive thing to come from the lockdown is the re-emergence of handbell ringing with a total of 21 handbell quarter peals (up from just 4 in 2019). Peal ringing has sadly not re-commenced but, with Guild peal week being held in February, it was not affected by the lockdown and 9 peals were scored.

With its February slot, thankfully the GWP 12-bell trophy did not fall victim to lockdown restrictions and was retained by the Guild with the Norman Tower (Bury St Edmunds) winning the striking competition held at St Mary le Tower, Ipswich. Sadly George was not able to attend the competition in person this year due to ill health and, sadder still, died in early March; ringers from across the world showed their respect and affection for George by ringing peals and quarter peals in his memory but these were somewhat curtailed when ringing ceased in mid-March.

While 2020 was a year of missed opportunities it also showed what an industrious group of people members of the Suffolk Guild are. Events to promote ringing to the wider community such as the 2020 Taster session, which was due to be linked with the Abbey 1000 celebrations in Bury St Edmunds, and the annual Gather event for young church-goers, could not be held but we were still able to promote the Guild through various Radio Suffolk interviews. Both the AGM and the traditional Christmas Ipswich ringing event were held online using Zoom and many towers have kept their bands together with regular on-line social meetings, quizzes and Ringing Room sessions. The St Edmunds Clapper competition, to raise funds for the Bell Restoration Fund, was also re-launched and has already exceeded £500.

On-line meetings have also replaced the Guild Management and Recruitment & Training Committee meetings and, although meeting in person obviously facilitates discussion, the option of holding a virtual meeting will certainly be considered in the future, especially in the winter months.

## **Restoration**

Thankfully this is one area of the Guild's day to day work which has not been completely wiped out by C-19. Restoration and augmentation projects have continued at both Hitcham (completed Nov 2020) and Barham (due to be completed in Jan 2021), and work is in progress at Laxfield and Stowmarket (due to be completed in Spring and Summer 2021 respectively). The Belfry Advisory Committee members have been working hard behind the scenes to ensure that the bellhangers completing this work have received the support of much needed volunteers and hopefully their efforts will be rewarded when we can finally ring on the refurbished and augmented rings of bells. Other projects in the pipeline include Combs, Fornham St Martin, Hoxne, Troston, Framsden and Drinkstone.

## **Guild Finances**

### **Reserves Policy**

The Trustees have formulated a Reserves Policy, in which The Guild will expect to hold at the bank a surplus of approximately one year's running costs.

### **Policies**

All money in the Guild's funds not required for day-to-day purposes is invested or deposited by the Treasurer, as directed by the Guild Management Committee (GMC). Grants from the Restoration Fund are authorised by the GMC, but are only paid after completed work has been approved by the Guild Ringing Master and the Technical Advisor. Grants are normally only offered for work to restore bells and their fittings for full-circle ringing, but may include augmentation and other ancillary work associated with any such project. In order to respond to the short-term need to provide financial support to training activities, the GMC introduced a process to enable grants of up to £50 to be made immediately, at the discretion of the Ringing Master, and grants of up to £500 to be made within seven days at the discretion of the Guild Executive, in both cases subject to appropriate records being kept and presented to the GMC. As an enabling measure, the Public Relations Officer has been given a budget, the purpose being to enable greater flexibility, and faster reaction, to PR recruitment opportunities when they arise.

### **General Fund**

Surprisingly, during a year of little ringing because of the coronavirus pandemic, subscription income was up by 16% compared to 2019. However, it should be borne in mind that this does not necessarily reflect membership numbers for the year, as this income also covers late payers from 2019 and advance payments for 2021. Income from peal fees was understandably down by 63%, with very few peals being rung because of the pandemic restrictions. The apparent doubling in cost for handbell insurance is a function of a changed billing cycle, with two years' renewals occurring in the year. The expense of £915 for lapel badges was an exceptional item, giving us a stock to last several years. The General Fund overall stands at £9,833, which is an increase of 16% over 2019.

### **Restoration Fund**

At year end the Restoration Fund totalled £70,942, including £43,050 already allocated for approved grants and those awaiting payment. This leaves £27,892 available for new grant applications. During the year one new grant of £6200 was approved (Barham), and one grant of £6700 was paid out for the completion of the Hitcham project.

### **Other Restricted Funds**

The Golden Bottle Trust Fund, Library Fund, Handbell Fund, Jubilee Fund, Pipe Family Trust Fund, and St Peter's Sudbury Fund all have positive balances.

