

## ORGANISING A BELL RESTORATION PROJECT: APPENDICES

### REVISION LOG

Revised text is sidelined

Revision	Date	Summary of changes
000	Aug 2010	Original version
001	Nov 2010	Appendix 11.1, Listed Places of Worship Grant Scheme: Changes to regulations for reclaiming VAT
002	Jun 2016	All appendices replaced with updated versions

## APPENDICES

Many of the details given in these appendices will change with time. Updated versions of the appendices can be found on the Bell Restoration Committee pages of the Central Council website:  
([www.cccbr.org.uk/bellrestoration/pubs/](http://www.cccbr.org.uk/bellrestoration/pubs/))

### Appendix 1 Value Added Tax

#### *Listed Places of Worship Grant Scheme*

Under the Listed Places of Worship Grant Scheme it is now possible to reclaim VAT paid on all work to bells and bell frames, including the supply of bell ropes and professional fees directly related to work on the bells, provided certain conditions are met. In this context bells includes the fittings such as headstocks, wheels, stays, clappers and pulleys.

The Scheme applies throughout the United Kingdom and to listed places of worship of all religious and faith groups.

The principal conditions are:

- The sole or main use of the building concerned must be as a place of public worship open to the general public for at least six services a year. School and college chapels are not generally eligible, but redundant churches might be – see the website for details.

- The building must have been listed by Historic England (formerly English Heritage), CADW, Historic Scotland or the Northern Ireland Environment Agency.
- The items in respect of which the claim is being made must have been undertaken or supplied by a VAT registered contractor or supplier and the invoice, including the VAT, must have been paid.
- The relevant invoices must be VAT invoices and must accompany the application. They must be submitted within 12 months of the invoice date. Scanned copies or photocopies are acceptable.
- The minimum value of eligible invoices is £500 (although a number of smaller invoices may be submitted together). Only one invoice (or group of invoices) of less than £1,000 may be submitted by a place of worship per year. There is no limit on the submission of invoices with a value of more than £1,000.

Application forms may be downloaded from the website at [www.lpwscheme.org.uk](http://www.lpwscheme.org.uk) or obtained from the Scheme Offices at

Topmark (LPOW)  
160 Bath Street,  
Glasgow,  
G2 4TB,  
United Kingdom  
Tel: 0845 013 6601

Potential applicants are strongly advised to study the guidance notes on filling in the application form on the website.

## Appendix 2

## Bell Founders, Bell Hangers and Repairers

The following information provides contact details for Bell Founders and Bell Hangers in the UK. These companies are also prepared to quote for work in other parts of the world.

### Bell Founders & Hangers

John Taylor & Co  
The Bellfoundry  
Freehold Street  
LOUGHBOROUGH.  
Leics. LE11 1AR  
Tel:01509 212241  
Fax:01509 263305  
[office@taylorbells.co.uk](mailto:office@taylorbells.co.uk)  
[www.taylorbells.co.uk](http://www.taylorbells.co.uk)

Whitechapel Bell Foundry Ltd  
32-34 Whitechapel Road  
LONDON. E1 1DY  
Tel: 020 7247 2599  
Fax: 020 7375 1979  
[bells@whitechapelbellfoundry.co.uk](mailto:bells@whitechapelbellfoundry.co.uk)  
[www.whitechapelbellfoundry.co.uk](http://www.whitechapelbellfoundry.co.uk)

### Bell Hangers

These companies, whilst unable to cast bells will, on request, subcontract casting work to other founders.

Whites of Appleton Ltd, Church  
Bellhangers  
69 Eaton Road,  
Appleton  
ABINGDON  
Oxon. OX13 5JJ  
Tel: 01865 862549  
Fax: 01865 864969  
[bells@whitesbellhangers.co.uk](mailto:bells@whitesbellhangers.co.uk)  
[www.whitesbellhangers.co.uk](http://www.whitesbellhangers.co.uk)

Nicholson Engineering Ltd  
Walton  
Woodmead Road  
Lyme Regis  
Dorset DT7 3AB  
Tel: 01297 445865  
Fax: 01297 444798  
[bells@nicholsonbellhangers.com](mailto:bells@nicholsonbellhangers.com)  
[www.nicholsonbellhangers.com](http://www.nicholsonbellhangers.com)

Matthew Higby & Co Ltd  
Unit 16, Charmborough Farm,  
Holcombe,  
Bath,  
BA3 5FX  
Tel: 01761 233757  
[Matthewhigby@gmail.com](mailto:Matthewhigby@gmail.com)  
[www.bellhangers.com](http://www.bellhangers.com)

