

Meeting of the Suffolk Guild of Ringers Management Committee

Saturday 9th February at Stowupland Church Hall, 2pm



1) Welcome

- a) The Chairman opened the meeting at 14:10 and welcomed members especially those new to the committee.
- b) Members present:
 - I. **Officers;** Chairman Rowan Wilson (RW), Treasurer Stephen Cheek (SC), Ringing Master Tom Scase (TS), Chairman of the BAC Winston Girling (WS).
 - II. **NW District;** Neal Dodge (ND), Jed Flatters (JF), Maureen Gardiner (MnG), David Steed (DS), Gordon Slack (GS).
 - III. **NE District;** Philip Gorrod (PG), Jonathan Stevens (JS), Sarah Plummer* (SP), Kate Gill* (KG).
 - IV. **SE District;** Mary Garner (MyG), Mark Ogden (MO), Eric Brown* (EB), Jenny Scase* (JS).
 - V. **SW District;** Pam Ebsworth (PE), Richard Knight* (RK).
 - VI. *Asterisk indicates members newly elected to the GMC in the recent round of ADMs.*
- c) Members all introduced themselves.

2) Apologies

- a) Apologies were received from Carl Melville, David Smith, Jonathan Williamson, and Michelle Rolph.

3) Absent friends

- a) The meeting stood and remembered the following members.
 - I. **Maureen Slinger** of Palgrave, a member for 10 years and tower captain at Palgrave.
 - II. **Rolie Whiting** of Nayland, a member for 46 years. Rolie rang 25 peals for the Guild and held the roles of SW District Treasurer and Secretary, Guild Chairman, Central Council representative, maintenance officer, and Guild Vice President. He was elected a Life Honorary Member in 2002.
 - III. **Charles Ablitt** of Stratford St Mary, a member for 59 years. Charles rang 2 peals for the Guild and was a member of the SW district committee and, restoration & maintenance committee in addition to being Hadleigh deanery rep.
 - IV. **Hubert Mitson** of Buxhall, a member for 62 years. Hubert rang 72 peals for the Guild and held the roles of West Central District Secretary, Central District Chairman, and Pearson Handbell Trustee. Hubert donated the Mitson Shield in 1963 which is awarded at the annual Guild striking contest to winning 6 bell method band.
 - V. **Graham Morrey** of Lavenham.
 - VI. **Douglas Pope** of Southwold a member for 34 years.
- b) The meeting also remembered Jane Wood and Bryan Crouch who rang in Suffolk.

4) Minutes of the previous meeting

- a) The minutes from the meeting on Sunday 18th October 2018 had been circulated prior to the meeting.
- b) Amendments proposed:
 - I. Under section 11 'AGM 2019' MG stated that she had corresponded with Dave Butcher but he would not be running the course
 - II. SC corrected some grammatical errors in minutes
- c) With the listed amendments being made, MO proposed they were signed as a true record of the meeting, JF seconded the proposal. The committee unanimously agreed.

5) Matters arising from the previous minutes

- a) Action Log from last meeting

Item No.	Action	Action	Status
6.b.II	Forward all communications with the Suffolk Community Foundation to ND	RW	Done
7.b.VIII.1	To check how long the Guild has to keep its financial records for	PG	Done
7.b.VIII.2	Move the Guild's accounting records older than 10 years to the Guild Library	SC/RW/JF	Now moved
7.b.IX	Contact the Charity Commission to ensure their listed objectives for the Guild are correct	SC	Done
7.b.X	Provide contact details of anyone they know who would be cheaper than Larking Gowen as independent examiner to SC.	All GMC members	Done (no cheaper alternative has been found)
7.e.II.2	Discuss how to ensure ringers are trained and retained for installations that are given grants	RW,TS and R & T	This was discussed at R & T meeting
7.f.II	Contact MO with the names of Young Ringers who can attend the next Young Ringers' event	All GMC members	No YR event was held
7.f.I	Read the latest R & T Committee minutes which are on the website	All GMC members	Done

10.b	Coordinate the photos for the 2022 Ringing World calendar along with Mike Whitby over the next year	MC	Ongoing
13.a.II	Seek out potential people for the upcoming vacant roles of PRO & secretary	All GMC	To discuss
13.d	Bring amended Guild logo that works on Guild clothing to the next GMC	SC	Issue resolved Text colour will be modified to suit colour of garment.

6) Correspondence

- a) A letter had been received from the Lord Lieutenant of Suffolk Lady Clare, Dowager Countess of Euston containing message of thanks for our armistice ringing. A copy of this is now on the website. <https://www.suffolkbells.org.uk/images/LordLieutenantsLetter201812.jpg>
- b) Correspondence had been received from Nikki Thomas, manager of the Mancroft Ringing Discovery Centre, regarding establishing links between the Guild and the centre. This is discussed in the webmaster's report.

7) Officers' Reports (*The reports are attached to these minutes.*)

a) Treasurer's Report (SC)

I. General Fund deficit

- (a) SC states that the Guild has for at least the last 10 years been in an untenable position where the Guild's guaranteed income (half of the total subscription fees) has not been able to cover our expected expenses; therefore subscriptions must be increased.
- (b) MnG asked what the level of the shortfall was. SC replied that the shortfall was around £1,500 therefore an extra £3,000 of subscriptions would be needed. *A chart showing the historic figures is included in the Treasurer's report under Appendix B.*
- (c) MnG then asked what this works out in terms of increase required per person. SC said that it depends on the approach that we wish to take but to match the deficit he recommends around an extra £5 per person.
- (d) SC commented that there were other options of reducing the deficit including looking at things like insurance and the routing of gift aid reclaim into the general fund rather than the BRF.

II. Insurance

- (a) SC noted that in his report he proposes that we change the Guild insurance policy to one that extends the age range to 80 which might be an incentive to any sceptics if we were to alter the ranges for reduced subscription.
- (b) KG commented that the Guild's current insurance policy has quite a number of restrictive clauses and is quite cheap in comparison so thought should be given to increasing the coverage of the insurance in return for high subscriptions or payments from towers.
- (c) MyG questioned whether the policy from Ecclesiastical would cover the East Bergholt ringers. SC replied that he no knowledge of this special arrangement. The meeting established that a change of policy wouldn't have any effect on the ringing or ringers at East Bergholt.
- (d) Regarding the change in coverage that the Guild would get from Ecclesiastical, PG commented that amount given in the event of death or injury is a token amount and doesn't make much difference in practice.

III. RW introduced the charts that ND had provided, one showing the results of the survey taken at the 2015 AGM on changes to subscription fee age ranges, and the other charting the changes in demographic makeup of our membership from 1988. *The charts are attached to these minutes.*

IV. The meeting concluded that there was a clear appetite from the membership to change or remove the subscription reductions we currently offer to members based on age, and that due to demographic trends change was needed.