R P Wilson

Trustee & Chairman

S A Cheek

Trustee & Treasurer

K M Gill

Trustee & Secretary

T G Scase

Trustee & Ringing Master

December 2020

# SUFFOLK GUILD OF RINGERS

## INCOME AND EXPENDITURE ACCOUNT YEAR ENDED 31 DECEMBER 2020

### GENERAL FUND

	2020		2019	
	£	£	£	£
<b>INCOME</b>				
Subscriptions	9,000		7,774	
Peal Fees	237		648	
Sundry sales	29		4	
Report adverts	195		180	
Donations	316		723	
		<hr/>	<hr/>	
		9,777		9,329
<b>LESS: EXPENDITURE</b>				
Annual report	649		674	
Ringling World advertising	15		14	
Central Council affiliation fee	160		160	
Administrative expenses	541		965	
Hall hire (meetings)	21		273	
Public liability insurance	431		412	
Members' accident insurance	434		418	
Wreaths/donations in lieu	75		75	
Handbell insurance	533		269	
Lapel badges	916		0	
		<hr/>	<hr/>	
		3,775		3,260
<b>SURPLUS FOR THE YEAR</b>		<hr/>	<hr/>	
		6,002		6,069
<b>TRANSFERS TO RESERVES</b>				
To Restoration fund (note 1)		4,619		4,211
<b>BALANCE AFTER TRANSFERS</b>		<hr/>	<hr/>	
		1,384		1,858
<b>GENERAL FUND at 1st January 2020</b>		8,450		6,592
<b>GENERAL FUND at 31st December 2020</b>		<hr/> <hr/>	<hr/> <hr/>	
		9,834		8,450



## SUFFOLK GUILD OF RINGERS

### INCOME AND EXPENDITURE ACCOUNT YEAR ENDED 31 DECEMBER 2020

#### RESTORATION FUND

	2020		2019	
	£	£	£	£
<b>INCOME</b>				
Non resident life membership fees		40		56
Guild meetings and events		40		321
Donations		660		2,033
Interest received (note 2)		640		592
Affiliation scheme		1,375		1,400
Jubilee fund interest (note 2)		37		23
Refund of gift aided donations		1,660		1,421
St Edmund clapper income		611		710
Mini ring Donation		30		285
Guild Dinner Donation		0		138
		<hr/>		<hr/>
		5,093		6,979
		<hr/>		<hr/>
		5,093		6,979
<b>EXPENDITURE</b>				
Grants paid		6,700		1,055
		<hr/>		<hr/>
<b>SURPLUS / (DEFICIT) FOR THE YEAR</b>		(1,607)		5,924
<b>TRANSFERS TO RESTORATION FUND</b>				
From General fund (note 1)		4,619		4,211
		<hr/>		<hr/>
<b>BALANCE AFTER TRANSFERS</b>		3,012		10,135
<b>RESTORATION FUND at 1st January 2020</b>		67,931		57,796
		<hr/>		<hr/>
<b>RESTORATION FUND at 31st December 2020</b>		<u>70,943</u>		<u>67,931</u>

# SUFFOLK GUILD OF RINGERS

## INCOME AND EXPENDITURE ACCOUNT YEAR ENDED 31 DECEMBER 2020

### LIBRARY FUND

	2020		2019	
	£	£	£	£
<b>INCOME</b>		0		0
<b>EXPENDITURE</b>				
CC library subscription		10		10
		<hr/>		<hr/>
<b>DEFICIT FOR THE YEAR</b>		(10)		(10)
<b>TRANSFERS TO LIBRARY FUND</b>				
From General fund		0		0
		<hr/>		<hr/>
<b>BALANCE AFTER TRANSFERS</b>		(10)		(10)
<b>LIBRARY FUND at 1st January 2020</b>		291		301
		<hr/>		<hr/>
<b>LIBRARY FUND at 31st December 2020</b>		<u>281</u>		<u>291</u>

# SUFFOLK GUILD OF RINGERS

## INCOME AND EXPENDITURE ACCOUNT YEAR ENDED 31 DECEMBER 2020

### JUBILEE FUND

	2020		2019	
	£	£	£	£
<b>INCOME</b>				
Donations received		1,500		500
<b>SURPLUS FOR THE YEAR</b>		<u>1,500</u>		<u>500</u>
<b>TRANSFERS TO RESORATION FUND</b>				
Interest received transferred to restoration fund		0		0
<b>BALANCE AFTER TRANSFERS</b>		<u>1,500</u>		<u>500</u>
<b>JULBILEE FUND at 1st January 2020</b>		2,615		2,115
<b>JULBILEE FUND at 31st December 2020</b>		<u><u>4,115</u></u>		<u><u>2,615</u></u>

## SUFFOLK GUILD OF RINGERS

### INCOME AND EXPENDITURE ACCOUNT YEAR ENDED 31 DECEMBER 2020

#### PIPE FAMILY TRUST FUND

	2020		2019	
	£	£	£	£
<b>INCOME</b>				
Donations received	250		50	
Interest received	10		8	
<b>EXPENDITURE</b>				
		260		58
Grants		0		208
<b>DEFICIT / SURPLUS FOR THE YEAR</b>		260		(150)
<b>PIPE FAMILY TRUST FUND at 1st January 2020</b>		901		1,051
<b>PIPE FAMILY TRUST FUND at 31st December 2020</b>		1,162		901