Pembletons (Bellhangers and  
Engineers)  
Langdene  
43 Mansfield Road  
Glappell  
CHESTERFIELD  
Derbyshire. S44 5QA  
Tel: 01623 810640

Meadwell Church Restoration  
Seaton House, Station Rd  
Uppingham, Oakham (Rutland)  
LE15 9TX  
Tel: 01572 821087  
[meadwell@uppingham.uk.com](mailto:meadwell@uppingham.uk.com)

There is also one company that specialises in welding bells. It is:

Soundweld  
25 Park Road  
Cheveley  
NEWMARKET  
Suffolk. CB8 9DF  
Tel: 01638 731133  
Mobile: 07767 795170  
[enquiries@soundweld.co.uk](mailto:enquiries@soundweld.co.uk)  
[www.soundweld.co.uk](http://www.soundweld.co.uk)

## **Disclaimer**

The inclusion of a company's details in this document is a factual statement that we believe the company carries out the type(s) of work specified. It does not indicate any recommendation or endorsement of any of the companies listed or of the quality of their work by either the Central Council or the Bell Restoration Committee. It is the responsibility of those placing orders for work to satisfy themselves as to the suitability of any company being considered to carry out that work.

## Appendix 3

## Guides to Grant-Making Trusts

Generally available, for consultation, in local libraries and also from:

Directory of Social Change  
352 Holloway Road  
London  
N7 6PA  
Tel: 08450 777707  
email: [cs@dsc.org.uk](mailto:cs@dsc.org.uk)

Directory of Social Change  
Suite 103  
1 Old Hall Street, Liverpool  
L3 9HG  
Tel: 0151 708 0117  
email: [research@dsc.org.uk](mailto:research@dsc.org.uk)

### *A Guide to the Major Trusts 2014/2015*

The Major Trusts guides are now sold out. The next edition, combined for the first time into a single volume, is to be published in September 2016.

### *The Directory of Grant Making Trusts 2016/2017*

This newly updated and comprehensive reference work covers 2,500 grant-making trusts, each with the potential to give at least £25,000 in total per year, collectively giving around £4 billion. With fully updated information supplied by the trusts themselves, the entries include concise contact details, what is and what is not funded, type and range of grants made, and examples of recent grants. The extensive indexes - by geographical area, field of interest and type of beneficiary, and type of grant - allow users to target the trusts that are most relevant to their needs.

24<sup>th</sup> Edition 2016/2017      Price (as at March 2016) £125.00

### *The Guide to UK Company Giving 2015/2016*

Price (as at March 2016) £80.00

This invaluable guide includes details of 400 companies in the UK that give a combined total of £658 million in cash donations to voluntary and community organisations.

## Appendix 4

## A Select Bibliography

The following publications are just a few of the many books about fundraising that are available from the Directory of Social Change:

DSC,  
352 Holloway Road  
London  
N7 6DA  
Tel: 08450 777707

E-mail: [cs@dsc.org.uk](mailto:cs@dsc.org.uk)  
Website: [www.dsc.org.uk](http://www.dsc.org.uk)

Price (as at March 2016)

Complete Fundraising Handbook	£30.00
Writing Better Fundraising Applications	£18.95

Prices exclude P&P

Order value	UK p&p rate	Europe	Zones 1+2
Up to £9.99	£1.75	£2.50	£3.50
£10 to £19.99	£2.75	£5	£9
£20 to £29.99	£3.75	£7	£12
£30 to £49.99	£5.50	£10	£18
£50 to £99.99	£6.75	£14	£22
Over £100	FREE	N/A*	N/A*

\* **Please Note:** There is a maximum limit of £100 for **Overseas online orders**. Please email for overseas orders above £100.

## **Appendix 5**

## **Gift Aid**

### ***What is Gift Aid?***

Gift Aid increases the value of donations from individuals who are UK taxpayers to charities and Community Amateur Sports Clubs (CASCs) by allowing them to reclaim basic rate tax on a gift. The charity or CASC receiving the donation can reclaim the basic rate tax from HM Revenue & Customs (HMRC) on its 'gross' equivalent, which is the amount before basic rate tax was deducted. So, at the current basic tax rate of 20%, a Gift Aid donation of £10 is worth £12.50 to the charity.