V. The role of grant giving by the Guild

- (a) PG pointed out that it is only due to our policy of putting half of the subscriptions into the Bell Restoration Fund (BRF) that we need to increase subscription, and questioned whether we wished to continue giving grants at the current level.
- (b) Speaking from experience of a bell restoration project MnG said the Guild's grant is very useful in securing grants from other organisation but did seem very generous in amount offered.
- (c) RK said that churches are becoming redundant in greater numbers including those that we have given grants to, so thought should be given to the sustainability of installations and churches when awarding grants. RW replied that the committee is aware that we need to better assess the long term viability of projects and work is being undertaken to achieve this.

VI. Changes to fees

- (a) SC proposed that **rates are increased for, ordinary members by £5 to £20, 65-74 members by £5 to £15, and affiliated, NRL, & FTE members by £3 to £10.** While still retaining the current age bands i.e 75 & over members are free. As part of this proposal SC recommends that

we move from our current personal accident insurance providers, Amtrust, to Ecclesiastical which will extend coverage to members up the age of 80.

- (b) PG said that the proposal doesn't take into account the results from the 2015 survey which showed that **over two thirds of members wanted a change in the age banding**. ND agreed.
- (c) GS proposed a change to the age ranges by moving the starting point for free membership to 80 in line with the alternative insurance cover.
- (d) ND proposed and PG seconded an amendment that **all age ranges are shifted upwards by 5 years (i.e over 70 reduced, over 80 free)**. GS subsequently withdrew his amendment.
- (e) A discussion clarified that this change would apply universally and no 'grandfather' rights would apply to those who would no longer be eligible for free or reduced subscription as a result of this change.
- (f) **The committee unanimously voted to approve the change in subscription rates.**
- (g) PG highly recommended that this decision be widely publicised, including the charts, to make people more aware of the coming vote and change in rates.
- (h) RK asked if the rates could be set for 5 years to give people certainty. The meeting agreed that it shouldn't commit to this but past experience has shown that the rates are unlikely to increase each year.

Chart 1. - Changes to subscription rates approved by the GMC

Current Subscription rates		Subscription rates from 2020	
Membership type	Subscription rates	Membership type	Subscription rates
Full adult member	£15	Full adult member	£20
Member over 65	£10	Member over 70	£15
Member over 75	Free	Member over 80	Free
Member in full time education	£7	Member in full time education	£10
Associate Member	£7	Associate Member	£10
Non Resident Life Member	£7	Non Resident Life Member	£10

VII. *Changes to insurance*

- (a) SC proposed & PG seconded that we switch our personal accident cover from Amtrust to Ecclesiastical. This will approximately halve our PAC insurance costs from £800 to £418.
- (b) **The committee voted to approve the change in insurance provider, with no members voting against and four abstentions.**
- (c) **Action-** RW & SC will clarify the situation with East Bergholt.
- (d) **Action-** SC & RW will provide clarification to WG on the cover for BAC members.
- (e) The discussion around handbell insurance was deferred until the next meeting as it is not due for renewal until January 2020.

VIII. *Donations made by the Guild.*

- (a) SC questioned whether he had authority to make the usual donations that the Guild usually makes to various bodies including, the Friends of St Edmundsbury Cathedral, the Friends of St Peters Sudbury, and Suffolk Historic Churches Trust as this authorization was previously made at AGMs. SC said he found evidence of this last happening around 10 years ago.
- (b) The meeting did briefly discuss the purpose and origin of these donations but agreed to defer a full discussion till the next GMC meeting.

b) Ringing Master's Report (TS)

- I. No comments

c) Recruitment and Training Committee (TS)

- I. TS ran through the last meeting with formal minutes to be put on the website shortly.
- II. He spoke about the topics they had discussed including young ringers, ART courses, and district training events.
- III. The R & T committee had received correspondence from ART Management Committee member Lesley Belcher. She had seen our R & T minutes and commented that ART were happy for us to have ART produced material on our website and to stress that the M1 course is not a prerequisite for M2 course.
- IV. For the Golden Bottle trust grant, the committee is to shortly invite districts to submit funding requests for the money that is available.
- V. Regarding ensuring the long term sustainability of installations to which we award grants, the R & T committee feel this a relative straight forward matter to achieve as a lot of actions that we would look for are required as part of heritage lottery funding applications.
- VI. A discussion on open days & taster days was followed with MnG & JS stressing the importance of having 'local' open days rather a single tower as it gives better retention when it comes to people learning to ring. The meeting also discussed the possibility of holding something alongside the annual Suffolk Churches sponsored walk event in September.

d) Belfry Advisory Committee report (WG)

- I. WG provided an update that the headstock for Bredfield was now ready at Taylors having had new gudgeons and bearing.

- II. At Redgrave the bells are now going in.
- III. Following remedial work at Little Cornard, the bells are now ready for inspection.

e) Young Ringers (MO)

- I. The meeting discussed the current state of Young Ringers in the Guild.
- II. RW highlighted the importance of not just asking Young Ringers but letting MO know the feedback you're getting so that we can assess if the message is getting out or whether another approach is needed.

f) Membership Secretary & Safeguarding Officer (MyG)

- I. Two more applications for membership have been received.
- II. The C2 training is booked for the AGM day and will be run by Craig Hutton in the Gladwyn Room at St Margaret's Church Hall.

g) Public Relations Officer (ND)

- I. RW commented that she hoped the ringing for armistice would spark more collaboration between groups of ringers who were brought together to cover all the towers.

h) Webmaster's Report (MyG on behalf of Chris Garner)

- I. There is now a privacy policy for the website in place.
- II. **Action-** Chris Garner will email around the website's privacy policy.

- i) The officers' reports were proposed by JS & seconded by RK for adoption. The meeting unanimously approved.

8) Applications for grants and grants outstanding.

- a) There were three possible applications for grants but all three have been withdrawn.
- b) At Hintlesham no further information was provided on the work undertaken so a grant application cannot be progressed.
- c) With the applications for Combs and Hitcham, the BAC was not in agreement on, the itemised list of work that should be used as a basis to award a grant on therefore the applications have been withdrawn. Also Combs had not provided three quotes for the work which is a grant condition.
- d) PG commented that on the face of it the project at Combs, in terms of sustainability, did not seem very sensible, given that it will be a ring of 10 where previously there has been no bells, just a few miles from Stowmarket which are due to be a ring of ten as well.
- e) **Action-** BAC and R & T will meet to discuss the action to be taken to improve the grant conditions by incorporating requirements around the sustainability of installations.
- f) PG commented that the Guild has certain strengths; these are providing advice and practical assistance with restorations and maintenance. However fund raising is not one of our strengths and perhaps the Guild needs to refocus.

