

**North East Thames
Area Quaker Meeting**

Annual Report and Accounts

2015

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NORTH EAST THAMES AREA QUAKER MEETING

REFERENCE AND ADMINISTRATIVE INFORMATION

FOR THE YEAR ENDED 31 DECEMBER 2015

North East Thames Area Quaker Meeting (formerly Ratcliff and Barking Monthly Meeting) is constituted as a charity (by a Governing Document adopted in 2012) excepted from registration and established for the advancement of religion and other charitable purposes such as derive from or bear witness to the principles and practices of the Religious Society of Friends, commonly called Quakers. The principal activity is the arrangement and holding of meetings for worship in the constituent meetings of Bethnal Green, Epping, Harlow, Leigh-on-Sea, Romford, Walthamstow and Wanstead.

The members of the AM are all those persons whose names are for the time being recorded in the official register maintained in accordance with Quaker Faith and Practice.

The following served as trustees in 2015:

Kate Green (Wanstead LM)	1/2015 – 12/2017	second term
Tim Landsman (Harlow LM)	10/2012 – 12/2015	first term
Wendy Blake Ranken (Wanstead LM)	10/2012 – 12/2015	first term
Daphne Stedman (Bethnal Green LM)	1/2014 – 12/2016	first term
Debbie Taylor (Leigh LM)	1/2014 – 12/2017	second term
Roger Estop (Wanstead LM)	1/2015 – 12/2017	first term

ADDRESS

c/o The Clerk to NE Thames AQM Trustees
27 Blake Hall Crescent
Wanstead E11 3RH

OFFICERS

Clerk to Trustees	Kate Green
Assistant Clerk to Trustees	Tim Landsman
Treasurer	Debbie Taylor
Clerk to AM	David Irwin
Assistant Clerks to AM	Kirstie McQueen, Melvyn Freake

BANKERS

CAF BANK Ltd., 25 Kings Hill Avenue, Kings Hill, West Malling, Kent. ME19 4JQ

NORTH EAST THAMES AREA QUAKER MEETING

ANNUAL REPORT

FOR THE YEAR ENDED 31 DECEMBER 2015

The trustees present their annual report and financial statements of the charity for the year ended 31st December 2015.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities published on 16/07/14.

OBJECTIVES AND ACTIVITIES FOR THE PUBLIC BENEFIT

The objectives of the charity are the furtherance of the general religious and charitable purposes of the Religious Society of Friends (Quakers) in Britain in the area of North East Thames Area Quaker Meeting (NET AQM) and beyond. The trustees confirm that they have referred to the Charity Commission's guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities.

NET AQM furthers its charitable purposes for the public benefit through:

- i) strengthening the life and witness of Quaker meetings both in the area of North East Thames Area Quaker Meeting and beyond;
- ii) spreading the message of Quakers and interpreting and developing the thought and practice of the Religious Society;
- iii) undertaking Quaker service for the relief of suffering at home and abroad;
- iv) raising funds (largely from members and attenders) for funding the concerns that Quaker meetings in the area of NET AQM have adopted or agreed to support;
- v) providing for the pastoral care of individual members and attenders including assistance to those in need and for education;
- vi) maintaining and developing Quaker meeting houses as places for public worship and from which to carry our witness into the world;
- vii) administering and maintaining the organisation of NET AQM and contributing to the support of Britain Yearly Meeting.

The principal activity of NET AQM is the arrangement and holding of meetings for worship in the constituent local meetings of Bethnal Green, Epping, Harlow, Leigh-on-Sea, Romford, Walthamstow and Wanstead. All are welcomed at our meetings for worship. These and the other activities of our local meetings and of the area meeting enable not only our members but all who are interested to deepen and live out their faith as part of a community. The letting of our meeting houses at reasonable rates to a number of community groups is also of public benefit, as is the occasional use of our meeting houses for events such as community art exhibitions.

Membership: area meetings are the level of the Religious Society at which individual membership is held. We include informally among our number many regular attenders; they are not minuted as members of the Religious Society but regularly attend our meetings for worship and carry out many services for the area meeting.

Membership of NET AQM at the end of 2015 is recorded in our minutes as 198, an overall loss of 3 over the year. (Since 2005, the Area Meeting has lost 81 members, an annual loss of 3% over each of the last ten years, representing a total reduction of 29%.) There are currently 68 regular adult attenders and 31 child attenders (a reduction of 2% per annum in total attenders over the last ten years).