### ***How can it help bell restoration projects?***

So long as a bell restoration project is under the aegis of a charity – usually the Parochial Church Council (PCC), the local Guild or Association or a charity set up specifically for a restoration project – Gift Aid forms a valuable addition to donations to the project. But it is important to meet all the HMRC requirements. This Guidance Note provides a 'roadmap' through those requirements but you are recommended to consult the HMRC website at <https://www.gov.uk/donating-to-charity/gift-aid> for full details. You should also consult the relevant Guild or Association treasurer or Gift Aid officer.

### ***Requirements for Gift Aid donations***

Apart from small cash donations (see below), all donors must complete a Gift Aid declaration form. This must include the full name, the home address, the name of the charity, details of the donation and should state that it is a Gift Aid donation. A donor can only use Gift Aid if the amount of income tax or capital gains tax paid in the tax year of the donation is at least equal to the amount of basic rate tax the charity will reclaim.

The declaration may be made in writing, verbally or online. It is recommended that you use the Gift Aid declaration forms which can be downloaded from links on the web page: <https://www.gov.uk/claim-gift-aid/gift-aid-declarations>. There are two forms, one for single donations and another for all past present and future donations to the charity. With an up to date Adobe reader, you can download and save these, insert your charity's name and number in the relevant boxes and print them to distribute to donors. Please ensure that you use the up-to-date forms, as the wording of the declaration was changed in October 2015.

However, declarations on paper can take other forms or be made verbally in person or over the phone. In the latter case the charity must send the donor a written confirmation of the verbal declaration and tell the donor that he/she may cancel it

within 30 days. However the declaration is made, it is essential that all the required information and the correct wording is provided.

Although the charity does not have to send the declaration forms to HMRC when claiming Gift Aid, it should keep clear records of all Gift Aid donations and declarations, as HMRC are entitled to ask to see them.

### ***Gift Aid Small Donations Scheme (GASDS)***

In addition to the standard Gift Aid scheme, charities are also able to reclaim Gift Aid on donations made in the form of collections of small amounts of money where it is not practical to obtain donation forms. Thus in the ringing context Gift Aid can be reclaimed on collections for bell restoration at meetings and in church services. The key points are that the charity does not need to know the identity of the donor and there is no need to obtain Gift Aid declarations from donors. Donations must be of £20 or less, in bank notes or coins only, up to a maximum of £5,000 in any year. The charity is expected to take reasonable measures to apply the £20 limit but is not expected to check every donation.

More information on GASDS is available the website <https://www.gov.uk/government/publications/charities-detailed-guidance-notes/chapter-8-the-gift-aid-small-donations-scheme>, but the principal rules for claiming Gift Aid under the GASDS are:

- The maximum claim in any one tax year is £1,250;
- The GASDS claim cannot be more than 10 times the normal Gift Aid claim (i.e. for every £1 of Gift Aid donations that a charity claims on it can claim on a maximum of £10 of GASDS donations);
- The charity must have made a normal Gift Aid claim in the same tax year as the GASDS claim or in two of the last four years;
- Records must be kept for each collection of the total cash donations collected, the date of the collection and the date it was paid into a bank account.

### ***Claiming Gift Aid***

Normal Gift Aid claims must be made within **four** years of the end of the tax year in which the donations are received. However, claims on cash donations under GASDS must be made within **two** years of the end of the tax year in which they were collected.

Claims may be made online using the website <https://www.gov.uk/claim-gift-aid-online> or by post using the form ChR1, which is obtainable from the Charities Helpline <https://www.gov.uk/government/organisations/hm-revenue-customs/contact/charities-and-community-amateur-sports-clubs-cascs>. Gift Aid payment by BACS can be expected within four weeks for online claims and five weeks for claims by post.

### ***Fund-raising events***

Many bell restoration projects rely on donations raised by special events – art shows, tower open days and so on. However payments which are **required** in order to be



able to attend an event are not voluntary gifts to the charity and do not qualify for Gift Aid. A solution is to set a ticket price and ask for a 'suggested donation', but the donation must not be compulsory. A common example in ringing is where a number of towers are open on a particular day. A 'day ticket' may be priced at £10, or £12 to include a voluntary donation. Tickets sold at £10 do not qualify for Gift Aid, but £2 can be claimed for Gift Aid for tickets sold at £12.

If such an event is 'donation-only', where people can attend whatever they decided to give (including making no donation), all of the donations would qualify for Gift Aid provided that you do not offer any special privileges to those giving a donation.

