

The Gloucestershire Area Quaker Meeting Charities



Trustees' Report for Year Ended 31st December 2020

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of Gloucestershire Area
Quaker Meeting Charities
(GAQMC) is 1134212

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Jan Gronow
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Andrew Turrall (from September)
Sarah Eilbeck (ex officio)
Marilyn Miles (ex officio)

Rosemary Andoh ([Link to Trustees](#))
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Custodian Trustees: Friends Trusts Ltd

Registered charity no.
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Examiner of Accounts: Mrs Bonnie Connolly

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1 MEMBERS AND MEETINGS

An area meeting is the primary meeting for church affairs in Britain Yearly Meeting. The objective of this area meeting is the furtherance of the general religious and charitable purposes of the Religious Society of Friends (Quakers) in Britain, in the area of Gloucestershire Area Quaker Meeting (GAQM) and beyond.

The guide to the conduct of business continues to be Quaker Faith & Practice (QF&P) and the governing document, as amended and adopted by area meeting on 19 September 2009, registered with the Charity Commission on 9 February 2010 and amended on 26 November 2012. GAQM consists of eight local meetings.

We have 234 members (down from 236 in 2019). In 2020 six of our members died, there were two terminations of membership, and one member resigned. We did, however, gain five new members ‘by conviction’ and two members transferred in from other area meetings. We have 129 attenders (an increase from 122 in 2019). This includes 22 children (an increase from 19 in 2019). Friends’ House asks us to only include those attenders who meet the criteria found in QF&P as “one who, not being a member, frequently attends a specific meeting for worship.” They also ask that those who took an active part in the meeting over the past year be counted in the tabular statement. All children under the age of sixteen, not in membership but associated with the meeting, are included whether they attend regularly or not.

TABLE 1 Gloucestershire Area Quaker Meeting Membership on 31st December 2020

Cheltenham	53 members and 20 adult attenders
Cirencester	18 members, 16 adult attenders and 3 children
Forest of Dean	15 members, 10 adult attenders and 2 children
Gloucester	14 members, 9 adult attenders and 2 children
Nailsworth	64 members, 20 adult attenders and 13 children
Painswick	24 members and 15 attenders
Stroud	26 members and 9 attenders
Wotton	11 members, 8 adult attenders and 2 children
Unattached	8 members

In a normal year all our local meetings hold meetings for worship weekly, and some meetings also hold meetings for worship midweek. Nailsworth Meeting usually holds an additional meeting at 6.00 pm on the fourth Sunday each month. A worship group is now established in Stonehouse: between 2 and 7 Friends meet once a month for half an hour.

In 2020 this pattern of meetings for worship was disrupted because of the Covid-19 pandemic. More is written about this in Section 4.

Friends met as an area meeting for business eight times during 2020. The meeting in February was in person. In March, April, June, July, September, October and December area meeting was held on Zoom. Our representatives to Meeting for Sufferings and other central meetings have made their reports, which have been received with interest and sometimes with concern.

Cirencester Local Meeting reported to March area meeting on the question 'How does the truth prosper?'. Their report is included in section 6.

2 TRUSTEES – SUMMARY OF ACTIVITY

The trustees are appointed by Gloucestershire Area Meeting. They met ten times during 2020, once in person, once via a series of phone calls and eight times via Zoom. Their business covered:

- managing the property and finances of the area meeting;
- carrying out their responsibilities as the employers of staff in our meetings, including wardens;
- ensuring compliance by area and local meetings with all our agreed policies, for example for the protection of children and vulnerable adults, health and safety and data protection;
- upholding area meeting in carrying out its activities and meeting its objectives; and
- providing oversight and advice to our local meetings on ways of responding to the Covid-19 crisis.

Trustees: Val Kirby continued as clerk. During 2020 Wendy Gerard was appointed as trustee for Nailsworth and Andrew Turrall was appointed as trustee for Gloucester. The other trustees and link Friends continued as in 2019.

Property management. Cheltenham, Cirencester, Nailsworth and Painswick local meetings each have a Finance and Property Committee which managed the meeting houses on a day to day, consulting trustees when necessary. Ash and Co continued to oversee the day-to-day management of Gloucester Meeting House, taking bookings from hirers and managing security and cleaning. For much of 2020 there were no hirings, because of the pandemic. Once lockdown restrictions started to ease, monthly meetings were held with a representative of Ash and Co, to monitor progress. Naylor Powell continued to manage The Lodge, which

is let to the young family who moved there in 2018. Cirencester Housing continued to manage the two flats at 49 Thomas Street, adjacent to Cirencester Meeting House. Nailsworth Local Meeting continued to manage the cottages in Quaker Close, adjacent to the meeting house. More detail is provided in section 8.

Compliance with area meeting policies. Our area and local meetings are committed to complying with the agreed policies for the safeguarding of children and vulnerable adults, premises, including health and safety, and data protection. Seven of our eight local meetings have completed and submitted Compliance Forms.

Employees' Pay. Our wardens' contracts of employment and occupancy agreements continued throughout 2020. We increase rates of pay annually in line with the National Living Wage increase. Any employees not in our accommodation are paid the Real Living Wage or above.

Cirencester's warden. Patricia Stevens continued in post as Cirencester's warden throughout 2020.

Nailsworth's Warden. Oliver Muller started his contract as warden for Nailsworth Local Meeting in January 2020 and continued in post throughout the year.

We are grateful to our wardens for their service.

Landlord's inspections and quinquennial reviews. All our properties are inspected regularly. All buildings, both Meeting Houses and accommodation, are reviewed by a qualified surveyor every five years in a series of quinquennial reviews. In 2020 Cheltenham had its quinquennial review. Rented properties were surveyed either by our letting agents or by trustees, to make sure the tenants were complying with the condition of their leases.

The Memorandum of Understanding between area meeting, local meetings and the trustees continued in operation. The list of office holders has been regularly updated by area meeting and the MoU has been updated to reflect these changes.

3 FINANCIAL POLICIES AND OUTCOMES

Local meetings control their own funds for day to day income and expenditure. These are the only funds not under the full control of area meeting. Apart from the general fund there are four designated funds, one for property, one for bursaries and grants, one for other purposes as decided by area meeting and lastly one for Quaker camp. Capital expenditure on meeting houses using local meeting funds is agreed with trustees in advance. There are no restricted or endowment funds.

Following the review of finances in 2018 trustees have continued to implement the recommendations and refine our processes.

A property reserve fund was established in 2019 and efforts were made to increase the resources in this fund. It is held in a Triodos bank account to which the treasurers do not have access. There is a penalty if less than three months' notice is given to withdraw money from this account.

The property reserve fund stood at £97,241 compared to £48,415 in 2019. This was partly achieved by the realisation of the principality bond which yielded £22,4012. Area Meeting holds £22,246 of the fund on behalf of Nailsworth Quaker Meeting.

Local meetings that do not have their own meeting houses are no longer responsible for funding the costs of renting rooms as this is covered by area meeting.

The trustees, including the treasurer and assistant treasurer, are responsible for the financial running and oversight of Gloucestershire Area Quaker Meeting Charities (GAQMC) and the upkeep of the meeting houses and associated property. These are held in trust by Friends Trusts Limited. Our accounts and statements are prepared by separating income and expenditure and take into account transfers between local meetings and the area meeting. Gift aid tax refunds are recorded in the year of receipt except where such receipts are overdue by more than one year. Apart from this exception we include debtors and creditors on the balance sheet. We are aware that we must comply with the latest Charity Commission Statement of Recommended Practice (SORP) especially as regards reporting. This calls for our adherence, as closely as possible, to the guidance contained in the Association of Church Accountants and Treasurers (ACAT) Handbook, whilst allowing comparison with figures from the previous years' annual financial reports. We apply consistent treatment of the accounts in each accounting period subject to the above statutory requirements. Britain Yearly Meeting Treasurers' Handbook has been phased out and we now use the online ACAT Treasurers Handbook from our membership of ACAT.

Each set of accounting records deals with a specific part of GAQM Charities' activities, covering all financial transactions, facts and events relating to them. All the local and area accounts are examined by an accountant, who also prepares the annual financial report for consideration by the trustee body. In accordance with the governing document, the report is then presented to area meeting for acceptance.

Each year the trustees set a recommended or guide contribution for each of the local meetings. This is based on the number of members and active Friends in each meeting, who are each asked to make personal contributions. These contributions are the major source of income for the area meeting and in 2020 amounted to £37,324 which is 6.5% less than budgeted.

Other sources of income are rents and income from investments. Rents are reviewed annually. Although the market value of our investments have increased by 2.6% compared to December 2019, the income from these investments has decreased by 18.8%

Our wasting assets are depreciated with the object of writing off the cost (less residual value) over their useful life. No depreciation reserve is set aside.

As with many charities, the Covid pandemic has had a significant effect on our financial position. The biggest financial impact has been on those local meetings which hire rooms (Gloucester, Nailsworth, Cirencester and Cheltenham), because they have been unable to hire space to other organisations and individuals during the lockdown. At some points during 2020 vulnerable groups as defined by the government were allowed to hire rooms. Not all hirers took advantage of this. Additional expense was incurred to make premises Covid secure. Income from hirings was down by 61% to £49,640. We are making a claim to our insurance company for loss of income during 2020 and 2021. In early 2021 information for 2020 was collected and sent to the loss adjuster. Some savings were made on running expenses, as there were far fewer meetings for worship. In one meeting (Cheltenham) furloughed payments covered the majority of the wages for the cleaner employed there. The other meetings have continued to employ their staff throughout the pandemic.

Members and attenders in some meetings increased their donations to compensate for the loss of income from hirings.

Scheduling of repairs and maintenance to our meeting houses, warden accommodation and rental properties relies on the quinquennial surveys carried out by a qualified surveyor Richard Basnett Associates. The scheduled survey (for Cheltenham) was completed in 2020 but many repairs were delayed because of lockdown. This has led to a build-up of projected expenditure which will need to be completed in 2021. Although 2020 accounts show that income was covered by expenditure, the projected budget for 2021 indicates that the reserve property fund will need to be used to cover immediate costs.

Further efforts will be needed to replenish the reserve fund and build it up for long-term maintenance. Maintenance costs for the four of our meeting houses that are listed tend to be higher than for non-listed buildings of similar size.