NORTH EAST THAMES AREA QUAKER MEETING

ANNUAL REPORT

FOR THE YEAR ENDED 31 DECEMBER 2015

REVIEW OF ACHIEVEMENTS

The main achievement of NET AQM lies in sustaining the meetings for worship (held regularly on Sundays and occasionally midweek) in our 7 local meetings, and in its continuing support for members, attenders and enquirers in the area. In 2015, NET AQM met in session 9 times. These area meetings have included both business matters and spiritual reflection. The annual AM High Leigh weekend conference and other opportunities taken for meeting together and worship, including the annual Quakers Together Day and All-Day Area Meetings for Worship for Business, have all served to deepen and enrich the lives of our members and attenders and their meetings.

Local meetings have also met regularly to carry out their business and in addition have offered a wide range of other activities, including study groups, open days and tea parties, as well as involvement in local artistic and other events.

Members and attenders have participated in Britain Yearly Meeting (BYM), Meeting for Sufferings, London Quakers, Quaker Life Representative Council and other national committees, thus also playing their part in the wider work of Britain Yearly Meeting. Members and attenders are nominated and appointed by AM to serve in a range of capacities, either within their local meeting or more widely on behalf of the AM or BYM. Although it is not always easy to find people to undertake the tasks needed for the continuing life of the AM, those who are able to serve do so faithfully.

Our members and attenders are not only fewer than they were but a significant proportion are also increasing in age and infirmity. It seems too that fewer families are becoming involved, partly because of the number of alternative activities now available to children on Sunday mornings. We are very aware of the falling numbers, and that this is common to many churches in the area. The effects are clear: fewer volunteers to sustain our meetings and their buildings, and lower financial contributions. At the same time, we are challenged by the increasingly complex demands of managing property and employment. While many of our members and attenders give enormous time and effort to this work, we have also had to acknowledge the impossibility of some situations and brought in expert help. This of course has to be paid for and represents an additional call on our funds. We may need to do this more widely in future.

Buildings: Quakers nationally made a commitment in 2011 to become a low-carbon community so as to reduce the risks associated with climate change and an unsustainable consumer-led lifestyle. We continue to work on this individually and corporately with Six Weeks Meeting (SWM) by seeking to increase the sustainability of our meeting houses.

Safeguarding: As Quakers, we seek to create a community where all can worship safely, whatever their age. There are also legal and regulatory safeguarding requirements laid upon us as a charity. The ministry of working with children or vulnerable adults may not be right for everyone, or open to all. We have procedures to ensure that only appropriate staff and volunteers work with children and young people and that criminal records checks are undertaken as required. Our safeguarding procedures and policies are kept under review.

NORTH EAST THAMES AREA QUAKER MEETING

ANNUAL REPORT

FOR THE YEAR ENDED 31 DECEMBER 2015

FINANCIAL REVIEW

Income: The income shown in the accounts comes from 2 main sources; the contributions from members and attenders, an annual payment of £10,000 from the North East Thames Quaker Trust (NET QT). Contributions are made at local and area level, with surpluses in local meeting accounts being transferred to the area meeting. Gift aid is collected at a local and area level when appropriate. The money from NET QT is available for general use and NET QT also makes available £5000 pa for an overseers' fund but this is accounted for in the NET QT audited accounts.

Rental income from the hiring of our meeting houses is managed 'acting as agent' and is passed, net of expenses, quarterly to Six Weeks Meeting by local premises treasurers. Outstanding balances are shown as creditors and debtors. (see links with other charities).

Expenditure: The two principal expenditure items are the quota to Six Weeks Meeting for the upkeep of meeting houses and a contribution to Britain Yearly Meeting made on behalf of members in the meeting.

Most other money is spent on training and supporting members and attenders who undertake voluntary roles. In 2015 the area meeting contracted a paid premises treasurer where a volunteer could not be found and the cost of this will be carefully monitored in 2016 to see if it is sustainable and if any or all the cost can be defrayed by Six Weeks Meeting.

Risk assessment and Reserves. With reducing membership, the contributions have declined but the quota increases with building maintenance costs, which usually outstrip CPI inflation, and are stretching the Area's resources. The contracting of a paid treasurer sets up a new and continuing liability for the AM. This is using some of the reserves from a legacy which have been released from a previously designated fund where the designation is no longer appropriate.