9) Ratification of Non Resident Life Members.

- a) Two NRLMs require ratification: Charlotte Boyce and Janet Garnett.
- b) The meeting unanimously ratified these NRLMs.

10) Central Council Meeting 2022

- a) Photos for the calendar are being progressed by Mike Whitby and Mike Cowling

11) AGM 2019

- a) All preparations have been completed.
- b) **Action-** RW to send out an invitation to all members for the AGM including a link to a copy of the annual report.
- c) **Action-** Members who are due to be awarded a 50 years of membership certificate are to be specifically invited to the AGM by district chairmen.

12) Small Charities Support Network (Policies)

- a) With PG chairing, MyG & GS were appointed by the GMC to form a subcommittee with a view to adapt relevant policies, available through the small charities support network, for Guild use. SC will be called upon to advise on policies that require the treasurer's input.

13) Succession Planning

- a) The meeting discussed the vacant roles including Secretary, Public Relations Officer, and Guild Magazine team.
- b) ND confirmed that he would be happy to act as GMC minute secretary thus relieving any future secretary of that duty if they did not wish to do it.

14) Guild Social 2019

- a) The social will be hosted by the NE district on the 21st Sept, KG ran through the proposal for the event.
- b) It will involve a car treasure hunt with ringing at three towers followed by a meal likely at Holton village hall nr Halesworth.
- c) RW clarified whether it would be cycle friendly, PG answered that it likely would be.

15) Any other business

- a) Regarding the correspondence received from the Mancroft Ringing Discovery Centre; the meeting agreed that events would be added to the website but due to space constraints and the volume of MRDC event it would not be added to 'What's On.'
- b) **Action-** RW start a three/four monthly email to the membership highlighting the excellent resources available on the website. This may also be a backup option for the Guild Magazine.
- c) Meeting closed at 16:17.

16) Date of next meeting: Sunday 30th June 2019

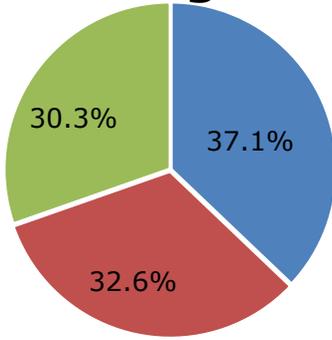
Action Log

Item No.	Action	Action Holder
7.a.VII.C	To clarify the situation with East Bergholt regarding the new insurance policy.	RW & SC
7.a.VII.D	To provide clarification to WG on the cover for BAC members.	SC
8.a.II	Email around the website's privacy policy to GMC members.	Chris Garner
8.e	Organise a meeting between BAC and R & T members to discuss grant conditions	RW & WG
11.b	send out an invite to all members for the AGM including a link to a copy of the annual report	RW
11.c	Specifically invite members who are due to be awarded a 50 years of membership certificate to the AGM	District Chairmen/Peter Harper
15.b	To start a three/four monthly email to the membership highlighting the excellent resources available on the website.	RW

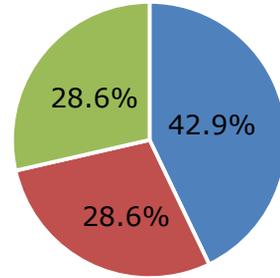
Do you think the start point for reduced subscriptions should:

■ Increase to 70 ■ Be removed ■ Stay the same (i.e. 65)

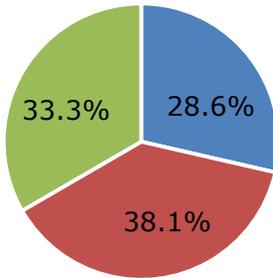
All ages



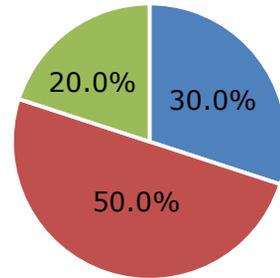
Younger than 65 years



Between 64 & 74 years



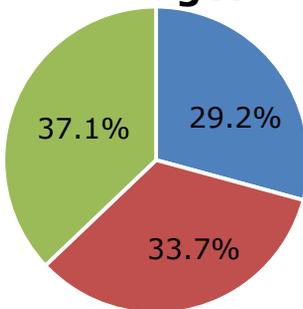
75 years & over



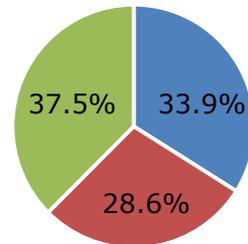
Do you think the start point for free subscriptions should:

■ Increase to 80 ■ Be removed ■ Stay the same (i.e. 75)

