Trustees' Annual Report for the period

	Period start date				Period end date		
	Day	Month	Year		Day	Month	Year
From	1	11	2024	To	31	10	2025

Section A Reference and administration details

Charity name	**THE ST MARY'S PEMBROKE BELL RESTORATION PROJECT FUND**
Other names charity is known by	Saving Pembroke's Bells
Registered charity number (if any)	1205082
Charity's principal address	Estuary Cottage, Bentlass
	Hundleton
	Pembroke
	Postcode **SA71 5RN**

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Anne Bunker			
2	Michael James			
3	Susan Harris			
4				
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6				
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10				
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14				
15				
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17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Charity
Trustee selection methods (eg. appointed by, elected by)	The charity in general meeting shall elect the officers and the other trustees.

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

(1) To preserve and protect the church bells and bell fittings of St Mary's Pembroke; and

(2) To advance the art of bell ringing at St Mary's Pembroke for worship and other special occasions; and

(3) To advance the education of the public in the practice, heritage and appreciation of bell ringing at St Mary's Pembroke.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

To advance the art of bell ringing at St Mary's Pembroke for worship and other special occasions; and

To advance the education of the public in the practice, heritage and appreciation of bell ringing at St Mary's Pembroke.

i.e. During the year covered by this report our charity has spent a lot of time raising funds to save the bells. Activities have included coffee mornings, quizzes, concerts and grant applications. The main part of our long-promised Levelling Up Fund grant finally materialised in October. This allowed us to pay the bellhanger in full for work already undertaken and in advance for materials for the bell frame (steel and wood).

The main practical activities were removing the three rotten floors in the Grade 1 listed Norman tower and starting to replace them with new steel beams and oak flooring. For three weeks in February and two weeks in June, a team of volunteers carried out the labouring work under the supervision and insurance of Bell hanger Peter Hayward and Blyth & Co Church Bell Specialists. Bits and pieces of work were done on other days too. In September work commenced to replace the floors, again using volunteers.
A significant moment in the project took place in April when our three new bells were cast at Taylor's Bell Foundry in Loughborough. A group of project supporters and donors witnessed the birth of the new bells. Blyth & Co started making the new fixtures and fittings for the bells.

Talks on the project progress and about the bells and bellringing have been given to engage with the local community. Progress reports have been issued to supporters. Our local MP, County Coucillors and the Mayor of Pembroke visited to see our progress.

The bellringers travelled to other towers in the St Davids Diocesan Guild of Bellringers to help out with the ringing and teach other bellringers.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Many hours of volunteer time was given to the fundraising activities and to the work concerned with replacing the floors in the tower.
The Charity thanks all those who gave their time this year, including bellringers from the St Davids Diocesan Guild of Bellringers, St Mary's Church and the local community.

The Charity decided to change its bank account in July 2025 (because its old Lloyds Account was no longer fit for purpose) and opened a new account with CAF (Charities Aid Foundation) Bank in September.

Section D Achievements and performance

Summary of the main achievements of the charity during the year

There were two main achievements:

1. Safely removing the rotten floors in the tower and starting to put in new ones.
2. The casting of three new bells.

Section E Financial review

Brief statement of the charity's policy on reserves	The Charity has transferred funds to the bellhanger to purchase materials where possible to avoid ever inflating prices of wood and metal. Our policy is to get the best value from our fundraising by doing this rather than keeping money in reserve.
Details of any funds materially in deficit	

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about: • the charity's principal sources of funds (including any fundraising); • how expenditure has supported the key objectives of the charity; • investment policy and objectives including any ethical investment policy adopted.	Expenditure has supported the key objective of saving the bells and getting them ringing again.

Section F Other optional information

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	Anne R Bunker	
Full name(s)	Anne Bunker	
Position (eg Secretary, Chair, etc)	Chair	

Date	16 July 2026

Registered number
1205082

St Mary's Pembroke Bell Restoration Project Fund

Accounts

31 October 2025

Registered number
1205082

St Mary's Pembroke Bell Restoration Project Fund

Filleted Accounts

31 October 2025

St Mary's Pembroke Bell Restoration Project Fund
Report and accounts
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St Mary's Pembroke Bell Restoration Project Fund
Profit and Loss Account
for the year ended 31 October 2025

	2025 £	2024 £
Turnover	-	-
Other income	141,400	20,088
Gross profit	141,400	20,088
Other charges	(142,541)	(47,353)
Loss before taxation	(1,141)	(27,265)
Loss	(1,141)	(27,265)

St Mary's Pembroke Bell Restoration Project Fund
Registered number: 1205082
Balance Sheet
as at 31 October 2025

		2025 £		2024 £
Current assets	856		1,738	
Creditors: amounts falling due within one year	(259)		-	
Net current assets		597		1,738
Total assets less current liabilities		597		1,738
Net assets		597		1,738
Capital and reserves		597		1,738
Average number of employees		-		-

This is an unincorporated charity, approved by HMRC and registered with the Charity Commission. Its income derives totally from donations, grants and bank interest.

Mrs Anne Bunker
Trustee
Approved by the trustees on 20th August 2026

St Mary's Pembroke Bell Restoration Project Fund
Detailed profit and loss account items
for the year ended 31 October 2025

This schedule does not form part of the statutory accounts

	2025 £	2024 £
Other income		
Other operating income	31,658	19,756
Grants	108,995	
HMRC gift aid	726	
Interest receivable	21	332
	141,400	20,088
Other charges		
General administrative expenses:		
Bank charges	5	-
	5	-
Other		
Other direct costs	142,536	47,353
	142,536	47,353
	142,541	47,353

St Mary's Pembroke Bell Restoration Project Fund
Detailed balance sheet items
as at 31 October 2025

This schedule does not form part of the statutory accounts and should NOT be sent to HMRC

	2025 £	2024 £
Current assets		
Cash at bank and in hand	856	1,738
Creditors: amounts falling due within one year		
Other creditors	259	-
Capital and reserves		
Profit and loss account	597	1,738
Profit and loss account		
Brought forward	1,738	29,003
Loss	(1,141)	(27,265)
	597	1,738

CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of

Charity Name
The St. Mary's Pembroke Bell Restoration Project Fund

On accounts for the year ended

31st October 2025

Charity no (if any)

1205082

Set out on pages

1 and 2

Responsibilities and basis of report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/10/2025.

As the charity trustees of the Trust, 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 Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed 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 which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

Signed:

J. Heard

Date:

18th August 2026

Name:

MRS JANE HEARD

Relevant professional qualification(s) or body (if any):

Retired Chartered Certified Accountant

Address:

Tregynon, Gwaun Valley

Fishguard

Pembrokeshire, SA65 9TU

Section B **Disclosure**

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.