Trustees aim to balance the budget and to retain in reserve 6 months of AM expenditure not including the Six Weeks Meeting quota or any donations for BYM. The area meeting, via the North East Thames Quaker Trust gives a separate £20,000 a year to SWM and it is not practical for the AM to attempt to raise any more in one year for the upkeep of Meeting Houses than the quota. Donations to BYM will reflect the state of the finances through the year with the aim of BYM receiving from members of the Area Meeting at least the average contribution made throughout the rest of the country.

Accounts. The accounts for the year ending 31st December 2015 are attached. These show the income and expenditure and the assets and liabilities of all constituent meetings and other funds for which the area meeting is responsible. Dear Friend,

At the end of 2015, the consolidated accounts showed a deficit of income over expenditure of £7,668. The total of all funds held was £101,421 compared to £109,089 at the end of 2014. This sum is made up of two figures, £63,537 being the designated funds held in the High Leigh and local meeting accounts with funds for the direct use of area meeting amounting to £37,884.

NORTH EAST THAMES AREA QUAKER MEETING

ANNUAL REPORT

FOR THE YEAR ENDED 31 DECEMBER 2015

PLANS FOR THE FUTURE

We plan for a residential weekend in April 2016 to promote community and fellowship in the area meeting, and to extend an invitation to Quakers in N London AQM to join us. We also plan to continue our other activities to deepen our worshipping communities, at both local and area meeting level.

We plan to appoint an AM committee to explore ways in which we may better manage our premises and their finance.

AM trustees aim to maintain and strengthen compliance with legal requirements, and directly to address fund-raising in the area.

We also aim to work towards ensuring that all our Meeting Houses switch to Green Energy by 2017.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Constitution: NET AQM (formerly Ratcliff and Barking Monthly Meeting) is a charity excepted from registration and established for the advancement of religion and other charitable purposes such as derive from or bear witness to the principles and practices of the Religious Society of Friends, commonly called Quakers.

Decision-making: All our meetings for church affairs, through which the Religious Society conducts its business, are conducted in accordance with the provisions of the current edition of the Book of Christian Discipline of the Religious Society of Friends (Quakers) in Britain, known as Quaker faith & practice (London, 2013). Minutes are drafted by the clerk during the course of the meeting. The final decision about whether the minute represents the sense of the meeting is the responsibility of the meeting itself, not of the clerk.

All our meetings for worship are based on silence, carrying the expectation that God's guidance can be discerned if members are truly listening together and to each other. The unity that is sought depends on the willingness of all to seek the truth in each other's utterances. There is no voting in the meetings, because we believe that this would emphasise the divisions between differing views and inhibit the process of seeking to know the right way forward, the will of God as expressed in the sense of the meeting.

Trustees: The AM trustee body was created in 2012. NET AQM appoints members, normally from its own membership, to act as a body of trustees ordinarily containing not fewer than five or more than fifteen persons. The trustees include the area meeting treasurer and seek to represent, indirectly if necessary, each meeting contained within the area meeting. One trustee, but not the area meeting treasurer, is appointed by area meeting in session to act as clerk to the trustees. All the trustees give their time voluntarily and do not receive any financial benefit from the charity.

All appointments and any releases from service are made by minute of the AM. The appointments are reviewed at intervals not exceeding three years. A trustee can be reappointed on no more than two occasions to give an unbroken term of service as a trustee of the area meeting not exceeding nine years. That person cannot then be reappointed as a trustee of that area meeting until three years have elapsed after the end of the last period of service in that capacity.

NORTH EAST THAMES AREA QUAKER MEETING

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FOR THE YEAR ENDED 31 DECEMBER 2015

Trustees' minutes are made in the meeting and accepted and signed in accordance with Quaker business method as set out in Quaker Faith and Practice. The trustees report to NET AQM at least once a year. During 2015, the trustees met 7 times.

NET AQM trustees serve by taking primary responsibility for all the AM's legal obligations, including the rules concerning financial matters and accounting, charities, employment, safeguarding, data protection and health and safety. A smaller group of Friends meeting regularly together with clearly defined set of responsibilities is better equipped to fulfil complex legal demands than the whole membership of the AM, many of whom are likely to attend less regularly and who may not know or remember details of the issues. However, Quaker Faith and Practice is clear that the whole AM bears the responsibility (Paras 14.01 and 15.05).