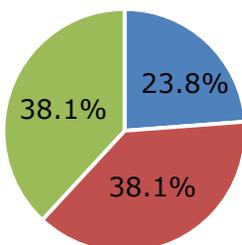
All ages



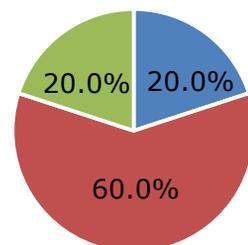
Younger than 65 years



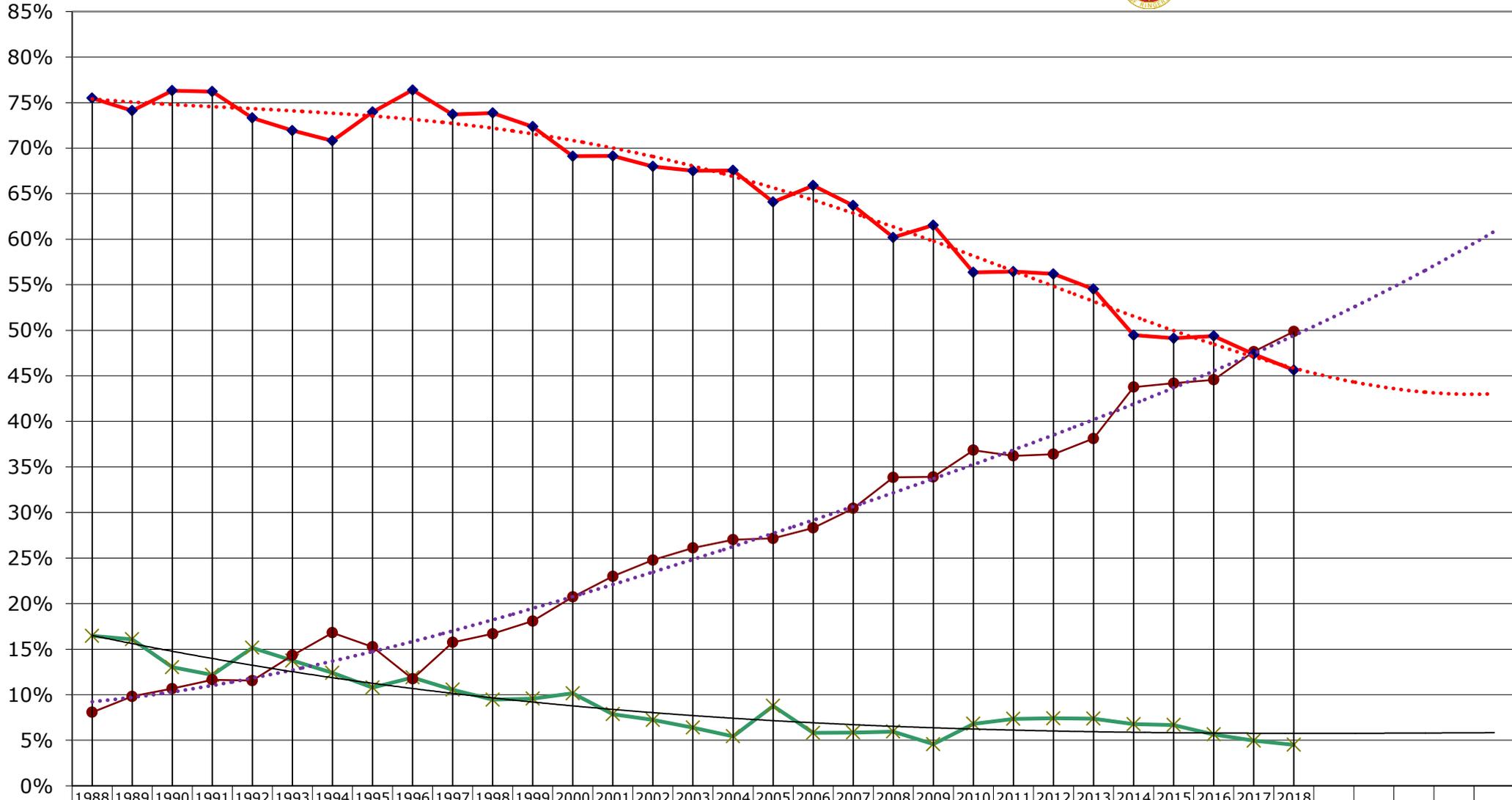
Between 64 & 74 years



75 years & over

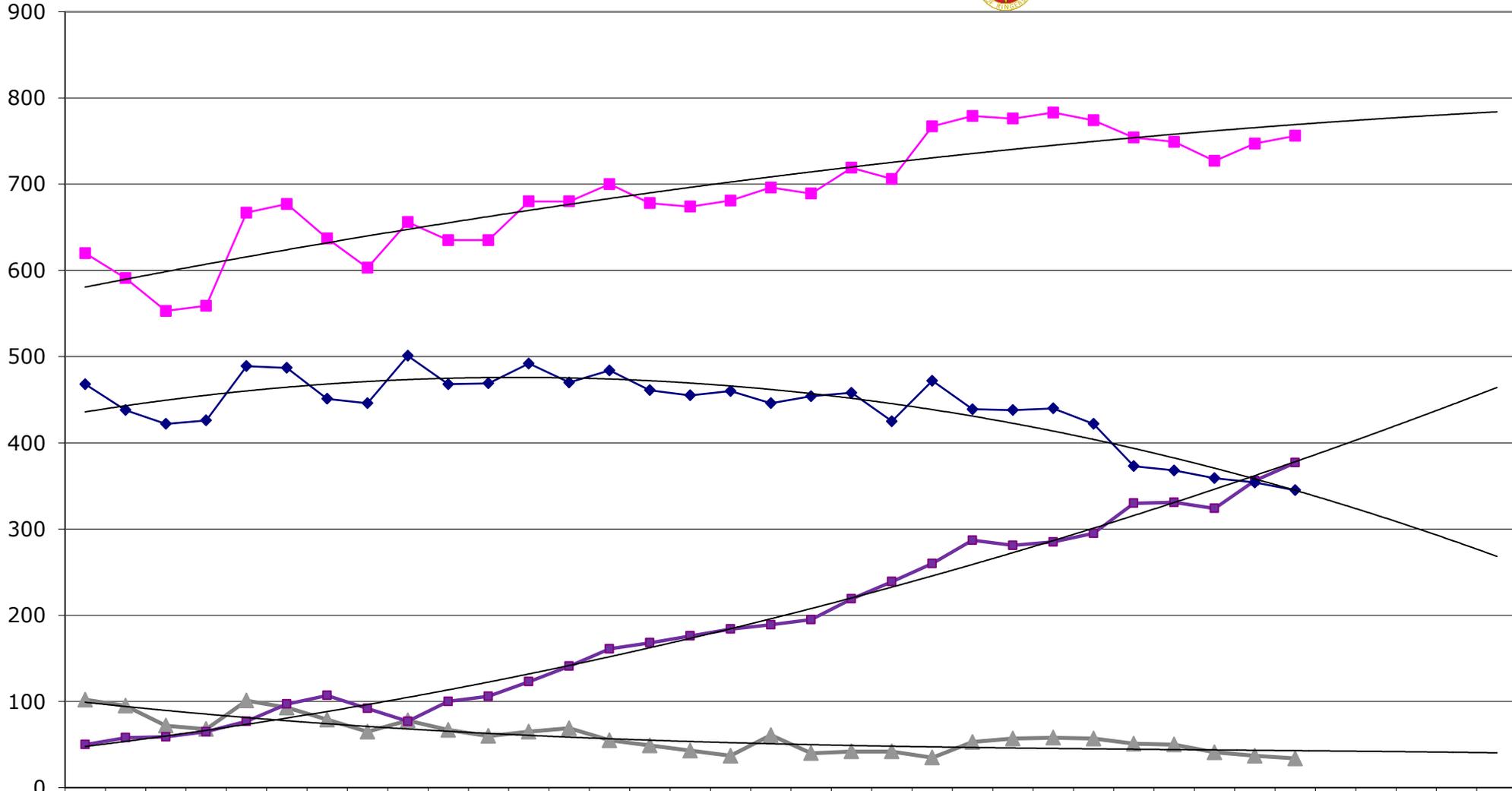


Composition of Guild Membership 1988-2018 (% of total)



