



**YORKSHIRE ASSOCIATION OF CHANGE RINGERS  
BELL REPAIR FUND**

**TRUSTEES' ANNUAL REPORT AND ACCOUNTS**

**For the year ending 31 December 2024**

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**1.0 Legal & Administrative Information**

1.1 The full name of the charity is 'The Yorkshire Association of Change Ringers Bell Repair Fund' otherwise known as 'The Bell Repair Fund' or 'The Bell Fund'.

1.2 The Bell Repair Fund is run by The Yorkshire Association of Change Ringers ('The Association') which is an unincorporated association. The Bell Repair Fund is governed by the 'Rules of The Bell Repair Fund' and the Standing Orders of the Association. It is registered with the Charity Commission reference number 508480.

1.3 The custodian trustees consist of the President, General Secretary and Treasurer of the Association and in addition two other members of the Association who shall be elected at an Annual General Meeting of the Association. The post of General Secretary is currently vacant. The current custodian trustees are given below:

Andrew Slade (President of the Association)

David Spaul (Treasurer of the Association)

Barrie Dove

Peter Kirby

1.4 General control and management of the administration of the Bell Repair Fund is carried out by the Bell Repair Fund Committee. Members of this committee are given on page 10 of this report.

1.5 The principal addresses of the charity are as follows:

For general administration, correspondence and grant applications:

Peter McCoy

32 Clough Grove, Oughtibridge, Sheffield S35 0JX

For donations, cheques payable to 'The Yorkshire Association of Change Ringers Bell Repair Fund':

David Spaul,

7 Stoneybrook Close, West Bretton, Wakefield WF4 4TP

For gift aid:

William Lennox

31 Station Road, North Cave, Brough HU15 2LA

1.6 Names and addresses of relevant organisations and persons:

Bankers:

National Westminster Bank plc, 29 Boar Lane, Leeds LS1 6DZ

COIF Charities Deposit Fund Manager:

CCLA Investment Management Limited, One Angel Lane, London EC4R 3AB

Independent Examiner:

Judith McCoy, 32 Clough Grove, Oughtibridge, Sheffield S35 0JX

1.7 The Bell Repair Fund is restricted to operating in the Counties of the North, East and West Ridings of Yorkshire (as defined at 31 March 1972) and the City of York, together with those churches situated at the said date in Darlington, Hurworth and Stockton on Tees in the then County of Durham ('the defined area').

## 2.0 Objectives

2.1 The objective of the Bell Repair Fund is to advance the Christian religion by providing financial assistance to churches within the defined area for the purpose of maintaining and improving their bell installations.

2.2 Maintenance and improvement of a bell installation is deemed to include the following:

- Taking out an existing ring of bells, supplying and installing a new frame and fittings, recasting the bells and erecting the same,
- Taking out, overhauling and reclapping existing bells, supplying and installing a new frame and fittings and re-erecting bells,
- Taking out existing bells, overhauling existing frame and fittings, recasting, or overhauling and reclapping the same and re-erecting,
- Augmentation and bringing existing bells, frame and fittings to an adequate state of repair,
- Other major repairs to bells, frame and fittings,
- The provision of bells, frames and fittings,
- The provision of bells, frames and fittings and erection of the same in churches which previously had none,
- The provision of sound control.

### 3.0 Organisation

3.1 The Bell Repair Fund is managed and operated by the Bell Repair Fund Committee made up of Custodian and Managing Trustees. All Members are appointed annually by the YACR General Committee excluding the President, General Secretary and Treasurer. The other Positions are: Two further Custodian Trustees, and up to 13 others drawn from the whole Association. All newly appointed Trustees are required to complete a YACR BRF C Form declaring they qualify to be a suitable trustee under the Charities Commission. All Trustees of the committee must be elected members of the Association.

3.2 The Bell Repair Fund Committee deals with applications for grants. Churches wanting financial assistance to carry out work can submit an application for a grant from the Bell Repair Fund. The Committee usually meets in February with an Annual General Meeting and a September meeting to discuss such applications and approve or otherwise, a grant from the Bell Repair Fund. The deadline for applications is the 31st December and 30th June respectively.

3.3 Applications for grants from the Bell Repair Fund should be submitted in writing, preferably electronically. The submission should include the following information: -

- A Completed YACR BRF "A" form
- A Letter of support from the PCC or appropriate church authority
- Any quotations for this work on relevant dated and headed notepaper from specialist contractors, suppliers, or installers.

If no external party is being used then a YACR BRF "B" form must be submitted containing details of the cost of the planned materials, Proof of Public Liability Insurance and a complete set of RAMS (Risk Assessment and Method)

The Bell Repair Fund may ask to see proof of any permissions that may have had to be sought e.g. Faculty/Building Regulations etc.

3.4 The Bell Repair Fund Committee holds an Annual General Meeting for the purpose of:

- Approving grant applications,
- Approving the Bell Repair Fund Annual Report and Accounts,
- Receiving reports from sub Committees,
- Dealing with any other matters.