In 2019, two of our meetings began using a bookkeeper who utilises an accounting package called Xero. During 2020 two more meetings and the area meeting agreed to engage the same bookkeeper using Xero. The eventual aim is for all meetings to be covered by one agreement with this bookkeeper. There have been some teething problems with the migration to Xero as the new arrangements have changed the traditional role of local meeting treasurers. This has needed adjustments on both sides. In the long run it is hoped that the new system will make the examination of the accounts more streamlined with less need for paperwork to support transactions.

RESERVES POLICY

The money in the three area meeting funds is spread over several bank accounts. The CAF and Triodos accounts are treated as our Reserves accounts, with varying lengths of time before access. Our long-term equity investments might be regarded as further reserves should area meeting so decide. The value of area meeting equity investments in the bursary fund was reduced by 1.9% to £107,729.

Having looked at our expenditure over several years, it was decided to set the recommended 6 month's expenditure at £40,000 as a reserve. At the end of 2020 the sum of £87,892 was held in the current accounts with a further £103,470 in the other accounts. £26,959 in these latter accounts are held on behalf of 2 local meetings.

Area meeting aims to cover in-year expenditure for property and Quaker activities (primarily repairs and maintenance) from the current accounts.

INVESTMENT POLICY

Equity investments have long been held. Nowadays, advice is that they should be held in ethical funds lodged with Friends Trusts Ltd in order to save trustees from making frequent investment decisions. Cirencester Local Meeting transferred its investments in 2017.

REVIEWS OF RISKS

The insurance of our buildings has been reviewed (see Table 2). Valuations of contents continue to be under review.

The vulnerability of the meeting funds to embezzlement, fraud and error is kept under review. Forty five percent of current assets are currently beyond the treasurer's control in a Triodos account. The treasurer makes a financial report to trustees at each meeting (usually six weekly) including the balances in each account as well and income and expenditure on the various headings against budget figures.

The engagement of the bookkeeper who does reconciliations with Xero means electronic copies of financial records are checked against the bank balances on a regular basis by the bookkeeper and the treasurers. Dual authorisation for expenditure including internet banking is being implemented for local meetings and area meetings. The treasurer, assistant treasurer, the clerk and one trustee are the 4 authorised internet banking users for area meeting accounts.

Any changes in the investment portfolio require a minute from a meeting of trustees. Approval of the forthcoming budget and unexpected expenditure not within the budget on property is taken by trustees in a meeting. In 2020 most trustees' meetings have been held via zoom. Urgent expenditure is agreed by trustees using email. No single trustee can make financial transactions on their own. Legacies, although in fact the property of area meeting, are often expressly linked to local meetings in legatees' wills. Trustees must discern the uses to which legacies are put and whenever possible respect legatees' preferences. By and large legacies are not used for day-to-day running expenditure.

Table 2. Property - Insured Values (Declared Value)

		Insurer's values (£)	
Date	Meeting Houses	2019	2020
1985	Cheltenham MH	755,995	801,354
1673	Cirencester MH (Listed 2*) incl. 51 Thomas St	3,012,818	3,193,587
1834	Gloucester MH (Listed 2)	1,649,577	1,748,551
1680	Nailsworth MH (Listed 2*)	748,935	722,410
1706	Painswick (Listed 2)	562,333	596,073
	Sub Total	6,729,658	7,061,975
	Other Properties		
	Flats 1 & 2, 49 Thomas St. Cirencester	805,042	853,344
	The Lodge, Greyfriars, Gloucester	409,649	434,228
	1 and 2 Quaker Close, Nailsworth	1,041,995	1,104,515
	Nailsworth Garden Room (new in 2020)		71,461
	Sub Total	2,256,686	2,463,548
	Burial Grounds		
	Siddington near Cirencester	Nil	Nil
	Shortwood near Nailsworth	Nil	Nil
	The Dell near Painswick	Nil	Nil
	Total value of buildings	8,986,344	9,527,523
	Contents		
	Cheltenham (including solar panels)	55,814	58,712
	Cirencester	61,813	64,904
	Gloucester	57,053	59,906
	Nailsworth (including Heritage books)	44,229	46,441
	Painswick	26,149	27,456
	Total contents	245,058	257,416
	Total buildings & contents	9,231,402	9,782,942
	Forest library books	958	1,006
	Unspecified items		3,916
	Camp Equipment	Nil	Nil
	Total insured	9,232,360	9,787,864

GRANT MAKING POLICY

Grants from the Bursary Fund were decided in accordance with the established policy, by those appointed as overseers/pastoral friends in consultation with the treasurer. Because of Covid all programmes such as Yearly Meeting Gathering and events for young people were cancelled in 2020. Traditionally the cost for attendance at these have been covered by the bursary fund. Other courses and conferences were cancelled although some were delivered by zoom at a lower cost. This included training for role holders such as trustees, clerks, elders, overseers/pastoral friends. Whilst recognising the need for not delaying attendance at these training courses, trustees recognise the added value of having face-to-face training. They look forward to the resumption of such courses.

4 GLOUCESTERSHIRE QUAKERS – THE IMPACT OF COVID-19

2020 was a unique and troubling year for everyone, not least Gloucestershire Quakers. Knowledge of and concern about the spread of Covid-19 gathered pace in February and March. Trustees met as normal in January, but all their other meetings were held remotely. In March, before we adopted Zoom, the clerk held a series of phone calls with individual trustees. After that all other meetings used Zoom. Although not meeting in person can cause problems (sometimes reception is poor, sometimes there is a sense of remoteness) there are some positive aspects of meeting remotely. For example, we benefited from not having to spend time and fuel driving. In the dark winter months this was particularly useful.

Area meeting also moved to Zoom from April onwards. This allowed some Friends to attend who would often not attend AM in person.

Friends' House circulated frequent advice about how to maintain and support our worshipping communities. Trustees considered this guidance as it was produced and in June adopted their own approach, which provided a flexible framework within which local meetings could develop their own detailed plans, suited to their members and their buildings.

GAQM's approach to the Covid crisis

1. We will follow the advice and guidance from Friends House about what Friends have to do to re-open their meeting houses safely. The clerk will look for updates to this advice daily and will send updates to trustees.
2. Although trustees are legally responsible for safety across the whole of Gloucestershire Area Meeting, we cannot produce detailed risk assessments or

procedural guidelines for all our meetings as each one is unique. We have produced a draft risk assessment to assist local meetings thinking through the process of getting ready for re-opening and then actually being open.

3. Our local meetings are in the best position to know their regular worshippers. We ask each of our local meetings to appoint an implementation group, and to inform the clerk of trustees of the membership, including a key contact Friend. This should be done no later than 15 July.
4. We ask each of our local meetings to prepare risk assessments for their range of activities, using material circulated by Friends House as well as the draft risk assessment prepared by Val Kirby, adapted as needed to suit local circumstances. Local meetings should include all their activities, including adult and CYP online activity (Zoom, social media), and hirings.
5. Trustees will start to review all our policies, in the light of Covid. We ask the clerk to produce a timetable for this review in time for our meeting on 24 July.
6. We ask local meetings to send copies of their risk assessments to the clerk of Trustees when these are completed and whenever they are revised, as the situation evolves. Trustees cannot set dates for these as different meetings are moving at different speeds.
7. We ask our local meetings to prepare procedural checklists for use by Friends involved in managing our Meeting Houses for worship and for all other purposes including hirings. We also ask them to prepare posters for each meeting house, for use when they are open.
8. Each Meeting House and its associated public premises should remain closed to all users other than those entering for private or small group prayer until the relevant local meeting has completed the tasks set out in 6 and 7 above.
9. We ask our local meetings to record the contact details of everyone who visits a Meeting House or place where Meetings take place*. These registers are not the same as ordinary visitors' books. The registers will be the responsibility the LM clerk or other nominated Friend and would be changed each week, and, apart from the current one, must be kept securely. The registers would only be used in the event of Covid-19 infection, to assist in contact tracing. This requirement will cease when the current period of epidemic threat has ceased, and trustees agree the need no longer exists. Local Meetings may destroy lists that are more than 1 month old.
10. We expect our employees to abide by our discernment on all matters concerning the re-opening of our meeting houses for worship, whether private or group, and hiring.

11. We ask the clerk to discuss these matters with Alastair Mylechreest of Ash and Co, in respect of reopening Gloucester Meeting House for hiring.

12. We ask the clerk to discuss trustees' approach with Friends involved in Stonehouse worship group.

*Other places include Friends' houses and gardens as well as rooms hired for Quaker Meetings, if the purpose is a Meeting for Worship or a MfW for Business.

Because each local meeting is different, they reacted in different ways to the cessation of meeting in person. Remarkably, despite the difficulties, seven of our eight meetings managed to continue to meet each week, either in person or, when the risk was too severe, through communication by "Zoom" or other internet packages. Wotton Friends decided not to use Zoom, but to worship in their own homes at an agreed time. When lockdown restrictions eased, Cheltenham, Cirencester, Nailsworth and Gloucester evolved ways of blending meeting remotely with meeting in meeting houses.

One benefit of Zoom was that attendance at Meeting for Worship often exceeded the numbers that normally meet in person. Some friends who had difficulty travelling, and others who live a long way away (in some cases overseas), were able to attend. Of course, those Friends who did not use electronic means of communication could not use Zoom. Overseers/Pastoral Friends in all our meetings worked hard to maintain contact with Friends who did not have access to the internet.

Despite the disruptions caused by the pandemic, many of our members and attenders remained active in the community and were involved in different kinds of outreach. The major departure from previous years was the closure of our meeting houses, which meant that for much of the year they were not available to our members or to other groups. Nevertheless, whenever government regulation allowed, and after the introduction of new management practices, some one-to-one counselling took place, and some regular hirers (for example Inclusion Gloucestershire) returned.

The lack of hirers at Cheltenham, Cirencester, Gloucester and Nailsworth resulted in a significant reduction in income. This was offset to some degree by the reduction in management costs. Our wardens continued in post, and we are very grateful for the way they adapted to the challenging work environment and remained important points of contact for our members.

5 SUSTAINABILITY

Britain Yearly Meeting asks all Quaker trustees to report on sustainability in their annual reports. Our planet is increasingly affected by climate change, biodiversity loss and other environmental impacts such as pollution, and as the popular saying goes 'there is no planet B'. Our lives are increasingly affected, and we know that future generations will probably be affected even more, so sustainability is not just a selfish concern. The inter-connectedness of natural and culturally modified systems means that our actions have impacts far beyond our own immediate sphere.