	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018					
%Junior	16.5	16.1	13.0	12.2	15.1	13.7	12.4	10.8	11.9	10.6	9.4%	9.6%	10.1	7.9%	7.2%	6.4%	5.4%	8.8%	5.8%	5.8%	5.9%	4.6%	6.8%	7.3%	7.4%	7.4%	6.8%	6.7%	5.6%	5.0%	4.5%					
%Senior	8.1%	9.8%	10.7	11.6	11.5	14.3	16.8	15.3	11.7	15.7	16.7	18.1	20.7	23.0	24.8	26.1	27.0	27.2	28.3	30.5	33.9	33.9	36.8	36.2	36.4	38.1	43.8	44.2	44.6	47.7	49.9					
%others	75.5	74.1	76.3	76.2	73.3	71.9	70.8	74.0	76.4	73.7	73.9	72.4	69.1	69.1	68.0	67.5	67.5	64.1	65.9	63.7	60.2	61.5	56.4	56.4	56.2	54.5	49.5	49.1	49.4	47.4	45.6					

Membership of the Guild 1988-2018



	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018					
Junior	102	95	72	68	101	93	79	65	78	67	60	65	69	55	49	43	37	61	40	42	42	35	53	57	58	57	51	50	41	37	34					
Senior	50	58	59	65	77	97	107	92	77	100	106	123	141	161	168	176	184	189	195	219	239	260	287	281	285	295	330	331	324	356	377					
Others	468	438	422	426	489	487	451	446	501	468	469	492	470	484	461	455	460	446	454	458	425	472	439	438	440	422	373	368	359	354	345					
Total	620	591	553	559	667	677	637	603	656	635	635	680	680	700	678	674	681	696	689	719	706	767	779	776	783	774	754	749	727	747	756					

SUFFOLK GUILD OF RINGERS

General Management Committee Meeting 10th February 2019

TREASURER'S REPORT

1) The financial position at 24th January 2019 is as below:

Allocation of funds

General Fund	£7,783.46
Restoration Fund	£20,176.39
Restoration Grants Allocated	£38,850.00
Library Fund	£301.22
Handbell Fund	£780.00
The Golden Bottle Trust	£4,858.00
Jubilee Fund	£2,115.00
The Pipe Family Trust Fund	£1,051.62
St. Peter's Sudbury Fund	£2,080.28
TOTAL	£77,995.97

It is too early in the year to make realistic summaries about individual item of income or expenditure, save to say that subscriptions for the year to date stand at £2130.

Grants approved, paid and unpaid:

	Approved pre-2019	Approved 2019	Date Approved	Grants Paid	Grants unpaid	Date Paid	
Ipswich, St Clement	500.00		22/10/2017		250.00	16/08/2018	Part Paid
Little Cornard	10000.00		17/06/2017		10,000.00		
Stowmarket	11000.00		17/02/2018		11000.00		
Laxfield	12000.00		17/02/2018		12000.00		
Fornham St Martin	5600.00		17/02/2018		5600.00		
	39,100.00	0.00		0.00	38,850.00		

£20176.39 is currently available for future grants.

2) Accounts for 2018

The full accounts for 2018 have been completed and are currently with our independent examiners (LarkingGowen). They are attached as "Appendix A" to this report. Although the General Fund end of year figure of £6591.83 is £1744.05 up on 2017, it should be noted that our only guaranteed income (i.e. 50% of subscriptions') was once again less than our

expenditure, as has been the case for at least the last ten years. This is not a long-term tenable situation. (See analysis "Appendix B").

Despite 2018 subscriptions being over £1000 down on 2017 when I reported at the October GMC meeting, hard work by district treasurers yielded excellent results and at year end they were only £6 down!

The relatively small amounts of cash held at District level have now, on LarkingGowen's advice, been incorporated into the accounts.

3) Subscriptions

Following on from my comments in the previous section, we need to address the issue of subscription levels. I believe that we should set our budget so that our known and guaranteed income (i.e. 50% of subscriptions) covers anticipated expenses. To alleviate the in-balance we could take various actions:

- a) Increase subscriptions
- b) modify the percentage given to the Restoration Fund
- c) modify the percentage of peal fees given to the Restoration Fund
- d) allocate HMRC tax reclaimed to the General Fund rather than the Restoration Fund
- e) look at other expenses to see if reductions can be obtained (see Insurance section below)

A decision needs to be made at this meeting, in readiness for a proposal at April's AGM.

4) Insurance

We currently have three separate insurance policies. One for Public Liability and the Vestey Ring (Ecclesiastical), a second one for Personal Accident (AmTrust), and the third for Handbell insurance/duplicate Personal Accident cover (Balens). I believe that we could achieve savings by consolidating these policies. The Personal Accident cover is quite complex in its benefits, and significantly gives much reduced benefits to the over 65s. By switching this cover to Ecclesiastical, we could save up to £400 whilst still retaining a useful amount of cover. **Importantly, Ecclesiastical cover would include full cover up to 80 years of age.** A summary of the comparative benefits are contained in "Appendix C". I need the GMC's agreement for any changes at this meeting, as renewals will be due before the June meeting. The Handbell insurance has recently been renewed, so this can be a topic for discussion later in the year.

5) Clothing

The production of Guild clothing has now been resumed, with the logo now modified to match up with the definitive version. I was able to add £50 to the Guild's funds back in December (included in Sundry Sales), representing an accumulated surplus since 2016. This brings the total generated by clothing sales to £150 since its re-introduction in 2011.

6) St Edmunds Clapper Competition

There were just two eligible donations in 2018 for the St Edmunds Clapper competition

- a) Sproughton Burns Night £250
- b) The Millbeck Ring £50

The winner is therefore Sproughton

7) Proposed donations

I have noted that after 2007 we dropped the process of agreeing the rates for donations at the AGM. I consider that the donations for 2020 should be formally agreed upon at the 2019 AGM, and therefore suggest the following:

Suffolk Historic Churches Trust	£50
Friends of St Edmundsbury Cathedral	£50
Friends of St Peter's, Sudbury	£50
In memoriam wreaths/donations in lieu	£25

8) Incoming donations x2

I have received two incoming donations this year which are worthy of mention:

- a) £50 from B & P Pateman from Hertfordshire, who are friends of Peter & Jane Harper and who often join them for the "2nd Tuesday" ringing. They have requested that this might possibly be used in some way to encourage new ringers.
- b) £270.40 from donations in memory of Rolie Whiting. Rolie's stated charities were the East Anglian Air Ambulance and our own Guild. We ourselves gave the standard £25 donation in lieu of a wreath to the Air Ambulance.

Both of these donations have been appropriately acknowledged.