3.5 Tax is reclaimed under the Gift Aid provisions on donations made at Association and Branch meetings and on payments made under standing order by individuals to the Bell Repair Fund.

3.6 Collections are taken for the Bell Repair Fund at Association General Meetings and some Branch meetings. The Bell Repair Fund may run its own fund-raising events and projects.

- 3.7 The Association operates a 'Friends of the Bell Fund' scheme. Friends are groups, either churches or ringing bands, who make regular donations to the Bell Repair Fund.

#### **4.0 Policy**

- 4.1 The basic concern of the Bell Repair Fund Committee is that each application be treated on its supposed merits at the time of deliberation as against a stated set of unchanging guidelines arising from the agreed Rules. The Committee see it as their task to interpret these Rules in their consideration of an application.
- 4.2 The funding of grants in support of schemes is made from the incoming revenue stream. It is recognised that donors to the Bell Repair Fund contribute their money to be spent on bell schemes and not to build up a capital fund. Therefore in calculating grants it is policy to allocate money that is available.
- 4.3 There will be a ring-fenced fund of the bequest of Colin Ashworth. This will be for casting of bells only. This fund will run until the fund is exhausted. The Bell Repair Fund will give one grant from either the Colin Ashworth Bequest or the Main Fund per application.
- 4.4 Those who are undertaking projects need to have the security that funding is in place before the project is in place. In the case of large projects this can result in a delay of several years between having a grant approved and requiring the payment. The Bell Repair Fund usually only pays out money in grants on completion of a project. Thus, in large projects spanning several years there can be a delay between allocating the funding and paying out the money. Clearly it would not be making best use of money if the allocated money is held in the Bell Repair Fund account for the duration of the project. Therefore when monies are allocated to projects it will be on the basis that payment will be made from future income held in the fund at the time of payment.
- 4.5 The Bell Repair Fund will only accept one application from a single church at one time and won't accept another application. Payment will be given on receiving the completed invoices and the work has been completed to satisfactory condition. This requires an inspection from a representative appointed by the Bell Repair Fund Secretary. Payment will only be given to the PCC or, on written authority of the PCC, directly to the contractor. The Bell Repair Fund can withdraw the grant at anytime and reduce the amount being paid out. Projects are reviewed annually, and we request an annual update.
- 4.6 The available funds for allocation include 100% of forecast income for a period of 2 years from the closing date for applications, 25% of the year after that, and 10% of the year after less the grant money already committed but not yet paid out. This amount is a maximum available and can only be allocated in full if suitable applicant projects have been submitted. The approved funding in the case of large schemes is thus paid out from future income - not money currently residing in the Fund. It is

therefore important that successful applicants keep the fund managers informed of the timescale of projects and when their completion is likely.

4.7 At Meetings Trustees are required to declare any conflict of interest. If any conflicts of interest are declared that Trustee must abstain in any voting regarding the issue at that meeting

4.8 When resources allow the Bell Repair Fund can assist towers aside from providing funding and liaise with interested third party organisations.

### **5.0 Review**

5.1 In 2024 grants were awarded to the following schemes payable on completion:

- Collingham £300
- Hovingham £6,000
- Marsden £3,000
- North Cave £6,000

5.2 During 2024 the following grants were paid out following completion of the schemes at-

- Ackworth £1,250
- Barnoldswick £1,000
- Scarborough £1,000

5.3 There are two grants outstanding from before 2024 which were still awaiting payment at the end of 2024:

- Melsonby £10,000
- Queensbury £100

5.4 We have now provided bells from the Colin Ashworth bequest for the following towers: Richmond, Barton, Beverley St Mary and Horbury. There were no new bells cast out of this bequest in 2024. The offer of a bell has been made to Todwick.

### **6.0 Finance**

6.1 Donations come from a number of sources- individuals, ringing bands, and churches. Individuals who are tax payers are able to contribute under the Gift Aid scheme which allows us to reclaim additional money each year from the treasury. Donations are made through collections taken at Association and some Branch meetings, payments made via Branch or Association Officers, or by regular standing orders directly payable to a bank account. Ringing bands and churches who make regular payments are listed as Friends of the Bell Fund - a scheme set up to encourage commitment to regular giving.

- 6.2 The reprinting and selling of the Snowdon Diagrams book by the Association generated a profit from which a further £1,350 was donated to the Bell Repair Fund in 2024.
- 6.3 40% of all Association members' subscriptions are transferred to the Bell Repair Fund.
- 6.4 At the end of the year, approved grants totalling £25,400 remained unpaid awaiting completion of schemes at Collingham, Hovingham, Marsden, Melsonby, North Cave, and Queensbury.
- 6.5 The Annual Accounts are contained on pages 7, 8, and 9 of this report.