In 2011 Britain Yearly Meeting committed Friends throughout Britain to acting in a more sustainable way (the Canterbury declaration). Since then, our local meetings have adopted a range of practices, ranging from decisions to purchase environmentally friendly cleaning products, to encouraging lift sharing, to installing solar panels (see report from Cheltenham Local Meeting in section 6), to being part of local networks (for example Nailsworth Local Meeting is a member of Churches Together, which in turn is a member of Nailsworth Climate Action Network).

Many individual Friends make considerable effort to live sustainably, and some are actively involved in different sectors of the environmental movement. In September 2020 our area meeting's attention was drawn to the Stop Ecocide Campaign. Minute 2020/75 said: 'We think that companies, governments and individuals need to be held accountable in law for actions which inflict substantial damage on the natural environment. The different ways in which this might be done (eg civil as opposed to criminal sanctions) need further consideration; and are not necessarily exclusive. The important thing at the moment is to gain acceptance for the general principle.' A small group was asked to write to Quaker Peace and Social Witness, on behalf of our area meeting, asking them to consider the need for an international law against ecocide in their work on climate justice. This letter was finally sent in January 2021: QPSW's reply and our subsequent actions will be discussed in our 2021 report.

There is no umbrella GAQM policy statement about sustainability. In September 2020 Trustees decided to review our whole suite of policies by the end of 2021: we will include the issue of sustainability in this review. This will allow us, for example, to consider whether environmental sustainability should be a key criterion in our decision making on property repair and maintenance. This would be in line with the United Kingdom's carbon reduction strategy, announced in December 2020.

6 SAFEGUARDING

Safeguarding policy and practice

In 2020 the Safeguarding Coordinator was Wendy Gerard, John Linsell was the Deputy Safeguarding Coordinator and the Safeguarding Trustee was Val Kirby, Clerk to Trustees. The annual report from the Area Meeting Safeguarding Coordinators was received on 28th January 2021. GAQM's Safeguarding Policy and Procedures were revised during 2020 and the updated document was approved by trustees at their meeting in September and adopted by GAQM at their meeting in October. The overall policy was not changed: the revisions related to the inclusion of Britain Yearly Meeting's current wording on Quakers' commitment to safeguarding, contacts and similar details. Guidance to Online Children and Young People's Meetings and Online and Blended Meetings and Meetings for Worship were added to the Appendices. Because of the pandemic, safeguarding training took place online. We held two sessions of 2 hours each on 19th and 27th September covering the subjects of safeguarding implications of meeting online; the role of the safeguarding representative; the Independent Inquiry into Child Sexual Abuse and a Q&A session, with attendance from each constituent Meeting of GAQM. We maintained our system of Disclosure and Barring Service verifiers and Safeguarding Representatives for each local meeting.

Serious Incident Report

In September trustees approved a Serious Incident Report about a possible case of historical child sexual abuse. The clerk used the information in the approved document to inform the Charity Commission, using the CC's online process. The Charity Commission responded twice with additional questions, which the clerk answered with help and support from Wendy Gerard, the Safeguarding Co-ordinator, and after consulting staff from Britain Yearly Meeting and another area meeting. During this period it emerged that the police had decided to take no action on the matter. On 22 December the Charity Commission told the clerk that they would take no further action, based on the information provided, on the assumption that this had included a full and frank disclosure of the relevant facts.

Trustees were concerned that, despite the decisions made by both the police and the Charity Commission, risks for individuals involved in Quaker activity may not be fully addressed

because we operate as a set of separate charities. In particular we were unclear about our governance relationship with Britain Yearly Meeting and the role that BYM takes to protect everyone engaged in activities organised by the Quaker movement as a whole. In December Britain Yearly Meeting issued new guidance on safeguarding policies and procedures to all area meetings, acknowledging that there had been a lack of central guidance and co-ordination. Our 2021 report will contain information about the steps Gloucestershire Area Quaker Meeting is taking in response to this new guidance.

7 CONTRIBUTIONS FROM AROUND OUR AREA MEETING

Throughout 2020 Friends in Gloucestershire continued with their committed concerns such as affordable housing, the prison system, sustainability, refugees and asylum seekers, women and their children fleeing domestic abuse, peace and world population. Some of the reports that follow relate to these concerns; others speak of our life as Friends.

Cheltenham Local Meeting and Sustainability

In 2020 the solar panels on Cheltenham Meeting House roof generated 3162 kWh electricity. This is around the amount that an average UK household uses in a year. It saved greenhouse gas emissions of 737 kg CO₂ equivalent.

At the end of 2019, Cheltenham Quakers applied for a grant to create a pocket park at the end of Warwick Place, where the Meeting House is situated. This would provide an important green space with many environmental and social benefits, as well as improving the appearance of the street. The application was unsuccessful, and the pandemic meant that the project hasn't been taken any further to date.

Cheltenham Quakers joined "Plastic Free Cheltenham" and agreed to reduce our single use plastic. We buy unpackaged toilet rolls and environmentally friendly cleaning products in refillable containers from FoodLoose, our local zero waste shop.

Cheltenham Quakers have a long association with local charity Global Footsteps and supported them to make a successful application for a QPSW Relief grant to fund a feasibility study for a sustainable farming project in Kenya, for women to grow crops resilient to unpredictable climate.

Alison Crane, Cheltenham Local Meeting

Little Footsteps in Cheltenham

Little Footsteps is an international parent & toddler group for children up to 4 years old, held once a week, during term time, at Cheltenham Quaker Meeting House.

For parents, especially those new to Cheltenham and the UK, the group offers the opportunity to:

- Socialize and build friendships.
- Share ideas and information (about living in the UK).
- Build confidence and self-esteem.
- Bond with their child away from the home environment.

For children, the group provides:

- The opportunity to learn social, physical, creative and linguistic skills
- A range of fun activities (some that are not available at home) and new toys.
- First relationships with adults and children outside the family unit.
- The important first rung on the ladder, a stepping-stone to pre-school.
- A time to bond with their mum/dad/carer away from distractions and interruptions.

What happened with Little Footsteps in 2020

15 families attended regularly in the first 3 months of 2020. The average attendance per session was 6 -10 families. These figures have not changed since LFS opened in 2016. New families were from Russia, Bulgaria, Poland, Latvia, India, Lithuania, Spain and the UK. Many alumni families still comment on our Facebook page.

- **New families** find out about us from friends, Netmums, Facebook and google searches.
- **Attendance** fluctuates due to family visits home (up to 3 months), children/sibling/parent illness, poor weather and return to their home country.
- **Volunteers.** On an average week, there will be 3 volunteers available to run LFS. Samar Metwaly, from Egypt, a former LFS mum, joined our team in February 2020.

- **Activities:** Craft activities remained popular with the older children.
- **Covid - 19.**

LFS closed the week before “lockdown” in March 2020.

LFS re-opened in September 2020 following government and Quaker Meeting House building guidelines. It closed after 2 weeks as volunteer numbers were too low due to Covid related absences.

Cal Anton-Smith, Cheltenham Local Meeting

The Quaker Housing Trust (reprinted from the Spring 2020 Area Meeting Newsletter)

The QHT arose out of an expression of concern about housing need at the 1966 Yearly Meeting. Much has changed over the years but in 2020 we have a broken housing system. There is a fundamental lack of genuinely affordable homes for rent.

Homelessness has more than doubled since 2010, the size of local authority housing waiting lists and the numbers in bed & breakfast continue to increase. Many adult sons and daughters are still living with their parents well into their 30s. People are seeking safety from many forms of abuse. Every community is different, with its own issues and concerns. Charities that have identified needs within a community, develop housing schemes and seek financial support.

The Quaker Housing Trust exists to support with the creation of rented affordable homes for people of any age, when they are vulnerable at points of transition in their lives.

The housing concern links strongly with the 2019 Britain Yearly Meeting, with its focus on the plight of the planet and power and privilege. There is much housing that is poorly insulated and greedy on the use of energy. Successive governments have stepped away from building social housing. For years the state has left housing to market forces, which have failed to consider those who are not in the market for an “executive” home.

The Quaker Housing Trust is endeavouring to support applicants in achieving sustainable homes, whether by upgrading older properties or building new, energy efficient homes. This is being provided through Environment Assessment Grants towards the cost of getting professional help to identify and use environmentally-friendly options in the social housing

project. The Trust also attempts to support innovative approaches to housing provision through Feasibility Study Grants, which can, for example, pay towards the cost of getting professional help to test the feasibility of specific proposals for providing affordable rented housing.

Applications are received for urban and rural schemes. The Trust aims to assist those that would find it difficult to raise funds through main-stream financial services. Agreement to a grant and or loan can have the effect of opening the door to other funders. By using interest free loans with a modest administration charge when the charity is in a position to repay it over a period of up to 20 years, the Trust is able to “recycle” the money that has been donated. When grants are awarded the Trust fund needs to be replenished.

The Trust does not seek to attract an increased flow of applications – there are always many to consider at each “Council of Management” meeting, but the Trust would like to encourage Friends to continue to donate. The Trust website gives a range of options <http://www.qht.org.uk>. Anything you give is set straight to work!

Wendy Gerard, Quaker Housing Trust Trustee, Nailsworth Local Meeting

Cirencester Local Meeting – How does the Truth Prosper?

In March 2020 Friends from Cirencester Meeting reported to area meeting on “how the Truth prospers” among them. In considering what they should say, the meeting was drawn to the image of a branch of a tree, growing as part of a greater tree. Here are some of the leaves which flourish on their branch!

- A loving community, woven together in strands of spirit and curiosity about our personal journeys in faith.
- Meetings for Learning, and other opportunities for learning that the meeting enjoys.
- The Meeting House itself. The meeting is custodian of an old building with a long history. “The silence oozes out of the walls”. But the meeting tries to avoid putting excessive demands on individuals.
- Embracing the wider world and keeping the meeting’s doors open, in a spiritual sense. The meeting shares the meeting house with many other and diverse groups. Members of the meeting are active in the community as trustees, volunteers etc.

Cirencester Friends read to the meeting the words of William Sewell in section 10.08 of Quaker Faith and Practice.

After a leisurely and useful preparative meeting, Friends sat at a long table in the children's room to enjoy supper together. We depend on those who till the soil, and tend the produce which forms our daily food, so it was good to remember them in thankfulness and for us to eat in fellowship the food mutually contributed, prepared and served. It was sacramental, in the sense in which Friends so profoundly believe. We spoke of those unable to be present, so that there was a sense of the entire meeting gathering in community.