Sponsored events in aid of a charity (e.g. abseiling down the church tower) are different because here it is not the participant who is the donor. The people who sponsor the participant are the donors and these are the people who are entitled to use Gift Aid to increase the amount they pledge as sponsor money. Those seeking sponsorship should ask each sponsor to fill in their name, address and amount donated and, if they pay sufficient tax, to tick the Gift Aid box on a Gift Aid sponsorship declaration form, which can be found at <https://www.gov.uk/government/publications/charities-sponsorship-and-gift-aid-declaration-form>.

## ***Membership subscriptions***

To qualify for Gift Aid, charity subscription payments must be for membership only and must not give members personal use of the charity's facilities or services. These conditions still allow members to:

- receive newsletters explaining the charity's work
- visit and view the work of your charity
- take part in activities that form part of the charity's objectives.

Membership of ringing societies or their bell restoration funds usually involves rather more than this and, as a general rule, it would not be advisable to seek to claim Gift Aid on subscriptions.

### *The benefit rule*

While many donations are gifted freely, the HMRC recognise that it is not unreasonable to provide some token of appreciation – a 'benefit'. But there are strict limits on the value of such benefits:

<b>Donation</b>	<b>Maximum value of benefit</b>
Up to £100	25% of the donation
£101 - £1,000	£25
£1,001 and over	5% of the donation, up to £2,500

For bell restoration projects, the following would not be considered as benefits are:

A simple acknowledgement, provided it is not an advertisement for a donor's business. Thus the naming of a donor in a leaflet, attaching a small commemorative

plaque or adding a donor's name to a newly cast bell would be considered acceptable.

An event put on to acknowledge a large donation with the donor as 'guest of honour', provided that the purpose of the event is to both celebrate the donation and promote the charity to stimulate more donations from the others attending the event. This would be regarded as a fund raising event and would not be treated as a benefit to the donor. However, a private event limited to the donor and a few friends would be regarded as a benefit. Inviting a donor to witness the casting of a bell bearing their name would not be regarded as a benefit provided the invitation is extended to others also.

Literature provided to donors, provided it is produced solely for the purpose of the work of the charity and is relevant to and distributed exclusively in furtherance of the objects of the charity. So sending a newsletter to a donor to describe the progress of a bell restoration project would not be considered a benefit.

### ***When Gift Aid cannot be claimed***

Gift Aid cannot be claimed on the following:

- payments for goods and services
- donations of money from a company
- gifts made on behalf of other people, for example, a membership subscription paid on behalf of somebody else
- gifts that come with a condition about repayment
- gifts that come with a condition that the charity buys goods or services from the donor
- a 'minimum donation' where there is no choice about payment
- gifts made using 'charity vouchers' or 'charity cheques'.

### ***Conclusion***

If you are a charity, Gift Aid is a valuable way of increasing donations to bell restoration projects. We hope that the information given above will form a useful starting point but please do make sure you check what you are planning to do on the various HMRC website links.

## Appendix 6

## Trusts Operating Nationally

### 1 THE BARRON BELL TRUST

I H Walrond Esq, FRICS, Managing Trustee, 71 Lower Green Road, Pembury, Tunbridge Wells, Kent TN2 4EB

Email: [barronbelltrust@hotmail.co.uk](mailto:barronbelltrust@hotmail.co.uk)

Preference given to churches where the services are Low Church. Do not apply until at least 50% of money has been raised. Preference to applications where there is an intention to increase the number of bells to at least six.

### 2 CHURCH CARE

Conservation Grant Enquiries, ChurchCare, Cathedral and Church Buildings Division, Church House, 27 Great Smith Street, London SW1P 3AZ

For ancient bells and bells of historic interest

Website: [www.churchcare.co.uk](http://www.churchcare.co.uk) Tel: 0207 898 1863

email: [churchcare@churchofengland.org](mailto:churchcare@churchofengland.org)

### 3 THE SHARPE TRUST

Mr A R Strickland, 71 North Home Road, Cirencester. Glos. GL7 1DS

Supports maintenance and restoration of bells in England and Wales. The historic significance of the total installation is taken into account when assessing what grant to make, if any.

Website: [sharpetrustees.org.uk](http://sharpetrustees.org.uk) Tel: 01285 885734

email: [alan.strickland4@btinternet.com](mailto:alan.strickland4@btinternet.com)

### 4 THE NATIONAL CHURCHES TRUST

7 Tufton Street, London SW1P 3QB

Supports structural repairs only, not bell restoration. Most grants are given in rural areas.