Approved by the Board of Trustees on  
and signed on its behalf by

A Slade (Trustee)



**YORKSHIRE ASSOCIATION OF CHANGE RINGERS BELL REPAIR FUND**

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**Statement of Financial Activities for the Year ended 31 December 2024**

<b>Income and Expenditure</b>	<b>Note</b>	<b>2024</b>	<b>2023</b>
		<b>£</b>	<b>£</b>
<b>Incoming Resources</b>			
Donations	<b>6</b>	2,629.78	2,695.13
Donation from Snowdon Book Profits	<b>7</b>	1,350.00	900.00
Gift Aid- Tax claim repayments	<b>1</b>	321.54	207.26
Transfers from General Fund	<b>2</b>	6,626.80	6,100.80
Bank Interest	<b>3</b>	1,361.56	1,032.91
<b>Total Incoming Resources</b>		<b>12,289.68</b>	<b>10,936.10</b>
<b>Resources expended</b>			
Direct charitable expenditure:			
Grants			
		Ackworth	1,250.00
		Barnoldswick	1,000.00
		Scarborough	1,000.00
		<b>3,250.00</b>	<b>6,550.00</b>
Other expenditure:			
Administration		55.90	55.90
<b>Total Resources Expended</b>		<b>3,305.90</b>	<b>6,605.90</b>
<b>Net (Outgoing)/Incoming Resources for the year</b>		8,983.78	4,330.20
<b>Net Movement in Funds</b>			
Fund balance brought forward at 1 January 2024		75,163.64	70,833.44
Net (Outgoing)/Incoming Resources for the year		8,983.78	4,330.20
Fund balance carried forward at 31 December 2024		<b>84,147.42</b>	<b>75,163.64</b>

## YORKSHIRE ASSOCIATION OF CHANGE RINGERS BELL REPAIR FUND

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### Balance Sheet at 31 December 2024

	Note	2024 £	2023 £
<b>Assets</b>			
Sundry Debtors-			
Tax Reclaim	4	230.40	204.40
YACR General Fund	5	7,531.74	7,084.50
Bank Balances-			
NatWest Bank Current Account		1.00	1.00
NatWest Bank Business Reserve Account		68,595.10	60,161.06
COIF Charities Deposit Fund		8,027.08	8,027.08
Cash Balances-			
Held by Treasurer		-	-
Held by Branches		-	-
<b>Less Liabilities</b>			
Sundry Creditors			
YACR General Fund	9	237.90	314.40
<b>Net Assets</b>	<b>8</b>	<b>84,147.42</b>	<b>75,163.64</b>
Represented by:			
<b>Bell Repair Fund</b>		<b>84,147.42</b>	<b>75,163.64</b>

**YORKSHIRE ASSOCIATION OF CHANGE RINGERS  
BELL REPAIR FUND**

**Notes to the Accounts for the Year ended 31 December 2024**

**1 - Gift Aid**

The Gift Aid figure comprises £295.54 received from HMRC during 2024 (the amount claimed for 2023 including repayment interest); plus the claim for the whole of 2024 amounting to £230.40 which is to be submitted to HMRC; less the £204.40 tax repayment due at the end of 2023 which was included in the 2023 accounts.

**2 - Transfers from General Fund**

Transfer of 40% of subscription income to BRF.

**3 - Bank Interest**

All Interest received on deposits of the General Fund of the Association and the Bell Repair Fund is credited to the Bell Repair Fund. Interest received during the year was:-

National Westminster Bank -

Business Reserve Account £958.62

Clubs & Societies Reserve Account £0.92

COIF Charities Deposit Fund - £402.02

**Total £1,361.56**

**4 - Tax Reclaim**

This is the tax currently being claimed on Gift aid donations to the end of December 2024.

**5 - YACR General Fund**

Some income to the Bell Repair Fund has been paid into bank accounts which although belonging to the Association hold its General Fund monies. This income will be transferred to the Association's bank accounts holding Bell Repair Fund monies at the earliest opportunity

BRF monies received paid directly into current account £502.00 included in donations

Interest from COIF account £402.02 included in interest

Interest from Natwest Club & Societies Reserve account £0.92 included in interest

Proportion of subscriptions transferred £6,561.20

**Total £7,466.14**

**6 - Donations**

Banked into Natwest (BRF) account- £2,127.78

Banked into Natwest (General) account- £502.00

**Total £2,629.78**

**7 - Donation from Snowdon Book profits**

Paid direct into BRF account in 2024 £1,350.00

**Total £1,350.00**

**8 - Net Assets**

Colin Ashworth bequest remaining funds for dedicated bells £26,258.00

Cash available for payment of grants £57,889.42

**Total £84,147.42**

**9 - Liabilities**

Funds held in BRF account to be paid to the General Fund-

General Fund money paid direct into BRF account £182.00

Cost of FBF Leaflet £55.90

**Total £237.90**

**Names of the Charity Trustees who Manage the Charity**

Trustees acting throughout 2024 and during 2025 to present-

Simon Burren

Robert Cater

Emma Coles

Barrie Dove (Custodian from Mar 2024)

Giles Galley (Custodian until Mar 2024; Trustee to Apr 2024)

Peter Kirby (Custodian)

William Lennox

Peter McCoy (BRF Secretary)

Helen Pells

Simon Plows (Custodian until Nov 2024)

Simon Reading

Andrew Slade (Custodian)

David Spaul (Custodian)

Deborah Thorley