This feeling of community pervaded the weekend. In preparative meeting the allotment committee reported and outlined plans for an orchard in the upper section of our ground; the fruit may not remain to be gathered by us but the blossoms will gladden everyone. The entire ground is in our care: allotments, burial ground, lawns, and we see it as one unit together with the meeting house which it surrounds. Yet true significance lies not in the grounds and buildings but in the people: those who tend the flowers, the grass and the allotment; members of the poetry group (some of whom gave pleasure by readings after supper); the study groups; the gathering of younger people; those whose activities lie in other places. The gravestones speak of the past, of those who also served the meeting, whose lives are woven into ours, as ours will affect those still to come.

William G Sewell, 1977

The meeting looks for room for growth, individually and together. In these turbulent times, it trusts in the loving and active spirit of God.

Cirencester Local Meeting

Sanctuary Meeting - Faith in Action Event

When the Area Meeting Peace Group was laid down in 2019, AM agreed that we would hold two Faith in Action days a year, as a way of maintaining our commitment to peace and social witness. The first of these days was planned for May 2020. This arose from our decision to become engaged with Britain Yearly Meeting's recently launched Sanctuary Everywhere

programme, working to promote solidarity with refugees and migrants and creating a culture of welcome in our communities.

Due to the lockdown, the Faith in Action day became a much shorter event on Zoom, with Sheila Mosley of QARN (Quaker Refugee and Asylum Network) as the speaker. 23 Friends from six of our Local Meetings participated. The subject of the meeting was the excessive fees charged by the Home Office for applications for leave to remain and was based on the QARN leaflet on this topic. The fees charged are far in excess of the cost to the Home Office and cause real hardship to already vulnerable people seeking to remain legally in the UK. Sheila gave the example of a family of five from Angola whose accumulated fees over 12 years (paid in their case by a Congolese church) were £47,000. Many others incur debt, become destitute and may never become legally settled because they are unable to pay the fees.

With BYM and QARN connections, AM has continued activity as a Sanctuary meeting, by doing what we can to raise our own awareness of these issues and to work to raise that of others, and to write to our MPs, the press and social media.

Rosemary Andoh, Wotton Local Meeting

Wotton Local Meeting's response to the pandemic

During 2020, when we have not been able to meet face to face, Wotton Friends have held meeting for worship 'remotely', settling into the shared stillness in our own homes from 10.30 to 11.00 every Sunday morning. We have used email to share a reading before the meeting, and 'afterwords' or reflections after the meeting. Despite not being physically together, we have had a strong sense of being 'gathered' and of our connectedness to each other. Some Friends have kept the silence socially distanced in St Mary's churchyard. Wotton Friends have also met in gardens in the summer when permitted by the 'rule of six' but have not felt comfortable meeting inside even when this was permitted.

There has been little interest in meeting for worship via Zoom, but some social contact has been made this way. Some Friends have used the technology to join in meetings and learning opportunities elsewhere.

Rosemary Andoh, Wotton Local Meeting

Reflections on Painswick Local Meeting

Some time after taking over an official duty at a Local Meeting, the new appointee is likely to take delivery of consignments of papers. If the new duties involve looking after buildings and grounds, the package will probably be big.

Often, it makes sense for the newbie to rationalise and organise the collections with fresh eyes. In the case of Painswick Meeting, this process reawakened and underlined the recognition of the very skilled, lustrous and committed service given by a small group of people who have looked after Painswick Meeting House over the last 60 years.

In the early nineteen-fifties the Meeting House was in the use of the Plymouth Brethren. Among the group of Quakers who revived Painswick Quaker Meeting at that time were Colin and Naomi Maclaurin-Jones. Naomi had enjoyed what she described as the time of her life, serving as a land-girl near Gloucester in the 1940s. The city contained a number of large aircraft factories and all German pilots had to do to find it was follow the River Severn upstream from its mouth in the Bristol Channel. Naomi recalled having regularly to leap from her tractor to shelter from incoming bombers and the dog fights that took place with the RAF planes trying to fend off the attacks.

Naomi married Colin, a Yorkshireman and a craftsman builder. He was trained in the Arts and Crafts tradition, which brought to the Meeting House a standard of workmanship that is unostentatious and solidly accomplished in its execution. They lived near Painswick Meeting House and Colin lavished his care on it, giving in its fully restored condition a style that offers a beautiful quiet space for the use of all who seek its calm.

When Colin finally handed over his responsibilities it was to John Meadley and Richard Wood who ran the properties with great efficiency and a sure hand until they, in turn were able to hand over to Paul Castle, a gifted architect. Paul had brought his Quaker principles to a lifetime designing and creating beautiful buildings from a professional practice based in London and in what is now Zimbabwe. Paul knew how to design with elegance and simplicity and has a small but faithful constellation of people in Britain and Africa who have been taught and inspired by him.

The condition of our Meeting House and garden is phenomenal, which means we can enjoy its benefits without having to do much work on the fabric. This is a blessing because, at present, our supply of craftsman builders and architects in the Meeting is low. We, therefore have much for which to thank these predecessor workers of wonders.

Another person steeped in the ways of the Society of Friends was Alan Tyldesley. He was a registered conscientious objector, exempt from war service and in 1942 he joined a group based at the beautiful old meeting house at Spiceland near Cullompton in Devon. They were on a three-month course run by the Quakers to train for work in the Friends Relief Service. Friends were establishing homes and hostels for old people and children being evacuated from the bombed cities around the country. Afterwards, his first work assignment was at a hostel for evacuee children from Liverpool at Chaigley Manor, west of Clitheroe in Lancashire, at Bolton by Bowland on the River Ribble and Montford Hall, Brierfield. Similar work continued throughout the war in both the north and south of the country with a break during August and September 1944 in Croydon during the V1 flying bomb attacks on the south-east. At night his team slept under the heavy slate-topped billiard tables in the club house in the hope that if the building fell the tables might survive. Following the cessation of the war itself, he joined a team in Germany trying to ease the effects of the country's devastation, running with the Guides International Service a dozen camps for displaced persons.

This tradition of quiet, unassuming service can take us by surprise when we sit listening and patiently waiting with quiet people who turn out to be carrying rich memories and experience of their own varied lives. One of our friends mentioned early in the year that she had written some poems that, "weren't bad" but it was only after she died that we unearthed them. The value she ascribed to them turned out to be a serious underestimation and they are already being read with enormous pleasure.

All of these estimable Friends are no longer with us, but their influence is profound: it is hard to ignore the feeling that a direct line runs from them to Friends long departed who lie buried in the court outside our Meeting House and those from even earlier years laid to rest in the Dell on the other side of the valley. The farm within which the Dell Burial Ground is situated changed hands in 2020 and we have started a programme of work to ensure it remains the peaceful natural oasis of calm for which it is valued by those who know about it. It has involved rebuilding and repairing some of the boundary wall and working on the trees and vegetation to encourage the regeneration of a natural limestone flora around the old graves.

Painswick Meeting has found reserves of energy and ingenuity to maintain itself as a worshipping community throughout the health crisis of 2020. For much of the year we held half-hour Meeting for Worship every Sunday with some inside the Meeting House and, except when the weather has been too harsh, some in the garden. At the times of intense infectiousness and rapid escalation of hospital numbers, we held Meetings connected by

internet, some hosted by one of our members living in Sweden: participants have joined from as far afield as Poland and Glasgow.

Painswick friends built their first Meeting House at the Dell only three or four years after Quakerism itself took root in the early 1650s. In 1706, they moved from that remote location to the present Meeting House and its Garden Court. The benison of having these properties bequeathed to us has been driven home while the health emergency has severely reduced our ability to meet together. But those same restrictions have stimulated us to join together in worship and fellowship using means which would be undreamed of by even our recent forebears. And that has taught us of the need to go on innovating and sharing our faith and friendship.

Terry Robinson, Painswick Local Meeting

8 PROPERTY MANAGEMENT

Table 3. Meeting Houses and Burial Grounds

Date	Meeting Houses
1985	Cheltenham
1673	Cirencester, including 51 Thomas Street (Listed grade 2*)
1834	Gloucester (Listed grade 2)
1680	Nailsworth (Listed grade 2*)
1706	Painswick (Listed grade 2)
	Other Properties
	49 Thomas Street, Cirencester (Listed grade 2)
	The Lodge, Greyfriars, Gloucester (Listed grade 2)
	1 and 2 Quaker Close, Nailsworth (Listed grade 2)
	Burial Grounds
	Siddington near Cirencester
	Shortwood near Nailsworth
	The Dell near Painswick

The maintenance and improvement of the fabric and sustainability of our meeting houses continues to be a major concern of our trustees and a call upon our funds. During 2020, as a continuation of the 2018 review of financial and other assets, trustees agreed to review

long-term policies for the management of all our properties. Our 2021 report will contain the results of this review.

Four of our five meeting houses (Cirencester, Gloucester, Nailsworth and Painswick) are listed by Historic England. Gloucester and Painswick are Grade 2 and Cirencester and Nailsworth are Grade 2*. We also own warden's accommodation at Cirencester and Nailsworth and four properties that are let, two in Cirencester, one in Nailsworth and one in Gloucester. All our rented properties were inspected either by trustees or by our managing agents.

Another responsibility is the oversight and maintenance of three burial grounds that are not attached to our meeting houses. They are at Siddington (Cirencester), Dell Farm (Painswick) and Shortwood (Nailsworth). Shortwood Burial Ground is the only one open for burials.

Our programme of quinquennial reviews, carried out by a professional surveyor, identifies repair and maintenance requirements for the following five years. Since 2020 these reviews include a 20 year forward look at potential major future repairs (such as roof replacement). In 2020 works commenced at Gloucester Meeting House and Lodge, Nailsworth Meeting House and 2 other properties in Quaker Close, following their reviews in 2019. Also in 2020, a report was commissioned by Richard Basnett Associates for Cheltenham Meeting House, and the related programme of works was started.

SUMMARY OF WORK TO PROPERTIES UNDERTAKEN IN 2020

CHELTENHAM

1. 'Snagging' took place to complete the renovations undertaken in 2019.
2. A new quinquennial review was commissioned. This recommended a series of minor works – the Meeting House was generally in very good repair, because of the recent renovations.

CIRENCESTER (Meeting House, warden's accommodation and 49 Thomas Street)

1. The outside of the Meeting House and the gates were repainted. The warden and her husband continued to ensure that the MH was well maintained.
2. The flats at 49 Thomas Street required attention. The paved area in the garden was relaid; Trustees approved a quotation for secondary glazing in Flat 1; a Fire Risk

Assessment was carried out for the common entrance to flats 1 and 2, and trustees approved a programme of works to address the issues identified.