Website: [www.nationalchurchestrust.org](http://www.nationalchurchestrust.org) Tel: 0207 222 0605

email: [info@nationalchurchestrust.org](mailto:info@nationalchurchestrust.org)

### 5 KELTEK TRUST

The Secretary, The Kloof, Lower Kingsdown Road, Kingsdown, Corsham, Wiltshire SN13 8BG

The Trust helps churches to locate and acquire second-hand bells and those wishing to dispose of surplus or redundant bells. The Trust helps those wishing to dispose of surplus and redundant bells

Website: [www.keltektrust.org.uk](http://www.keltektrust.org.uk) email: [bells@keltektrust.org.uk](mailto:bells@keltektrust.org.uk)

### 6 HERITAGE LOTTERY FUND

7 Holbein Place, London SW1W 8NR.

The fund has made grants for bell restoration through its Our Heritage Scheme, particularly where the bells are listed for preservation and/or the original bellframe has been kept in use. Grants are not given for new rings of bells or recasting existing

bells. Also administers the Sharing Heritage Scheme which supports projects that make a lasting difference for heritage, people and communities. (The Fund's income is from the National Lottery).

Tel: 020 7591 6000 Fax: 020 7591 6001 Website: [www.hlf.org.uk](http://www.hlf.org.uk)

email: [enquire@hlf.org.uk](mailto:enquire@hlf.org.uk)

## Appendix 7

## The Central Council of Church Bell Ringers

Website: [www.cccbr.org.uk](http://www.cccbr.org.uk) (gives access to all Committee websites)

### Honorary Secretary

Mrs Mary Bone, 11 Bullfields, Sawbridgeworth, CM21 9DB  
01279 726159 [secretary@cccbr.org.uk](mailto:secretary@cccbr.org.uk)

### Bell Restoration Committee

#### Secretary

Jay Bunyan, 4 Tolbury Mill, Bruton, Somerset  
01749 812797 [secretary@brc.cccbr.org.uk](mailto:secretary@brc.cccbr.org.uk)

#### Parish Contact

John Barnes, 56 Leamington Avenue, Orpington, Kent, BR6 9QB  
01689 853666 [parishcontact@brc.cccbr.org.uk](mailto:parishcontact@brc.cccbr.org.uk)

#### Grant Information

Jay Bunyan, 4 Tolbury Mill, Bruton, Somerset  
01749 812797 [fundinfo@brc.cccbr.org.uk](mailto:fundinfo@brc.cccbr.org.uk)

#### Central Council Grants

Ian Oram, The Cottage, School Hill, Warnham, Horsham, West Sussex, RH12 3QN  
01403 269743 [fundsadmin@brc.cccbr.org.uk](mailto:fundsadmin@brc.cccbr.org.uk)

### Public Relations Committee

#### Chairman

Kate Flavell, [chairman@prc.cccbr.org.uk](mailto:chairman@prc.cccbr.org.uk)

Advice on complaints about ringing: [complaints@cccbr.org.uk](mailto:complaints@cccbr.org.uk)

### Towers and Belfries Committee

#### Chairman

David Kirkcaldy, 27 Hills Road, Steyning BN44 3QG, UK  
[chairman@tbc.cccbr.org.uk](mailto:chairman@tbc.cccbr.org.uk)

### Notes

Other service Committees of the Council include those which concern publications, education and redundant bells; the Council also possesses an extensive library.

A weekly journal *The Ringing World* is published, containing news and articles on all aspects of bellringing: almost every week there is a report of a bell restoration.

## Appendix 8

## Other Useful Addresses

### ***The Charity Commission***

For general queries and to contact any Charity Commission office:

Charity Commission,  
P O Box 211,  
Bootle.

L20 7YX

Helpline 0300 123 1073

Website: [www.gov.uk/government/organisations/charity-commission](http://www.gov.uk/government/organisations/charity-commission)

### ***HM Revenue and Customs (Charities):***

#### ***England and Wales***

HM Revenue & Customs Charities Correspondence,  
S0708

PO Box 205

Bootle

L69 9AZ

Website: [www.gov.uk/government/organisations/hm-revenue-customs](http://www.gov.uk/government/organisations/hm-revenue-customs).

All telephone enquiries should be made to the Helpline number 0300 123 1073.