Stephen Cheek – Treasurer

25-01-2019

SUFFOLK GUILD OF RINGERS
2018 Accounts

General Fund	Year 2018		Year 2017	
	£	£	£	£
Income				
Donations	1,315.00		572.75	
Subscriptions	7,419.00		7,425.00	
Peal Fees	810.00		698.00	
Report & Magazine Advert. receipts	250.00		245.00	
Sundry Sales	54.00		15.00	
		9,848.00		8,955.75
Expenditure				
Annual Report	1,108.81		938.28	
Guild Magazine	0.00		460.00	
Members Accident Insurance	796.73		733.34	
Public Liability Insurance	397.61		376.75	
Handbell Insurance	265.91		248.08	
Administration	471.68		728.90	
Donations	0.00		300.00	
Central Council affiliation	160.00		120.00	
Travel & Subsistence	0.00		149.50	
Hall Hire (Meetings)	348.50		379.00	
Wreaths/Donations in Lieu	75.00		50.00	
Equipment	0.00		303.13	
Ringling World Adverts	19.36		76.50	
		-3,643.60	4,863.48	-4,863.48
Net income		<u>6,204.40</u>		<u>4,092.27</u>
Transfers				
Restoration Fund - Guild Dinner subsidy	345.75		0.00	
Restoration Fund (note 1)	4,114.50		4,061.50	
Total of transfers	4,460.25	-4,460.25	4,061.50	-4,061.50
Net income/expenditure after transfers		<u>1,744.15</u>		<u>30.77</u>
General Fund as at 1-Jan-18		<u>4,847.78</u>		<u>4,817.01</u>
General Fund as at 31-Dec-18		<u>6,591.93</u>		<u>4,847.78</u>

Restoration Fund

	Year 2018		Year 2017	
	£	£	£	£
Income				
Refund of gift aided donations		1,274.57		2,877.62
Affiliation Scheme		1,330.00		1,595.00
St. Edmund Clapper income		300.00		215.00
Donations		120.00		787.45
Interest Received (note 2)		570.01		509.30
Guild Meetings and Events		742.81		0.00
Young Ringers funds		0.00		0.00
NRLM Fees		98.00		21.00
Jubilee Fund interest		21.07		16.97
Mini Ring				
- donations		95.00		145.00
- expenses		0.00		0.00
		<u>95.00</u>		<u>145.00</u>
		95.00		145.00
Guild Dinner				
income		2,444.00		0.00
expense		2,789.75		0.00
subsidy from General fund		345.75		0.00
		0.00		0.00
		<u>4,551.46</u>		<u>6,167.33</u>
		4,551.46		6,167.33
Expenditure				
Grants Approved in Year		28,900.00		15,575.00
Previously approved Grants		29,575.00		0.00
Donations		1,136.80		0.00
BAC Expenses		51.14		68.95
		<u>59,662.94</u>		<u>15,643.95</u>
		-59,662.94		-68.95
Net income/expenditure		<u>-55,111.48</u>		<u>6,098.38</u>
		-55,111.48		6,098.38
Transfer from General Fund (note 1)		4,114.50		4,061.50
Restoration Fund as at 1-Jan-18		<u>69,942.62</u>		<u>59,782.73</u>
Restoration Fund as at 31-Dec-18		<u><u>18,945.64</u></u>		<u><u>69,942.62</u></u>

Restoration Allocated Grants

Income				
Transfer From Restoration Fund (i.e.Grants approved)		58,475.00		0.00
Expenditure				
Grants Paid		<u>-19,300.00</u>		<u>12,333.25</u>
Net income/ expenditure		<u>39,175.00</u>		<u>-12,333.25</u>
Allocated Grant Fund as at 1-Jan-18		-325.00		12,008.25
Allocated Grant Fund as at 31-Dec-18		<u><u>38,850.00</u></u>		<u><u>-325.00</u></u>

	Year 2018	Year 2017
	£	£
Recruitment & Training		
The Golden Bottle Fund		
Income		
Donations received	0.00	5,000.00
Expenditure	142.00	0.00
Net Income	-142.00	5,000.00
The Golden Bottle Trust as at 1 Jan 18	5,000.00	0.00
The Golden Bottle Trust as at 31 Dec 18	<u>4,858.00</u>	<u>5,000.00</u>
<hr/>		
Library Fund		
Income		
Donations received	0.00	0.00
Expenditure	10.00	0.00
Net income	-10.00	0.00
Transfers from General Fund	0.00	0.00
Library Fund as at 1-Jan-18	311.22	311.22
Library Fund as at 31-Dec-18	<u>301.22</u>	<u>311.22</u>
<hr/>		
Handbell Fund		
Income		
Donations Received	20.00	25.00
Expenditure	24.00	
Net Income	-4.00	25.00
Handbell Fund as at 1-Jan-18	784.00	759.00
Handbell Fund as at 31-Dec-18	<u>780.00</u>	<u>784.00</u>
<hr/>		
Jubilee Fund		
Income		
Donations Received	50.00	50.00
Net Income	50.00	50.00
Jubilee Fund Capital as at 1-Jan-18	2,065.00	2,015.00
Jubilee Fund Capital as at 31-Dec-18	<u>2,115.00</u>	<u>2,065.00</u>
<hr/>		
Interest is paid direct to the Restoration Fund		
<hr/>		
The Pipe Family Trust Fund		
Income		
Donations received	0.00	0.00
Interest allocated (note 2)	10.38	8.48
	<u>10.38</u>	<u>8.48</u>
Expenditure		
Grants	0.00	0.00
Net income/ expenditure	10.38	8.48
Trust fund as at 1-Jan-18	1,041.24	1,032.76
Trust fund as at 31-Dec-18	<u>1,051.62</u>	<u>1,041.24</u>
<hr/>		
St.Peter's Sudbury Fund		
Income		
Donations Received	72.00	85.00
Interest Received	9.29	5.04
	81.29	90.04
Expenditure	0.00	0.00
Net income	81.29	90.04
St. Peter's Sudbury Fund as at 1-Jan-18	1,998.99	1,908.95
St. Peter's Sudbury Fund as at 31-Dec-18	<u>2,080.28</u>	<u>1,998.99</u>

Balance Sheet as at 31-Dec-2018**Current Assets**

	Year 2018	Year 2017
	£	£
2 x CAF 12mth bonds	0.00	48,095.01
C.B.F. General a/c	61,334.85	18,214.34
C.B.F. St.Peter's a/c	2,008.28	1,797.59
Barclays Current Account	11,911.53	17,558.91
District Cash in hand	319.03	0.00
	75,573.69	85,665.85

Representing

General Fund	6,591.93	4,847.78
Restoration Fund	18,945.64	69,942.62
Restoration Grants Allocated	38,850.00	-325.00
Library Fund	301.22	311.22
Handbell Fund	780.00	784.00
The Golden Bottle Trust	4,858.00	5,000.00
Jubilee Fund	2,115.00	2,065.00
The Pipe Family Trust Fund	1,051.62	1,041.24
St. Peter's Sudbury Fund	2,080.28	1,998.99
	75,573.69	85,665.85

Assets

The Guild owns a number of assets in addition to the various bank balances.