GLOUCESTER (Meeting House and The Lodge)

1. Works following the 2019 Quinquennial Review were priced by Mick Cale Builders, the firm that undertook the repairs after the 2012 fire. Most of the works were delayed until 2021, except for minor repairs after a wet winter caused water ingress in one corner of the meeting house.
2. Ash and Co continued to manage the meeting house on a day to day basis. WCs had to be unblocked because some hirers try to flush unsuitable items.
3. The wet winter, combined with unauthorised parking in the garden, caused soil compaction and damage to the grass. Temporary measures were taken to prevent parking except on the area of hard standing.
4. Naylor Powell continued to manage The Lodge and commissioned various minor repairs.

NAILSWORTH (Meeting House and cottages)

1. An anonymous donor gave funds to refurbish the kitchen and bathroom at 1 Quaker Close. These works were deferred until 2021.
2. Following the quinquennial review a schedule of works was prepared and largely implemented. By December all except 7 minor tasks had been completed.
3. Water softeners were installed for the meeting house and the cottages.
4. For several months Nailsworth LM negotiated with Gigaclear, a firm commissioned by the government to improve rural broadband. The main issue was whether we would allow Gigaclear a wayleave over our property. This was resolved early in 2021 without the need for a wayleave, as will be explained in our next report.

PAINSWICK

1. Little building maintenance was required at Painswick, except for replacing fire escape lights and minor works to benches and doors.
2. The management strategy for The Dell burial ground was revised. Tree surgery and wall repairs were proposed.

APPROVED by the Trustees on: 1 June 2021

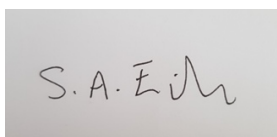
SIGNED by

Val Kirby

.....

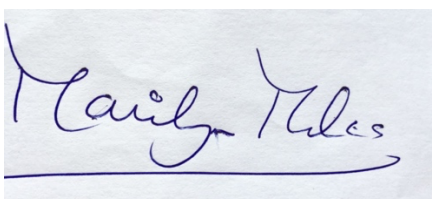
Clerk to the Trustees

Sarah Eilbeck

.....

Treasurer

Marilyn Miles

.....

Assistant Treasurer

Note: the archive version of this report has actual signatures.

Independent examiner's report on the accounts

Gloucestershire Area Quaker Meeting

Accounts for the year ended 31 December 2020

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:

Date:

Name:

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

Address:

Statement of financial activities.
for the year ended 31 December 2020

	Notes	General Fund	Property Fund	Bursary Fund	AM Camp	LM Account	Total Funds	Total Funds
INCOMING RESOURCES							2020	2019
Donations and similar incoming resources	2	-			-	99,956	99,956	83,491
Legacies	3					17,666	17,666	42,201
Incoming resources from operating activities:								
Grants receivable	4	165				1,866	2,031	260
Income from events and activities	5		33,356		-	20,659	54,015	80,898
Investment Income	6	0	182	1,574	3	750	2,509	2,787
Other receipts	2	-	150	-	-		150	2,429
TOTAL INCOMING RESOURCES		165	33,688	1,574	3	140,895	176,326	212,066
RESOURCES EXPENDED								
Cost of generating funds:								
Fundraising and publicity							-	-
Charitable expenditure								
Costs in furtherance of charitable objects	8	4,527	47,913	676	63	85,493	138,672	223,094
Management and administration	9	2,600		-	-	-	2,600	3,099
Governance Costs							-	-
TOTAL RESOURCES EXPENDED	10	7,127	47,913	676	63	85,493	141,272	226,193
NET INCOME (OUTGOING) RESOURCES FOR THE YEAR	11	(6,962)	(14,225)	898	(59)	55,402	35,054	(14,127)
Transfer between funds		14,900	43,424	-	-	(58,324)	0	0
Interest received on behalf of LM				-			0	7
OTHER RECOGNISED GAINS AND LOSSES								
Realised gain on sale of investment							-	-
Unrealised gains/(losses) on investments								
Net Movement in funds		7,938	29,199	(324)	(59)	6,225	5,002	35,646
Total funds brought forward		12,668	82,175	145,681	4,122	3,303	40,057	21,526
Prior year adjustments			3,747	(4,788)		267,403	512,044	490,518
Transfers to funds		(10,000)	22,636	(12,636)		1,175	134	0
Total funds carried forward		10,606	137,757	127,933	4,063	271,882	552,240	512,044

GLOUCESTERSHIRE AREA QUARKER MEETING
FINANCIAL STATEMENT YEAR ENDED 31 DECEMBER 2020

Balance Sheet		2020		2019	
<i>As at 31 December 2020</i>					
	<i>Notes</i>				
FIXED ASSETS					
Tangible assets	12	1,055		1,110	
Investments	13	<u>193,789</u>	194,844	<u>188,787</u>	189,897
CURRENT ASSETS					
Debtors	14	20,247		13,108	
Cash at bank and in hand		<u>354,762</u>		<u>323,436</u>	
		<u>375,009</u>		<u>336,544</u>	
CREDITORS:					
Amounts falling due within one year	15	<u>17,614</u>		<u>14,397</u>	
NET CURRENT ASSETS			<u>357,395</u>		<u>322,147</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			<u><u>£ 552,240</u></u>		<u><u>£ 512,044</u></u>
FUNDS					
<u>Unrestricted:</u>					
General Fund		10,606		12,668	
Property Fund		137,757		82,175	
Bursary Fund		127,933		145,679	
AM Camp		4,063		4,122	
LM Accounts		<u>271,882</u>		<u>267,400</u>	
			<u><u>£ 552,240</u></u>		<u><u>£ 512,044</u></u>

These financial statements were approved by the members of the committee on
and are signed on their behalf by:-

Marilyn Miles - Assistant Treasurer

Sarah Eilbeck - Treasurer

**GLOUCESTERSHIRE AREA QUAKER MEETING
FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2020**

Notes

(forming part of the financial statements)

1 Accounting Policies

Basis of accounting

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure. These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland' the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) AND THE Charities Act 2011.

Incoming resources

Collections are recognised when made.

Amounts receivable under covenant are recognised only when honoured by the covenantor. Income tax recoverable on covenanted or gift aid donations is recognised when claimable. Grants and Legacies are accounted for as soon as the AM is notified of its entitlement and the likely amount due.

Outgoing resources

Outgoing resources are recognised in the period in which they are incurred. Outgoing resources are allocated to the type of activity to which they relate.

Grants are accounted for when payable.

Investments

Investments are stated at market value as at 31 December.

Realised and unrealised gains or losses

Realised gains or losses are recognised when investments are sold. Unrealised gains or losses are accounted for on revaluation of investments as at 31 December.

Fixed assets

Freehold property is excluded from the accounts on the basis that the property is inalienable and historic, and that reliable cost information is not available. Expenditure on moveable fixtures and equipment is capitalised and written off over the estimated useful economic life.

**GLOUCESTERSHIRE AREA QUAKER MEETING
FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2020**

Notes (continued)

Depreciation

Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:

Freehold property	- Nil
Furniture, equipment and books	- 5% straight line

No depreciation is charged on freehold property, but any expenditure on maintenance is written off as incurred.

Funds

Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity without further specified purpose and are available as general funds.

Designated funds are restricted funds earmarked by the Area Meeting for particular purposes.

2 DONATIONS AND SIMILAR INCOMING RESOURCES

	Unrestricted Funds	Total Funds 2020 Funds	Total Funds 2019
	£	£	£
Donations and Income Tax recoverable	<u>100,106</u>	<u>100,106</u>	<u>83,491</u>

3 LEGACIES

Legacies	<u>17,666</u>	<u>17,666</u>	<u>42,201</u>
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GLOUCESTERSHIRE AREA QUAKER MEETING
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

4 GRANTS RECEIVABLE

	Unrestricted Funds £	Total Funds 2020 £	Total Funds 2019 £
Grants receivable	<u>2,031</u>	<u>2,031</u>	<u>260</u>

5 INCOME FROM EVENTS AND ACTIVITIES

	Unrestricted Funds £	Total Funds 2020 £	Total Funds 2019 £
Other fund raising events	9,588	9,588	29,214
Campers Fees	-	-	3,057
Rent	44,427	44,427	48,628
Quota	-	-	-
	<u>54,015</u>	<u>54,015</u>	<u>80,898</u>

6 INVESTMENT INCOME

	2020 £	2019 £
Funds	<u>2,509</u>	<u>2,787</u>

GLOUCESTERSHIRE AREA QUAKER MEETING
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

8 COSTS IN FURTHERANCE OF CHARITABLE OBJECTS

	Unrestricted Funds £	Total Funds 2020 £	Total Funds 2019 £
Provision of charitable services:			
Property running expenses and maintenance	39,089	39,089	31,784
Donations	726	726	2,675
BYM	7,472	7,472	30,715
Conference	1,523	1,523	5,354
Services	8,886	8,886	11,245
AM Costs	75,124	75,124	66,350
Other expenses	5,851	5,851	74,972
	<u>138,672</u>	<u>138,672</u>	<u>223,094</u>

9 MANAGEMENT AND ADMINISTRATION

	2020 £	2019 £
Office costs	-	9
Independent Examiners Fees	2,600	3,090
	<u>2,600</u>	<u>3,099</u>

10 TOTAL RESOURCES EXPENDED

	Staff Costs	Grants Paid and other costs	Total Funds 2020 £	Total Funds 2019 £
Direct Charitable Expenditure	-	138,672	138,672	223,153
Management and Administration	-	2,600	2,600	3,099
Governance costs	-	-	-	-
	<u>-</u>	<u>141,272</u>	<u>141,272</u>	<u>226,252</u>

GLOUCESTERSHIRE AREA QUAKER MEETING
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

Notes *(continued)*

11 NET OUTGOING RESOURCES

Net outgoing resources are stated after charging

	2020	2019
	£	£
Depreciation	55	58
Independent Examiners Fees	2,600	3,090
	<u>2,600</u>	<u>3,090</u>

12 TANGIBLE FIXED ASSETS

	Garages	Furniture & Equipment	Total
	£	£	£
COST:-			
At 1 January 2020	267	2,631	2,898
Additions	-	-	-
At 31 December 2020	<u>267</u>	<u>2,631</u>	<u>2,898</u>
DEPRECIATION			
At 1 January 2020	-	1,788	1,788
Charge for the year	-	55	55
	<u>-</u>	<u>1,843</u>	<u>1,843</u>
NET BOOK VALUE			
At 31 December 2020	<u>267</u>	<u>788</u>	<u>1,055</u>
At 31 December 2019	<u>267</u>	<u>843</u>	<u>1,110</u>

