



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

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

For the year ending 31 December 2009

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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 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 current custodian trustees are given below:
Mr P Kirby (General Secretary of the Association)
Mr D J Spaul (Treasurer of the Association)
Rev. G Galley
Dr M F D Burton
- 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:
Mr P Kirby,
1 Watford Avenue, Norwood Green, Halifax HX3 8QL
For donations,
cheques payable to 'The Yorkshire Association of Change Ringers Bell Repair Fund':
Mr D J Spaul,
7 Stoneybrook Close, West Bretton, Wakefield WF4 4TP
For grant applications:
Mr D Ian Johnson,
Elm Tree Farm, Fearby, Masham HG4 4ND
For gift aid:
Mr A E Stamp
43 Layton Lane, Rawdon, Leeds LS19 6RQ

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, St Alphage House,
80 Cheapside, London EC2V 6DZ

Independent Examiners:

Mrs J C Clark, Whernside, Cawood Common, Selby
Mrs S Green, 43 Lawn Avenue, Burley in Wharfedale,
Ilkley LS29 7ET

- 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, Stockton on Tees and Cotherstone in the County of Durham, and Beighton in the County of Derbyshire ('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 acquisition of bells from churches within the defined area declared redundant, or subsequent redeployment and recasting.

3.0 Organisation

- 3.1 The Bell Repair Fund is managed and operated by the Bell Repair Fund Committee. The Bell Repair Fund Committee is assisted by an Allocation Committee and a Fund Raising Committee.
- 3.2 The Allocation Committee deals with applications for grants. It consists of the Treasurer and one representative from each Branch. Its chairman is appointed each year by the General Committee. Churches wanting financial assistance to carry out work can submit an application for a grant from the Bell Repair Fund to this committee. The committee usually meets annually in February to discuss such applications and forwards its recommendations, for approval or otherwise, to the Bell Repair Fund Committee.
- 3.3 The Fund Raising Committee endeavours to raise funds for the Bell Repair Fund by any means they see fit as long as permanent trading is not engaged in. It consists of five members of the Association appointed by the General Committee. It appoints its own chairman from one of its members. The committee meets regularly to organise and administer fund raising activities.
- 3.4 The Bell Repair Fund Committee holds an Annual General Meeting in March for the purpose of:
- receiving a report from the Allocation Committee and approving grant applications,
 - approving the Bell Repair Fund Annual Report and Accounts,
 - receiving a report from the Fund Raising Committee,
 - nominating a member of the Association to produce a Friends of the Bell Fund Report,
 - nominating custodian trustees, if a vacancy has arisen, and
 - dealing with any other matters.
- 3.5 All income, with the exception of gift aid, is receipted. The following persons of the Association are issued with receipt books and are authorised to receive payments to the Bell Repair Fund:-
- The Treasurer
 - The General Secretary
 - Branch Treasurers or nominated individuals.
- Cheques should be made payable to 'The Yorkshire Association of Change Ringers Bell Repair Fund'.
- 3.6 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.
- 3.7 Collections are taken for the Bell Repair Fund at Association General Meetings and some Branch meetings.

- 3.8 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.
- 3.9 Applications for grants from the Bell Repair Fund should be submitted in writing to the Allocation Committee by 31 December. The submission should include the following information:-
- a brief description of the existing tower bells and equipment,
 - the reasons for changes being proposed as supported by the PCC,
 - the proposed changes, support from the Diocesan bells advisor, and Specification with at least two quotations for this work on relevant dated and headed notepaper from a specialist contractor, supplier, or installer.
- 3.10 The Allocation committee meets in February to consider the applications and makes recommendations. These are then approved, modified or otherwise by the Bell Repair Fund Committee at its Annual Meeting in March.

4.0 Policy

- 4.1 The basic concern of the Allocations 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 and to report back to the Bell Repair Fund Committee with a set of proposals for grant allocation.
- 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 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 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 actually 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.
- 4.4 Therefore when monies are allocated to projects it will be on the basis that payment on completion will be made out of money being paid into the fund at the time of completion.
- 4.5 The available funds are calculated on the basis of 100% of forecast income of the current year, 100% of the following year, 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.

5.0 Review

- 5.1 In 2009 grants were awarded to the following schemes payable on completion: Dent (rehaung the six bells in a new frame), Fewston (augmentation four to six bells), Hemsworth (work to fittings, clappers, pulleys etc), Horton in Ribblesdale (augment to six bells), and Tong (rehang of six bells).
- 5.2 During 2009 grants totalling £8,750 were paid out following completion of schemes at Barnoldswick, Cleckheaton, Collingham, Harrogate (St Wilfrid's), Hemsworth, Long Preston and Pateley Bridge.
- 5.3 At the end of the year, approved grants totalling £21,600 remained unpaid awaiting completion of the following schemes: Wickersley, Clapham, Hutton Buscell, Kirkby Overblow, Dent, Fewston, Horton in Ribblesdale and Tong.