The main items (with approximate replacement costs) are:

Handbells	30,000.00
Library	13,000.00
Vestey Ring	4,900.00
Other Assets	2,700.00

Grants - Approved and Paid 2018

	Approved pre-2018	Approved 2018	Approval Date	Grants Paid	Grants unpaid	Date Paid
	£	£		£	£	£
Ipswich St Margarets	12,000.00		18/06/2016	12,000.00		15/04/2018
Ipswich, St Clement	500.00		22/10/2017	250.00	250.00	16/08/2018 (Part paid)
Boxford	300.00		18/02/2017	300.00		22/06/2018
Brandeston	1,000.00		22/10/2017	1,000.00		20/02/2018
Bacton	200.00		22/10/2017	200.00		21/06/2018
Little Cornard	10,000.00		17/06/2017		10,000.00	
Cretingham	4,000.00		17/06/2017	4,000.00		03/06/2018
Offton	1,250.00		17/06/2017	1,250.00		06/06/2018
Stowmarket		11,000.00	17/02/2018		11,000.00	
Laxfield		12,000.00	17/02/2018		12,000.00	
Fornham St Martin		5,600.00	17/02/2018		5,600.00	
Gt Barton		300.00	17/02/2018	300.00		03/11/2018
	29,250.00	28,900.00		19,300.00	38,850.00	

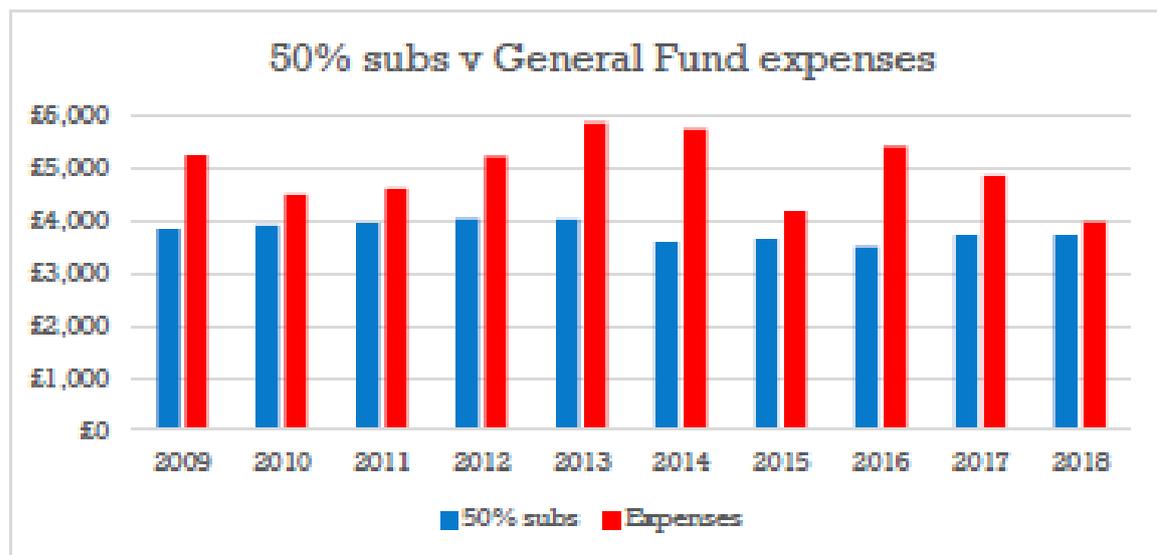
Note 1. 50% of the sum of subscriptions and peal fees is transferred to the Restoration fund.

Note 2. The interest received from: CCLA/CBF General fund, (not St Peters), & Principality CAF bonds, and shown in The Jubilee, Restoration and Pipe Trust funds, has been apportioned in the ratio of their respective capital sums.

APPENDIX B

Guaranteed Income v Expenses

	Subs	50% subs	Expenses	%age	Surplus/Deficit
2009	£7,668	£3,834	£5,259	73	-£1,425
2010	£7,832	£3,916	£4,502	87	-£586
2011	£7,911	£3,956	£4,627	85	-£672
2012	£8,076	£4,038	£5,253	77	-£1,215
2013	£8,062	£4,031	£5,883	69	-£1,852
2014	£7,216	£3,608	£5,772	63	-£2,164
2015	£7,310	£3,655	£4,196	87	-£541
2016	£7,036	£3,518	£5,419	65	-£1,901
2017	£7,425	£3,713	£4,863	76	-£1,151
2018	£7,419	£3,710	£3,988	93	-£279



APPENDIX C

PERSONAL ACCIDENT INSURANCE

	Potential new insurer ECCLESIASTICAL Blanket cover for ages 16-80	Current Insurer AM-TRUST No disablement cover for 65-74
Accidental Death	£5,000	£10,000 £1000 under 16/Over 74
Permanant Loss of sight (one eye)	£5,000	£10,000 No cover for 74+
Permanant Loss of sight (both eyes)	£5,000	£10,000 No cover for 74+
Loss of limb(s)	£5,000	£10,000 No cover for 74+
Loss of speech	??	£10,000 No cover for 74+
Loss of hearing (one ear)	£5,000	£2,500 No cover for 74+
Loss of hearing (two ears)	£5,000	£10,000 No cover for 74+
Total Permanent disablement	£5,000	£10,000 No cover for 74+
Temporary Total disablement	£200/wk	£100/wk No cover for 74+
Temporary Partial disablement	£80/wk	N/A No cover for 74+
	Estimated premium £418	Estimated premium £800

**Chairman BAC and Technical Advisor Report for
GMC February, 2019.**

Redgrave – latest report that bells and bellframe returning on 23rd February 2019 following major bellframe repairs and restoration of bells.

Great Barton – clappers now replaced and adjusted by BAC following re-bushing by Taylors.

Palgrave – your technical advisor attended with Nicholson's and architect following masonry descending inside tower. Concluded that ringing could continue for now as unlikely to be a problem. Recommended that checks are made to keep an eye on the situation.

Stowmarket – level 1 record of the timber bellframe completed by your technical advisor. Required by Diocese before bellframe removed.

Bredfield - your technical advisor attended following report that treble bell had suddenly become very difficult to ring. Discovered that gudgeon pin had in fact sheared within the Gillett headstock. Bell not to be raised or used until matter resolved. Part 'B' permission being obtained from Diocese following which the headstock will be removed and transported to Taylors for repair.