GLOUCESTERSHIRE AREA QUAKER MEETING
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

Notes (*continued*)

13 INVESTMENTS

Movement in market value

	2020	2019
	£	£
Market value at 1 January 2020	188,787	153,141
Additions		-
Net profit/(loss) on revaluations in the year ended 31 December 2020	5,002	35,646
Market value at 31 December 2020	<u>193,789</u>	<u>188,787</u>

14 DEBTORS

	2020	2019
	£	£
Debtors	20,247	13,108
	<u>20,247</u>	<u>13,108</u>

15 CREDITORS: Amounts falling due within one year

	2020	2019
	£	£
Accruals	<u>17,614</u>	<u>14,397</u>

GLOUCESTERSHIRE AREA QUAKER MEETING

GENERAL FUND
RECEIPTS & PAYMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

	2020 £	2019 £
RECEIPTS		
Voluntary income	165.00	260.00
Quota	-	-
Income from charitable activities	-	110.00
Interest	0.27	0.49
List of Members	-	-
Conference fees	-	-
Other receipts (Journeymen)	-	2,428.70
	<u>165.27</u>	<u>2,799.19</u>
PAYMENTS		
Central Committees		-
Conference Expenses	1,523.39	5,353.56
Support costs of Quaker purposes	2,953.89	-
List of Members		-
AM Expenses		
Accountancy Fee	2,600.00	3,090.00
Subs & Donations	50.00	100.00
Bursaries and Grants	-	-
Other payments (Journeymen)	-	2,573.70
	<u>7,127.28</u>	<u>11,117.26</u>
Net incoming/outgoing payments before transfers	(6,962.01)	(8,318.07)
(Transfers between funds) quota received	14,900.00	17,340.00
Allocations of Property Fund		
SURPLUS/DEFICIT - net movement in funds	<u>7,937.99</u>	<u>9,021.93</u>
Balance brought forward	12,667.72	3,645.79
Prior year adjustment	0.01	
Transfers between funds - to Property fund	(10,000.00)	
Balance carried forward	<u>10,605.72</u>	<u>12,667.72</u>
REPRESENTED BY		
Cash at Bank		
Lloyds Bank Plc No.1 Account	-	-
The Co-operative Bank	13,614.42	15,426.40
CAF Cash Deposit Fund	342.79	342.52
Debtor	-	-
	<u>13,957.21</u>	<u>15,768.92</u>
Less Creditors due within one year		
Trade Creditors	(48.49)	(3,101.20)
Accruals	(3,303.00)	
	<u>10,605.72</u>	<u>12,667.72</u>

GLOUCESTERSHIRE AREA QUAKER MEETING

PROPERTY FUND
RECEIPTS & PAYMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

	2020 £	2019 £
RECEIPTS		
Rents Received	33,356.44	20,838.82
Interest	181.69	181.89
Voluntary income contributions	150.00	-
	<u>33,688.13</u>	<u>21,020.71</u>
EXPENDITURE		
Costs of generating income excl. support costs	6,136.11	-
Property Expenses	31,710.83	31,784.28
Rent	1,242.50	
Bank charges		-
Light & Heating	8,823.58	8,366.51
Bursaries & Grants		-
Legal & Redundancy	-	2,642.75
Governance	<u>47,913.02</u>	<u>42,793.54</u>
Net outgoing payments before transfers	(14,224.89)	(21,772.83)
Transfers between funds	43,424.00	35,580.00
	<u>29,199.11</u>	<u>13,807.17</u>
Balance Brought Forward	82,174.80	68,367.63
Prior year adjustment	3,747.32	
Transfers between funds	22,635.83	
	<u>137,757.06</u>	<u>82,174.80</u>
REPRESENTED BY:-		
Cash at Bank:		
Ash Chartered Surveyors - Client Account	434.45	-
The Co-operative Bank	58,715.01	43,769.89
CAF Cash Deposit Fund	8,214.75	8,208.17
Triodos Bank	97,240.71	48,415.48
Deposit held on behalf of Nailsworth	(22,246.17)	(22,170.49)
Debtors	4,427.18	4,440.00
Creditors	(9,028.87)	(488.25)
	<u>137,757.06</u>	<u>82,174.80</u>

GLOUCESTERSHIRE AREA QUAKER MEETING

BURSARY FUND FOR THE YEAR ENDED 31 DECEMBER 2020

1 RECEIPTS & PAYMENTS ACCOUNT	2020	2019
	£	£
RECEIPTS		
Sales of Investments	-	-
Investment Income	1,347.08	1,887.43
Deposit Interest	227.28	-
Other income	-	-
	<u>1,574.36</u>	<u>1,887.43</u>
PAYMENTS		
Various Bursaries	676.00	2,575.00
Bank charges	-	-
	<u>676.00</u>	<u>2,575.00</u>
INCOME RESERVE		
Net (Payments) Receipts	898.36	(687.57)
Balance Brought Forward	36,729.73	37,410.11
Transfers to Property Fund	(12,635.83)	-
Interest received on behalf of LM	-	7.19
Prior year adjustment	(4,788.25)	-
	<u>20,204.01</u>	<u>36,729.73</u>
REPRESENTED BY:		
The Co-operative Bank	16,262.59	5,591.51
CAF Cash Deposit Fund	8,733.52	3,938.26
Deposit held on behalf on Forest	(2,134.82)	2,133.10
Deposit held on behalf of Nailsworth	(2,657.28)	2,655.15
Principality - closed 7/9/20	-	22,411.71
	<u>20,204.01</u>	<u>36,729.73</u>

-

GLOUCESTERSHIRE AREA QUAKER MEETING

INVESTMENTS HELD IN THE BURSARY FUND CAPITAL ACCOUNT
AS AT THE YEAR ENDED 31 DECEMBER 2020

HOLDING	INVESTMENT	MARKET VALUE		AT COST	
		2020 £	2019 £	2020 £	2019 £
1 WIDER RANGE					
15,267.48	Friends Provident Stewardship Unit Trust BMO Responsible UK Equity 2 Inc	13,500	14,405	5,275	5,275
7,848.99	Rathbone Ethical Bond Fund Income	7,905	7,573	7,900	7,900
6,637.21	Friends Provident Stewardship Income Fund BMO Responsible UK Income 2 Inc	11,615	13,389	7,900	7,900
16,724.47	Standard Life UK Ethical Fund Accumulation	31,124	34,135	7,900	7,900
10,350.16	Aberdeen Ethical World Inc	24,254	21,261	7,900	7,900
7,008.91	COIF Ethical Investment Fund	19,332	18,188		
Total Wider Range Investments		<u>107,729</u>	<u>108,952</u>	<u>36,875</u>	<u>36,875</u>
2 SPECIAL RANGE					
1,089.50	The Charities Official Investment Fund	-	-	7,112	7,112
Total Special Range Investments		<u>-</u>	<u>-</u>	<u>7,112</u>	<u>7,112</u>
SUMMARY					
	Wider Range Investments	107,729	108,952	36,875	36,875
	Special Range Investments	-	-	7,112	7,112
TOTAL INVESTMENT HELD		<u>107,729</u>	<u>108,952</u>	<u>43,987</u>	<u>43,987</u>

GLOUCESTERSHIRE AREA QUAKER MEETING

GLOUCESTER QUAKER CAMP ACCOUNTS THE YEAR ENDED 31 DECEMBER 2020

1 RECEIPTS & PAYMENTS ACCOUNT		2020 £	2019 £
RECEIPTS			
Contributions		-	3,056.50
PAYMENTS			
Site Costs		-	700.00
Moving sites fees			-
Lorry Hire & Fuel		-	268.18
Provisions less Sales		-	1,545.41
Gas, Paraffin, Wood, Water			-
Administration	7.40		55.60
Activities			50.98
Hire of Marquee			-
Garage rent			-
Refunds			200.00
Owing to bristol increase			
	7.40		2,820.17
SURPLUS/DEFICIT OPERATION OF CAMP		(7.40)	236.33
OTHER COSTS			
Equipment Repairs & Renewals	0.00		8.99
Depreciation	55.48		58.40
	55.48		67.39
OTHER INCOME			
Sales for income generation	0.00		123.10
Donation			
Transfers between funds			
BANK DEPOSIT INTEREST		3.48	5.36
NET SURPLUS/DEFICIT TRANSFERRED TO CAMP ACCOUNT		(59.40)	297.40
2 CAMP BALACE SHEET			
CAMP FUND			
Balance Brought Forward		4,122.27	3,824.87
Net Surplus/Deficit Transferred		(59.40)	297.40
		4,062.87	4,122.27
REPRESENTED BY:-			
FIXED ASSETS			
Garages		-	-
Equipment Pool at WDV		1,054.08	1,109.56
		1,054.08	1,109.56
CURRENT ASSETS			
Bank	Triodos	1,346.95	1,343.47
	Co Op	1,661.84	1,342.74
Debtors		-	326.50
Cash in Hand		-	-
		3,008.79	3,012.71
Creditors Due within One Year		0.00	(0.00)
CURRENT ASSETS LESS CURRENT LIABILITIES		3,008.79	3,012.71
TOTAL NET ASSETS		4,062.87	4,122.27
Difference		-	

GLOUCESTERSHIRE AREA QUAKER MEETING

SUMMARY OF LOCAL MEETING ACCOUNTS
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

INCOME	2020	2019
	£	£
Voluntary (Schedule & Gift Aid)	99,956	83,258
Voluntary, legacies & collections	17,666	42,201
Hiring for income generation	11,070	27,789
Sales for income generation	662	718
Grants	1,866	-
Interest on dividends	750	712
Charitable activities, events, book sales etc	0	25
Other receipts	1,455	10,828
	<u>133,424</u>	<u>165,530</u>
EXPENDITURE		
Costs of voluntary income	-	-
Cost of generating income	204	318
Support costs of generating income	21,005	21,106
Local meeting charitable activity	-	-
excluding support costs	35,815	15,093
Local meeting charitable activity	-	-
support costs (friends expenses)	18,098	29,832
Other payments	2,898	69,756
Governance costs	0	-
	<u>78,021</u>	<u>136,105</u>
Net incoming resources before transfers	55,403	29,425
Transfers between funds, quota paid	(58,324)	(52,920)
Grants	-	-
Acting as agents, receipts in	7,472	17,645
Acting as agents, payments out	(7,472)	(30,715)
	(2,921)	(36,565)
Unrealised gain on investment	6,225	16,333
Net movement in funds - Surplus/(deficit)	3,304	(20,232)
Balance from Previous Year	267,403	287,635
Prior year adjustments	1,175	
Balance Carried Forward	<u>271,882</u>	<u>267,402</u>
REPRESENTED BY:-		
CURRENT ASSETS		
Bank Balances and cash	75,968	84,345
Debtors	15,820	8,341
Deposits	72,200	78,723
Deposits held on behalf AM/LM's	0	0
Deposits held in Property fund	22,246	22,170
Deposits held in Busary fund	4,792	4,788
Investments	86,091	79,843
Creditors	(5,234)	(10,807)
	<u>271,882</u>	<u>267,402</u>

There are no restricted or endowment funds held by the Local Meetings. All their funds are unrestricted.