Subcommittees: The Area Meeting Treasurers' Committee serves as a subcommittee of the trustees and is accountable to the trustees. The committee is made up of all local meeting and premises committee Treasurers, the AM treasurer and any member or attender undertaking financial work e.g. book keeping for the AM. Up to two other AM members who may have skills needed by the Committee may be co-opted for up to 3 years. The Committee includes at least one AM trustee at any point. The Clerk to AM Trustees and AM Clerk/Assistant Clerk may attend ex officio. The terms of service coincide with treasurers' terms of appointment. The Clerk is appointed from within the committee to serve for three years. All their meetings are held according to the guidance in Quaker Faith and Practice.

Induction and training: One trustee is given responsibility for induction of new trustees. Training is encouraged and several trustees have benefited from courses at Woodbrooke, the Quaker study centre.

All trustees receive or are referred to:

The Essential Trustee: What You Need to Know – Charity Commission

Handbook for Trustees of Quaker Meetings – Quaker Stewardship Committee (2014)

Governing Document and Terms of Reference of NET AQM

New trustees are also given copies of the minutes of the previous year's meetings.

All trustees have completed the Disclosure of Interests form.

LINKS WITH OTHER CHARITIES

- 1) Britain Yearly Meeting: the members of NET AQM together with the members of the 69 other area meetings make up the total membership of the Yearly Meeting of the Religious Society of Friends (Quakers) in Britain (Britain Yearly Meeting), a body that meets annually and that has ultimate authority over church affairs. Britain Yearly Meeting is also the name of the charity that implements the Society's central policy, owns its property, employs its staff and directs its work. NET AQM contributes financially and through the work of volunteers, and benefits from the support offered by BYM.
- 2) Six Weeks Meeting: this charity owns and manages all the meeting houses in the AM and across London. Its main objectives are to support the seven AMs in the London region, and to maintain, preserve and insure the places of worship and their contents. It is the beneficial and managing trustee of these meeting houses and funds major expenditure and improvements to Quaker properties in the London area. Lettings income is received on behalf of, and are forwarded to SWM and our meeting houses are included in the accounts of Six Weeks Meeting.

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FOR THE YEAR ENDED 31 DECEMBER 2015

NET AQM contributes financially to SWM according to a quota system and via a donation from North East Thames Quaker Trust. In addition, our members manage the meeting houses through our Premises Committees on a day-to-day basis. Two of our members serve as trustees to SWM.

Kate Green, Clerk Date

NORTH EAST THAMES AREA QUAKER MEETING

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2015

Statement of Financial Activities	Notes	Unrestricted £	Designated £	2015 £	2014 £
Income					
Donations and Legacies	2	22,702	38,316	61,018	65,756
Other Trading Activities		-	1,061	1,061	495
Investments	3	-	138	138	196
Total income		<u>22,702</u>	<u>39,515</u>	<u>62,217</u>	<u>66,447</u>
Expenditure					
Charitable Activities	4	46,359	23,526	69,885	76,079
Total expenditure		<u>46,359</u>	<u>23,526</u>	<u>69,885</u>	<u>76,079</u>
Net (expenditure)/income		(23,657)	15,989	(7,668)	(9,632)
Transfers between funds		27,432	(27,432)	-	-
Net movement in funds		3,775	(11,443)	(7,668)	(9,632)
Total funds brought forward 1 January 2015		<u>34,109</u>	<u>74,980</u>	<u>109,089</u>	<u>118,721</u>
Total Funds carried forward 31 December 2015		<u><u>£37,884</u></u>	<u><u>£63,537</u></u>	<u><u>£101,421</u></u>	<u><u>£109,089</u></u>

The notes form part of these Financial Statements.

NORTH EAST THAMES AREA QUAKER MEETING

BALANCE SHEET

AT 31 DECEMBER 2015

	Notes	2015 £	2014 £
CURRENT ASSETS			
Debtors	6	958	7,109
Cash at bank		<u>149,188</u>	<u>137,946</u>
Total current assets		<u>150,146</u>	<u>145,055</u>
CREDITORS			
Amounts falling due within one year	7	<u>48,725</u>	<u>35,966</u>
Net current assets		<u>£101,421</u>	<u>£109,039</u>
FUNDS			
Unrestricted Fund:			
Area Meeting		37,884	34,109
Local designated		<u>65,537</u>	<u>74,980</u>
	9	<u>£101,421</u>	<u>£109,089</u>

Approved by the Trustees of the North East Thames Area Quaker

Meeting on _____

and signed on their behalf by

Kate Green, Clerk _____
and

Debbie Taylor, Treasurer _____

The notes form part of these Financial Statements.