6.0 Finance

- 6.1 The overall income received by the Bell Repair Fund in 2009 was just over 10% higher than that received in 2008. Donations increased by about 25% over those received in 2008, accounting for 70% of the total Bell Repair Fund income. The remainder of income was made up from a transfer of a proportion of membership subscriptions (27%), and bank interest (3%).
- 6.2 Donations came 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 about £650 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.
- 6.3 A quarter of all Association members' subscriptions are transferred to the Bell Repair Fund and the amount transferred in 2009 remained similar to that of the previous year.
- 6.4 Since last year the income from bank interest has fallen dramatically.
- 6.5 Grants were made to seven towers, totalling £8750, during 2009. Despite this the reserves continued to grow slightly, now totalling £23686, representing about two and a half years' worth of income.

- 6.6 Averaged over the past three years the cost of administration of the Fund represents less than 1% of the total income generated.
- 6.7 The Annual Accounts are contained on pages 7, 8, 9 and 10 of this report.

Approved by the Board of Trustees on 6 March 2010

and signed on its behalf by C Barrie Dove (Trustee)

Statement of Financial Activities for the Year ended 31 December 2009

	Note	2009 £	2008 £
Income and Expenditure			
Incoming Resources			
Donations		5819.62	4507.45
Gift Aid- Tax claim repayments	1	648.41	671.74
Transfers from General Fund	2	2507.75	2531.00
Bank Interest	3	284.65	721.22
Total Incoming Resources		9260.43	8431.27
 Resources expended			
Direct charitable expenditure:			
Grants			
Barnoldswick		4000.00	
Cleckheaton		500.00	
Cottingham		100.00	
Harrogate, St Wilfrid's		850.00	
Hemsworth		400.00	
Long Preston		2500.00	
Pateley Bridge		400.00	
		8750.00	6000.00
Other expenditure:			
Administration		51.96	160.80
Total Resources Expended		8801.96	6160.80
 Net (Outgoing)/Incoming Resources for the year		 458.47	 2270.47
 Net Movement in Funds			
Fund balance brought forward at 1 January 2009		23227.89	20957.42
Net (Outgoing)/Incoming Resources for the year		458.47	2270.47
Fund balance carried forward at 31 December 2009		23686.36	23227.89

YORKSHIRE ASSOCIATION OF CHANGE RINGERS BELL REPAIR FUND

Balance Sheet at 31 December 2009

	Note	2009 £	2008 £
Assets			
Sundry Debtors-			
Tax Reclaim	4	286.70	135.07
YACR General Fund	5	3283.19	2786.94
Bank Balances-			
NatWest Bank Current account		1.00	1.00
NatWest Bank Business Reserve Account		7988.39	8277.80
COIF Charities Deposit Fund		12027.08	12027.08
Cash Balances-			
Held by Treasurer		0.00	0.00
Held by Branches	6	100.00	0.00
Less Liabilities			
Sundry Creditors			
Advance payments	7	0.00	0.00
Net Assets		23686.36	23227.89
Represented by:			
Bell Repair Fund		23686.36	23227.89

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Notes to the Accounts for the Year ended 31 December 2009

1 Gift Aid

The gift aid figure comprises £496.78 tax claim repayments received during 2009 plus a further £286.70 due on gift aid donations made up to the end of the year less £135.07 tax repayments due at the end of 2008.

2 Transfers from the General Fund

Subscriptions for Qualified and Associate Members of 17 years and over, and Non-Resident Members for 2008 were £8.00; and for Qualified under 17, Associate under 17, Retired Members, and Members of 17 and over in full-time education £4.00. 25% of all subscriptions are transferred into the Bell Repair Fund.

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 as follows:-

	£
National Westminster Bank-	
Business Reserve Account	5.71
Clubs & Societies Reserve Account	0.05
COIF Charities Deposit Fund	278.89
Total	£284.65

4 Tax Reclaim

This is the tax currently being claimed on Gift aid donations to the end of December 2009.

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.

6 Cash Balances held by Branches

Money collected by Branches in 2009 but not banked.

7 Advanced payments

Income banked by Branches but not yet included in the accounts.

Names of the Charity Trustees who Manage the Charity

The following are members of the Bell Repair Fund Committee for 2009/10

Digby Burton

Bob Cater

John Courtney

Neil Donovan

Barrie Dove

Giles Galley

John Hallett

Ian Johnson

Janine Jones

Peter Kirby

Judith McCoy

Peter McCoy

David Potter

Brian Sanders

David Spaul

Tony Stamp

Deborah Thorley