GLOUCESTERSHIRE AREA QUAKER MEETING
SUMMARY OF LOCAL MEETING ACCOUNTS

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

	Total	Cheltenham	Cirencester	Forest	Gloucester	Nailsworth	Painswick	Stroud	Wotton
Income									
Voluntary (Schedule & Gift Aid)	99,955.68	25,227.01	18,297.17	5,650.01	8,402.77	27,285.31	9,291.81	2,723.75	3,077.85
Voluntary, legacies & collections	17,665.99	146.19	189.86	38.48	850.54	15,799.86	25.00	616.06	
Hiring for income generation	11,070.26	2,833.90	4,457.00			3,779.36			
Sales for income generation	661.92	661.92							
Grants	1,865.78	1,865.78							
Interest and dividends	749.58	51.06	560.81	30.35	25.92	77.81	3.63		
Charitable activities, events	-								
book sales etc	-				-				
Other receipts	1,455.21	155.21	1,100.00	-	-	200.00			-
	<u>133,424.42</u>	<u>30,941.07</u>	<u>24,604.84</u>	<u>5,718.84</u>	<u>9,279.23</u>	<u>47,142.34</u>	<u>9,320.44</u>	<u>3,339.81</u>	<u>3,077.85</u>
Receipts as Agent	7,471.69	425.10	2,794.00	462.50	1,236.80	1,066.45	617.00	242.86	626.98
Receipts (transfers) from other parts of the AM	0.00								
	<u>7,471.69</u>	<u>425.10</u>	<u>2,794.00</u>	<u>462.50</u>	<u>1,236.80</u>	<u>1,066.45</u>	<u>617.00</u>	<u>242.86</u>	<u>626.98</u>
Total Income	<u>140,896.11</u>	<u>31,366.17</u>	<u>27,398.84</u>	<u>6,181.34</u>	<u>10,516.03</u>	<u>48,208.79</u>	<u>9,937.44</u>	<u>3,582.67</u>	<u>3,704.83</u>
	Total	Cheltenham	Cirencester	Forest	Gloucester	Nailsworth	Painswick	Stroud	Wotton
EXPENDITURE									
Costs of voluntary income	-								
Cost of generating income	204.29	199.29	5.00						
Support costs of generating income	21,005.19	6,515.65	6443.18		2,129.56	5,916.80			
Local meeting charitable activity excluding support costs	35,815.47	12,188.44	9,030.01	702.77	2,095.98	9,406.27	5,335.49	600.00	1,792.00
Local meeting charitable activity support costs (friends expenses)	18,098.00	2,792.43	5,616.91		236.63	3,944.54		92.00	80.00
Other payments	2,898.04	2,898.04							
Governance costs, bank charges	-								
	<u>78,020.99</u>	<u>24,593.85</u>	<u>21,095.10</u>	<u>702.77</u>	<u>4,462.17</u>	<u>19,267.61</u>	<u>5,335.49</u>	<u>692.00</u>	<u>1,872.00</u>

GLOUCESTERSHIRE AREA QUAKER MEETING
SUMMARY OF LOCAL MEETING ACCOUNTS

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

	Total	Cheltenham	Cirencester	Forest	Gloucester	Nailsworth	Painswick	Stroud	Wotton
Payments as Agent Payments (transfers) to other parts of the AM (quota to AM and grants)	7,471.69	425.10	2,794.00	462.50	1,236.80	1,066.45	617.00	242.86	626.98
	58,324.00	7,758.00	24,290.00	2,852.00	3,966.00	11,409.00	4,449.00	2,400.00	1,200.00
TOTAL	<u>65,795.69</u>	<u>8,183.10</u>	<u>27,084.00</u>	<u>3,314.50</u>	<u>5,202.80</u>	<u>12,475.45</u>	<u>5,066.00</u>	<u>2,642.86</u>	<u>1,826.98</u>
Total Expenditure	<u>143,816.68</u>	<u>32,776.95</u>	<u>48,179.10</u>	<u>4,017.27</u>	<u>9,664.97</u>	<u>31,743.06</u>	<u>10,401.49</u>	<u>3,334.86</u>	<u>3,698.98</u>
Reserve Balances									
Net Receipts/Payments	(2,920.57)	(1,410.78)	(20,780.26)	2,164.07	851.06	16,465.73	(464.05)	247.81	5.85
Gains on Investments	6,224.77		6,224.77						
Balance Btwd	267,403.23	24,614.76	166,383.12	6,088.91	16,413.83	39,134.59	12,524.26	1,947.78	295.98
Previous year adjustments	<u>1,175.14</u>		<u>1,151.42</u>		<u>0.22</u>			<u>23.50</u>	
Balance Cftwd	<u>271,882.57</u>	<u>23,203.98</u>	<u>152,979.05</u>	<u>8,252.98</u>	<u>17,265.11</u>	<u>55,600.32</u>	<u>12,060.21</u>	<u>2,219.09</u>	<u>301.83</u>
Represented by									
Cash in Hand	184.63				40.13	100.00	11.00	33.50	
Bank Current Accounts	75,783.60	7,203.46	18,849.31	3,469.02	7,701.09	26,666.61	9,061.65	2,530.63	301.83
Debtors	15,819.57	1,096.73	3,064.15	1,452.98	1,177.31	4,103.64	4,598.00	326.76	
Deposit accounts	72,199.75	15,215.40	45,695.55	1,408.66	8,490.58	500.00	1,389.56	(500.00)	
Deposits held on behalf AM/LM's	0.00			-					
Deposits held in Property fund	22,246.17			2,134.82		22,246.17			
Deposits held in Busary fund	4,792.10					2,657.28			
Investments	86,090.77		86,090.77						
Creditors	(5,234.02)	(311.61)	(720.73)	(212.50)	(144.00)	(673.38)	(3,000.00)	(171.80)	
Total Assets	<u>271,882.57</u>	<u>23,203.98</u>	<u>152,979.05</u>	<u>8,252.98</u>	<u>17,265.11</u>	<u>55,600.32</u>	<u>12,060.21</u>	<u>2,219.09</u>	<u>301.83</u>

Independent examiner's report on the accounts

Gloucestershire Area Quaker Meeting

Accounts for the year ended 31 December 2020

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:

Date:

Name:

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

Address:

Statement of financial activities.
for the year ended 31 December 2020

	Notes	General Fund	Property Fund	Bursary Fund	AM Camp	LM Account	Total Funds	Total Funds
INCOMING RESOURCES							2020	2019
Donations and similar incoming resources	2	-			-	99,956	99,956	83,491
Legacies	3					17,666	17,666	42,201
Incoming resources from operating activities:								
Grants receivable	4	165				1,866	2,031	260
Income from events and activities	5		33,356		-	20,659	54,015	80,898
Investment Income	6	0	182	1,574	3	750	2,509	2,787
Other receipts	2	-	150	-	-		150	2,429
TOTAL INCOMING RESOURCES		165	33,688	1,574	3	140,895	176,326	212,066
RESOURCES EXPENDED								
Cost of generating funds:								
Fundraising and publicity							-	-
Charitable expenditure								
Costs in furtherance of charitable objects	8	4,527	47,913	676	63	85,493	138,672	223,094
Management and administration	9	2,600		-	-	-	2,600	3,099
Governance Costs							-	-
TOTAL RESOURCES EXPENDED	10	7,127	47,913	676	63	85,493	141,272	226,193
NET INCOME (OUTGOING) RESOURCES FOR THE YEAR	11	(6,962)	(14,225)	898	(59)	55,402	35,054	(14,127)
Transfer between funds		14,900	43,424	-	-	(58,324)	0	0
Interest received on behalf of LM				-			0	7
OTHER RECOGNISED GAINS AND LOSSES								
Realised gain on sale of investment							-	-
Unrealised gains/(losses) on investments								
Net Movement in funds		7,938	29,199	(324)	(59)	6,225	5,002	35,646
Total funds brought forward		12,668	82,175	145,681	4,122	3,303	40,057	21,526
Prior year adjustments			3,747	(4,788)		267,403	512,044	490,518
Transfers to funds		(10,000)	22,636	(12,636)		1,175	134	0
Total funds carried forward		10,606	137,757	127,933	4,063	271,882	552,240	512,044

GLOUCESTERSHIRE AREA QUARKER MEETING
FINANCIAL STATEMENT YEAR ENDED 31 DECEMBER 2020

Balance Sheet		2020		2019	
<i>As at 31 December 2020</i>					
	<i>Notes</i>				
FIXED ASSETS					
Tangible assets	12	1,055		1,110	
Investments	13	<u>193,789</u>	194,844	<u>188,787</u>	189,897
CURRENT ASSETS					
Debtors	14	20,247		13,108	
Cash at bank and in hand		<u>354,762</u>		<u>323,436</u>	
		<u>375,009</u>		<u>336,544</u>	
CREDITORS:					
Amounts falling due within one year	15	<u>17,614</u>		<u>14,397</u>	
NET CURRENT ASSETS			<u>357,395</u>		<u>322,147</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			<u><u>£ 552,240</u></u>		<u><u>£ 512,044</u></u>
FUNDS					
<u>Unrestricted:</u>					
General Fund		10,606		12,668	
Property Fund		137,757		82,175	
Bursary Fund		127,933		145,679	
AM Camp		4,063		4,122	
LM Accounts		<u>271,882</u>		<u>267,400</u>	
			<u><u>£ 552,240</u></u>		<u><u>£ 512,044</u></u>

These financial statements were approved by the members of the committee on
and are signed on their behalf by:-

Marilyn Miles - Assistant Treasurer

Sarah Eilbeck - Treasurer

**GLOUCESTERSHIRE AREA QUAKER MEETING
FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2020**

Notes

(forming part of the financial statements)

1 Accounting Policies

Basis of accounting

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure. These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland' the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) AND THE Charities Act 2011.