Little Cornard – attended Dedication of these bells. A number of problems with these bells remain to be resolved by Taylors before the Guild inspection and subsequent grant released.

Frasmsden – your technical advisor attended here with the Diocesan Advisor and the church are in the process of raising funds for a complete restoration.

Barham – have indicated a wish to restore and augment to 6. Attended with Diocesan Advisor to report.

Cotton – work now commencing by BAC to repair weak support beam, replace re-furbished rope guides, fit new ropes, overhaul bell installation and get these bells ringing again before too long.

The next Belfry Advisory Committee Meeting is scheduled for February 4th when there will no doubt be much more discussed including grant applications for Combs and Hitcham (both complete restorations) and a revised application for Hintlesham.

Winston S.

Girling 10th
January, 2019.

Membership Secretary's Report to GMC 9th February 2019

There was the usual end of year flurry for membership elections, 20 this time. Of course this is good news, and in terms of subs these newly elected members benefit from membership through to the end of 2019. Forty two people were elected to membership in 2019. Membership categories are as follows:

FTE – 5, Full – 26, 65-74 – 9, 75 & over – 2

Distribution across the Guild:

NE – 11, NW – 5, SE – 15, SW – 11

Sadly eight members passed away during 2018.

Total membership at the end of 2018 was 756, less the deaths of eight, ie 748 at the beginning 2019.

	NE	NW	SE	SW	2018	2017
Full	61	75	115	67	318	324
65-74	39	43	72	46	200	209
75 and over	31	52	68	26	177	151
FTE	11	8	12	3	34	39
Life	2	2	11	2	17	17
Honorary	0	3	3	4	10	9
Associate						
	144	183	281	148	756	749

FTE (Full time education): members mostly aged 21 and under.

Since the last GMC meeting three members from the SW have passed away, Rolie Whiting from Nayland, Charlie Ablitt from Stratford St Mary and Graham Morrey from Lavenham.

I have received one membership application so far in 2019.

Safeguarding Report to GMC 9th February 2019

A C2 Safeguarding training session has been organised for the morning of the Guild AGM, Saturday 27th April. There are still a few places left on this. There is a split in applications between people renewing C2 after three years and those doing it for the first time.

Mary Garner

29th January 2019

PRO report – Neal Dodge

Armistice Ringing

The highlight of 2018 has to be the nationwide Ringing Remembers campaign. This campaign aimed to recruit 1,400 people in time for Armistice 2018; symbolically replacing those ringers lost in WWI. Here in Suffolk around 30 people were recruited and registered and nationally the target of 1,400 was nearly doubled. This has provided a lasting legacy of a new generation of ringers alongside a greater public awareness of ringing, the like of which we've never seen before.

With the 11th November marking the 100th anniversary of the Armistice that Ringing Remembers was building towards. The plan was to have every tower in our Guild ring out at some point on Sunday 11th Nov, this was a little daunting when it was first mooted back in November 2017. But yet again our member all rose to the challenge with very nearly every ringable tower in the Guild sounding out at some point on the 11th, which amounts to 200 towers in total! This level of near universal coverage was not attempted or achieved anywhere else in the world, so it can be said more towers were rung in Suffolk than any other county. Even going back in history, this was likely the largest ever piece of collective ringing in Suffolk. What an achievement! A huge congratulations is due to everyone who organised and took part in the ringing.

We received messages of thanks for our ringing from the Guild patron, and a special letter from the Lord Lieutenant of Suffolk, Lady Clare Dowager Countess of Euston. I'll put the letter along with photos and details of the day on the website shortly.

I'm in the process of putting together certificates, based on the performances submitted to BellBoard, for the towers that took part in similar design to the Guild membership certificates. I aim to have the certificates printed in time for the AGM.

Please make sure as much of the ringing that took place is recorded on BellBoard.

Guild Patron

Sadly we won't be seeing a repeat of our winning performance at High Sheriff awards this year as there wasn't any relevant categories in which we can enter however the Guild's connection to the the Guild's patron, George Vestey, and the office of the High Sheriff seem stronger than ever.

George will be attending the Guild Striking contest hosted by the SW district in May and is keen to keep in touch with the Guild following his visit to the contest last year.

I'll be representing the Guild at the annual Suffolk Justice service held in the Cathedral on the 17th March. This is hosted by the High Sheriff, as the judiciary is one of the responsibilities of his office, and it will be a good opportunity to further promote the work of our members.

Little Cornard

I attended the dedication of the new ring at Little Cornard at the end of November. It was great to see a full church with plenty of Guild members in attendance marking the completion of this very successful project. I look forward to seeing ringing at Little Cornard develop and other upcoming restorations follow in its footsteps. An article was published in the EADT covering the dedication. <https://www.eadt.co.uk/news/suffolk-church-bells-are-dedicated-after-restoration-project-1-5803002>

Christmas Ringing

As well as the items above it's definitely worth remembering that the 'business as usual' ringing we do is so dearly cherished by both members of our church and local communities and none more so than at Christmas. Our main aim should be to foster and develop that relationship to ensure bells keep ringing in Suffolk for many years to come.

Ringling Master's Report

As I'm sure Neal Dodge will also report, the initiative to ring at as many towers on Sunday 11 November 2018 was, in the end, very successful, with only a handful of towers not rung at some point during the day. Neal took on a lot of the coordination for this, and I'd like to record my thanks to him for this.

Since the last GMC meeting, we have had all the Annual District Meetings (ADMs). As noted in my report for the October GMC meeting, I had prior commitments meaning I was only able to attend the North East and South East meetings.

Suffolk Guild peal week (16th – 24th February 2019) arrangements are well underway and I have at least seven attempts to arrange following various requests. I know of at least two planned attempts for first peals. If anyone who like to ring a peal, or knows someone who would benefit from ringing, let me know.

I have a number of upcoming events, including the Ridgman Trophy and the Guild Striking Competitions which I need to focus on arrangements for.

I have written my report for the Annual Report, which includes a fuller overview of 2018; I'll not repeat everything in this report, otherwise there will be nothing new to read in the Annual Report!

Tom Scase

Webmaster's Report for the GMC Meeting on 7/2/2019

Updating changes to Tower Correspondents etc

I believe that the Tower Correspondents and Email Contacts on the web site are up to date. All changes have been sent to the Report Editor by the Membership Secretary.

Guild emails

I have sent out 43 emails since the last meeting, which include four *What's On*.

Richy's Blog

I continue to update Richy's Blog on a daily basis. Richy started his blog in October 2007.

Chris Garner
23/1/2019

Young Ringers – Mark Ogden

Nothing particularly to report. There were not enough confirmations to hold the December outing.

I have since seen several young ringers to prime them for a summer outing