NORTH EAST THAMES AREA QUAKER MEETING

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2015

1. ACCOUNTING POLICIES

a) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities (effective January 2015). Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

b) Incoming recognition policies

Items of income are recognised and included in the accounts when all of the following criteria are met:

- The charity has entitlement to the funds;
- any performance conditions attached to the item(s) of income have been met or are fully within the control of the charity.
- there is sufficient certainty that receipt of the income is considered probable; and
- the amount can be measured reliably.

c) Expenditure recognition

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

- Expenditure on charitable activities includes the costs undertaken to further the purposes of the Charity and their associated support costs.

d) Allocation of support costs

Support costs are those functions that assist the work of the Charity but do not directly undertake charitable activities. Support costs include back office costs, finance, personnel, payroll and governance costs which support the Charity's activities.

2. Donations and legacies

	Unrestricted AM funds	Designated LM funds	Total 2015	Total 2014
Donations	£22,702	£38,316	£61,018	£65,756
	<hr style="width: 50%; margin: 0 auto;"/>	<hr style="width: 50%; margin: 0 auto;"/>	<hr style="width: 50%; margin: 0 auto;"/>	<hr style="width: 50%; margin: 0 auto;"/>

All amounts received in 2014 related to unrestricted funds.

3. Investments

	Unrestricted AM funds	Designated LM funds	Total 2015	Total 2014
Bank interest	£Nil	£138	£138	£196
	<hr style="width: 50%; margin: 0 auto;"/>	<hr style="width: 50%; margin: 0 auto;"/>	<hr style="width: 50%; margin: 0 auto;"/>	<hr style="width: 50%; margin: 0 auto;"/>

All amounts received in 2014 related to unrestricted funds.

NORTH EAST THAMES AREA QUAKER MEETING

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2015

4. Analysis of expenditure on charitable activities

	Direct costs £	Support costs £	Total 2015 £	Total 2014 £
Support of the Meeting	2,399	-	2,399	2,043
Friends activities	12,731	-	12,731	13,619
Six Week Meeting Quota	29,926	-	29,926	29,203
Donations and grants	13,840	-	13,840	14,011
Meeting House (not SWM)	7,907	-	7,907	14,232
Other	-	-	-	1,715
Governance costs (Note 5)	-	540	540	534
Administration	-	961	961	28
SWM float adjustments	-	2,708	2,708	694
Acting as agent adjustments	-	(1,127)	(1,127)	-
	£66,803	£3082	£69,855	£76,079
	£66,803	£3082	£69,855	£76,079

5. Governance costs

	2015	2014
Independent examiners fee	£540	£534
	£540	£534
	£540	£534

6. Debtors

	2015	2014
Other debtors	£958	£7,109
	£958	£7,109
	£958	£7,109

7. Creditors

	2015	2014
Other creditors	£48,725	£35,966
	£48,725	£35,966
	£48,725	£35,966

8. Funds

Unrestricted funds are freely available for any purpose of the Area Meeting. Designated funds are unrestricted funds which are set aside for specific purposes, but remain at the discretion of the Area Meeting.

AM designated funds

LM Funds are managed by the constituent local Meetings and are primarily for the expenses of each Meeting, but may also be used for the centrally-managed work of the Society of Friends, or other purposes of the Area Meeting.

NORTH EAST THAMES AREA QUAKER MEETING

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2015

9. Movement in funds

	Fund balances B/F £	Incoming resources £	Outgoing resources £	Transfers £	Fund balances C/F £
<u>Unrestricted funds</u>					
AM General	34,109	22,702	46,359	27,432	37,884
Bethnal Green	150	5	116	(34)	7
Epping	5,085	3,260	2,785	(2,000)	3,560
Epping Premises	1,093	-	1,093	-	-
Harlow	5,055	1,409	1,330	(2,023)	3,111
Harlow Premises	(55)	-	(55)	-	-
Leigh	8,149	3,647	1,378	(3,000)	7,418
Romford	9,195	535	923	(2,000)	6,807
Walthamstow	6,104	938	229	(100)	6,713
Walthamstow Premises	21,506	229	(192)	100	22,027
Wanstead	15,150	21,247	6,195	(18,375)	11,827
Wanstead Premises	1,758	-	1,494	-	264
High Leigh	1,790	8,245	8,232	-	1,803
	£109,089	£62,217	£69,885	£Nil	£101,421
	£109,089	£62,217	£69,885	£Nil	£101,421