#### ***Scotland***

Office of the Scottish Charity Regulator (OSCR), Telephone: 01382 220446

2<sup>nd</sup> Floor, Quadrant House,

E-mail: [info@oscr.org.uk](mailto:info@oscr.org.uk)

9 Riverside Drive,

Website: [www.oscr.org.uk](http://www.oscr.org.uk)

Dundee, DD1 4NY

## Appendix 9

## Comparing quotations

Some points to consider when comparing quotations for your bell restoration project

You will probably have more than one quotation for your bell restoration project. Indeed, you would need to have very good reasons for having only a single quote. As a result you may need to choose between schemes that seem very different; or the schemes may look very similar, but the final price quoted is different. The table below is designed to help you decide which proposal is best for your project, and points you towards where more help can be found. It is also intended to indicate where additional costs might be incurred, so that when cost comparisons are being made you can better ensure that you are comparing like with like.

	<b>What to consider</b>	<b>Where to obtain advice</b>
<b>Technical</b>	<p>Have different technical solutions been offered? If so, how do they compare and what are the advantages/disadvantages.</p> <p>Sometimes the technical solutions proposed will look identical, but there may be some differences that might be overlooked at first glance. Examples include:            Materials used – some may be more long lasting, need less maintenance, be more suitable for the environment of the tower, etc.            New or refurbished fittings.            Exactly what items are included and what are extras.</p>	<p>If no-one on your project team has sufficient technical knowledge of bell installations to make comparisons, then your local bell ringers' guild will probably be able to help. The Central Council's Towers and Belfries Committee is also willing to provide assistance with technical matters, and your DAC's Bell Adviser can also be helpful.</p> <p>Be aware that a few people who work voluntarily in these capacities are also involved professionally. There is nothing wrong with this because it means that expertise is available to all, but you may wish to check whether your adviser works for one of the companies which has quoted.</p>
<b>Preparatory</b>	What does the quotation assume	

	<b>What to consider</b>	<b>Where to obtain advice</b>
<b>work</b>	<p>about building work which may need to be done preparatory and subsequently to the bell work?</p> <p>What does the quotation assume about the dismantling of the current installation?</p> <p>What does the quotation assume about the availability of a lifting beam?</p>	
<b>Equipment supplied</b>	<p>Unless stated, you may assume that the bell contractor will provide all the equipment needed for the work for which it has quoted.</p> <p>If you are using voluntary labour will it be necessary to obtain additional equipment for their use?</p> <p>If you plan to borrow (rather than hire) lifting equipment, will it need to be tested? Is insurance in force for its use?</p>	
<b>Voluntary labour</b>	<p>Is a discount available for voluntary labour?</p> <p>Conversely, are you expected to provide additional assistance at any point in the work schedule?</p> <p>Remember that voluntary workers do not come free! You will almost certainly wish to keep them fed and watered during the working day. You may also need to provide personal protective equipment (PPE) and a safe system of work. See also the section on insurance below.</p>	<p>You may be fortunate enough to have fit, capable people in your band. If not, your local Bell ringers' Guild may be able to help you to find volunteers.</p>



	<b>What to consider</b>	<b>Where to obtain advice</b>
<b>Insurance</b>	<p>Check exactly what is and is not covered, and make appropriate additional arrangements if you deem it necessary.</p> <p>Cover that might be required includes:            Public liability insurance for volunteers (can often be included in the insurance carried by the professionals);            Loss or damage to your bells, frame and fittings etc. while they are in the tower, in transit or stored elsewhere.            Personal accident cover for volunteers.</p>	<p>Some insurance arrangements may already be in place. For example your PCC may have some relevant insurance, and your local Bell ringers' Guild may have cover for members while working on bells.</p> <p>It is often cheaper to amend, temporarily, existing cover rather than take out a new policy.</p>
<b>References</b>	<p>Companies which have quoted for your work will be happy to provide you with a list of other projects they have worked on. Take the opportunity to talk to people who have experienced working with the company concerned and, if possible, go and look at the work done.</p> <p>As well as checking on the finished product the other aspects of working with the company you may wish to check include:            How well they met deadlines;            How flexible they were in accommodating the project's needs;            How imaginative they were in solving technical problems;            Did they seem to have sufficient resources for the job in terms of people and equipment?            Has their post-project service been satisfactory? This is particularly important as it can cause a great deal of anguish, extra work and extra expense if contractors are not responsive to post contractual problems.</p>	<p>Your local Bell ringers' Guild will probably have experience of working with a number of companies over the years, and will therefore be in a position to compare one company with another.</p> <p>Do make sure that those you consult have recent experience of the company concerned – a good or bad experience 10 years ago is no guide to current performance.</p>