# SUFFOLK GUILD OF RINGERS

## INCOME AND EXPENDITURE ACCOUNT YEAR ENDED 31 DECEMBER 2020

### HANDBELLS FUND

	2020		2019	
	£	£	£	£
<b>INCOME</b>				
Donations received		73		50
<b>EXPENDITURE</b>				
Repairs		0		0
<b>SURPLUS / DEFICIT FOR THE YEAR</b>		<u>73</u>		<u>50</u>
<b>HANDBELLS FUND at 1st January 2020</b>		830		780
<b>HANDBELLS FUND at 31st December 2020</b>		<u><u>903</u></u>		<u><u>830</u></u>

# SUFFOLK GUILD OF RINGERS

## INCOME AND EXPENDITURE ACCOUNT YEAR ENDED 31 DECEMBER 2020

### ST. PETER'S SUDBURY FUND

	2020		2019	
	£	£	£	£
<b>INCOME</b>				
Donations received	0		50	
Interest received	9		15	
	<hr/>	9	<hr/>	65
<b>EXPENSES</b>		0		0
<b>SURPLUS FOR THE YEAR</b>		<hr/>	<hr/>	65
<b>ST. PETER'S SUDBURY FUND at 1st January 2020</b>		2,145		2,080
<b>ST. PETER'S SUDBURY FUND at 31st December 2020</b>		<hr/> <hr/>	<hr/> <hr/>	2,145

# SUFFOLK GUILD OF RINGERS

## INCOME AND EXPENDITURE ACCOUNT YEAR ENDED 31 DECEMBER 2020

### THE GOLDEN BOTTLE TRUST

	2020		2019	
	£	£	£	£
<b>INCOME</b>				
Donations received		0		0
<b>EXPENDITURE</b>				
Books and ART supplies		0		0
<b>DEFICIT FOR THE YEAR</b>		<hr/>		<hr/> 0
<b>GOLDEN BOTTLE FUND at 1st January 2020</b>		4,858		4,858
<b>GOLDEN BOTTLE FUND at 31st December 2020</b>		<hr/> <hr/> 4,858		<hr/> <hr/> 4,858

## SUFFOLK GUILD OF RINGERS

### STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2020

	2020		2019	
	£	£	£	£
<b>CURRENT ASSETS</b>				
Shawbrook/CAF 12mth bonds	40,000		40,000	
Central Board of Finance	51,063		38,748	
Bank current account	2,885		8,973	
Cash in hand	301		300	
		<u>94,249</u>		<u>88,021</u>
<b>TOTAL ASSETS</b>		<u><u>94,249</u></u>		<u><u>88,021</u></u>

### REPRESENTED BY

General fund	9,834	8,450
Restoration fund	27,893	24,381
Restoration grants allocated	43,050	43,550
Library fund	281	291
Jubilee fund	4,115	2,615
Pipe Family Trust fund	1,162	901
Handbells fund	903	830
St. Peter's Sudbury fund	2,154	2,145
The Golden Bottle Trust	4,858	4,858
	<u><u>94,249</u></u>	<u><u>88,021</u></u>

### Notes to the accounts

- Note 1** 50% of the sum of subscriptions and peal fees is transferred to the Restoration fund
- Note 2** The interest received from the CBF General fund & CAF bonds is distributed to the Jubilee Fund, Restoration Fund and Pipe Family Trust Fund in proportion to their respective capital sums.
- Note 3** The Jubilee Fund interest is transferred directly to the Restoration Fund.



# SUFFOLK GUILD OF RINGERS

## STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2020

### ASSETS

The Guild owns a number of assets in addition to the various bank balances.  
The main items (with approximate replacement costs) are:

Handbells	30,000
Library	13,000
Vestey Ring	4,900
Stock of lapel badges	900
Other assets	2,700

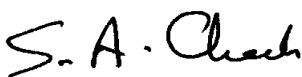
### Grants - Approved and Paid

	Approved pre-2020	Approved 2020	Date Approved	Grants Paid	Grants Unpaid	Date Paid
Ipswich, St. Clement	500		22/10/2017		250	16/8/18
Stowmarket	11,000		17/02/2018		11,000	
Laxfield	12,000		17/02/2018		12,000	
Fornham St Martin	5,600		17/02/2018		5,600	
Combs	8,000		30/06/2019		8,000	
Hitcham	6,700		30/06/2019	6,700		18/11/2020
Barnham		6,200	28/06/2020		6,200	
	<u>43,800</u>	<u>6,200</u>		<u>6,700</u>	<u>43,050</u>	

### APPROVED:

We approve the accounts on pages 2 to 14 and confirm that the records produced, together with the information and explanations supplied to BAS Accountants, constitute a true and correct record of all the transactions of the charity for the year ended 31 December 2020.

S Cheek



Date: 02 February 2021