Incoming resources

Collections are recognised when made.

Amounts receivable under covenant are recognised only when honoured by the covenantor. Income tax recoverable on covenanted or gift aid donations is recognised when claimable. Grants and Legacies are accounted for as soon as the AM is notified of its entitlement and the likely amount due.

Outgoing resources

Outgoing resources are recognised in the period in which they are incurred. Outgoing resources are allocated to the type of activity to which they relate.

Grants are accounted for when payable.

Investments

Investments are stated at market value as at 31 December.

Realised and unrealised gains or losses

Realised gains or losses are recognised when investments are sold. Unrealised gains or losses are accounted for on revaluation of investments as at 31 December.

Fixed assets

Freehold property is excluded from the accounts on the basis that the property is inalienable and historic, and that reliable cost information is not available. Expenditure on moveable fixtures and equipment is capitalised and written off over the estimated useful economic life.

**GLOUCESTERSHIRE AREA QUAKER MEETING
FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2020**

Notes (continued)

Depreciation

Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:

Freehold property	- Nil
Furniture, equipment and books	- 5% straight line

No depreciation is charged on freehold property, but any expenditure on maintenance is written off as incurred.

Funds

Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity without further specified purpose and are available as general funds.

Designated funds are restricted funds earmarked by the Area Meeting for particular purposes.

2 DONATIONS AND SIMILAR INCOMING RESOURCES

	Unrestricted Funds	Total Funds 2020 Funds	Total Funds 2019
	£	£	£
Donations and Income Tax recoverable	<u>100,106</u>	<u>100,106</u>	<u>83,491</u>

3 LEGACIES

Legacies	<u>17,666</u>	<u>17,666</u>	<u>42,201</u>
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GLOUCESTERSHIRE AREA QUAKER MEETING
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

4 GRANTS RECEIVABLE

	Unrestricted Funds £	Total Funds 2020 £	Total Funds 2019 £
Grants receivable	<u>2,031</u>	<u>2,031</u>	<u>260</u>

5 INCOME FROM EVENTS AND ACTIVITIES

	Unrestricted Funds £	Total Funds 2020 £	Total Funds 2019 £
Other fund raising events	9,588	9,588	29,214
Campers Fees	-	-	3,057
Rent	44,427	44,427	48,628
Quota	-	-	-
	<u>54,015</u>	<u>54,015</u>	<u>80,898</u>

6 INVESTMENT INCOME

	2020 £	2019 £
Funds	<u>2,509</u>	<u>2,787</u>

GLOUCESTERSHIRE AREA QUAKER MEETING
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

8 COSTS IN FURTHERANCE OF CHARITABLE OBJECTS

	Unrestricted Funds £	Total Funds 2020 £	Total Funds 2019 £
Provision of charitable services:			
Property running expenses and maintenance	39,089	39,089	31,784
Donations	726	726	2,675
BYM	7,472	7,472	30,715
Conference	1,523	1,523	5,354
Services	8,886	8,886	11,245
AM Costs	75,124	75,124	66,350
Other expenses	5,851	5,851	74,972
	<u>138,672</u>	<u>138,672</u>	<u>223,094</u>

9 MANAGEMENT AND ADMINISTRATION

	2020 £	2019 £
Office costs	-	9
Independent Examiners Fees	2,600	3,090
	<u>2,600</u>	<u>3,099</u>

10 TOTAL RESOURCES EXPENDED

	Staff Costs	Grants Paid and other costs	Total Funds 2020 £	Total Funds 2019 £
Direct Charitable Expenditure	-	138,672	138,672	223,153
Management and Administration	-	2,600	2,600	3,099
Governance costs	-	-	-	-
	<u>-</u>	<u>141,272</u>	<u>141,272</u>	<u>226,252</u>

GLOUCESTERSHIRE AREA QUAKER MEETING
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

Notes *(continued)*

11 NET OUTGOING RESOURCES

Net outgoing resources are stated after charging

	2020	2019
	£	£
Depreciation	55	58
Independent Examiners Fees	2,600	3,090
	<u>2,655</u>	<u>3,148</u>

12 TANGIBLE FIXED ASSETS

	Garages	Furniture & Equipment	Total
	£	£	£
COST:-			
At 1 January 2020	267	2,631	2,898
Additions	-	-	-
At 31 December 2020	<u>267</u>	<u>2,631</u>	<u>2,898</u>
DEPRECIATION			
At 1 January 2020	-	1,788	1,788
Charge for the year	-	55	55
	<u>-</u>	<u>1,843</u>	<u>1,843</u>
NET BOOK VALUE			
At 31 December 2020	<u>267</u>	<u>788</u>	<u>1,055</u>
At 31 December 2019	<u>267</u>	<u>843</u>	<u>1,110</u>

GLOUCESTERSHIRE AREA QUAKER MEETING
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

Notes *(continued)*

13 INVESTMENTS

Movement in market value

	2020	2019
	£	£
Market value at 1 January 2020	188,787	153,141
Additions		-
Net profit/(loss) on revaluations in the year ended 31 December 2020	5,002	35,646
Market value at 31 December 2020	<u>193,789</u>	<u>188,787</u>

14 DEBTORS

	2020	2019
	£	£
Debtors	20,247	13,108
	<u>20,247</u>	<u>13,108</u>

15 CREDITORS: Amounts falling due within one year

	2020	2019
	£	£
Accruals	<u>17,614</u>	<u>14,397</u>

GLOUCESTERSHIRE AREA QUAKER MEETING

GENERAL FUND
RECEIPTS & PAYMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

	2020 £	2019 £
RECEIPTS		
Voluntary income	165.00	260.00
Quota	-	-
Income from charitable activities	-	110.00
Interest	0.27	0.49
List of Members	-	-
Conference fees	-	-
Other receipts (Journeymen)	-	2,428.70
	<u>165.27</u>	<u>2,799.19</u>
PAYMENTS		
Central Committees		-
Conference Expenses	1,523.39	5,353.56
Support costs of Quaker purposes	2,953.89	-
List of Members		-
AM Expenses		
Accountancy Fee	2,600.00	3,090.00
Subs & Donations	50.00	100.00
Bursaries and Grants	-	-
Other payments (Journeymen)	-	2,573.70
	<u>7,127.28</u>	<u>11,117.26</u>
Net incoming/outgoing payments before transfers	(6,962.01)	(8,318.07)
(Transfers between funds) quota received	14,900.00	17,340.00
Allocations of Property Fund		
SURPLUS/DEFICIT - net movement in funds	<u>7,937.99</u>	<u>9,021.93</u>
Balance brought forward	12,667.72	3,645.79
Prior year adjustment	0.01	
Transfers between funds - to Property fund	<u>(10,000.00)</u>	
Balance carried forward	<u>10,605.72</u>	<u>12,667.72</u>
REPRESENTED BY		
Cash at Bank		
Lloyds Bank Plc No.1 Account	-	-
The Co-operative Bank	13,614.42	15,426.40
CAF Cash Deposit Fund	342.79	342.52
Debtor	-	-
	<u>13,957.21</u>	<u>15,768.92</u>
Less Creditors due within one year		
Trade Creditors	(48.49)	(3,101.20)
Accruals	(3,303.00)	
	<u>10,605.72</u>	<u>12,667.72</u>

GLOUCESTERSHIRE AREA QUAKER MEETING

PROPERTY FUND
RECEIPTS & PAYMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

	2020 £	2019 £
RECEIPTS		
Rents Received	33,356.44	20,838.82
Interest	181.69	181.89
Voluntary income contributions	150.00	-
	<u>33,688.13</u>	<u>21,020.71</u>
EXPENDITURE		
Costs of generating income excl. support costs	6,136.11	-
Property Expenses	31,710.83	31,784.28
Rent	1,242.50	
Bank charges		-
Light & Heating	8,823.58	8,366.51
Bursaries & Grants		-
Legal & Redundancy	-	2,642.75
Governance	<u>47,913.02</u>	<u>42,793.54</u>
Net outgoing payments before transfers	(14,224.89)	(21,772.83)
Transfers between funds	43,424.00	35,580.00
	<u>29,199.11</u>	<u>13,807.17</u>
Balance Brought Forward	82,174.80	68,367.63
Prior year adjustment	3,747.32	
Transfers between funds	22,635.83	
	<u>137,757.06</u>	<u>82,174.80</u>
REPRESENTED BY:-		
Cash at Bank:		
Ash Chartered Surveyors - Client Account	434.45	-
The Co-operative Bank	58,715.01	43,769.89
CAF Cash Deposit Fund	8,214.75	8,208.17
Triodos Bank	97,240.71	48,415.48
Deposit held on behalf of Nailsworth	(22,246.17)	(22,170.49)
Debtors	4,427.18	4,440.00
Creditors	(9,028.87)	(488.25)
	<u>137,757.06</u>	<u>82,174.80</u>

GLOUCESTERSHIRE AREA QUAKER MEETING

BURSARY FUND FOR THE YEAR ENDED 31 DECEMBER 2020

1 RECEIPTS & PAYMENTS ACCOUNT	2020	2019
	£	£
RECEIPTS		
Sales of Investments	-	-
Investment Income	1,347.08	1,887.43
Deposit Interest	227.28	-
Other income	-	-
	<u>1,574.36</u>	<u>1,887.43</u>
PAYMENTS		
Various Bursaries	676.00	2,575.00
Bank charges	-	-
	<u>676.00</u>	<u>2,575.00</u>
INCOME RESERVE		
Net (Payments) Receipts	898.36	(687.57)
Balance Brought Forward	36,729.73	37,410.11
Transfers to Property Fund	(12,635.83)	-
Interest received on behalf of LM	-	7.19
Prior year adjustment	(4,788.25)	-
	<u>20,204.01</u>	<u>36,729.73</u>
REPRESENTED BY:		
The Co-operative Bank	16,262.59	5,591.51
CAF Cash Deposit Fund	8,733.52	3,938.26
Deposit held on behalf on Forest	(2,134.82)	2,133.10
Deposit held on behalf of Nailsworth	(2,657.28)	2,655.15
Principality - closed 7/9/20	-	22,411.71
	<u>20,204.01</u>	<u>36,729.73</u>

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GLOUCESTERSHIRE AREA QUAKER MEETING

INVESTMENTS HELD IN THE BURSARY FUND CAPITAL ACCOUNT
AS AT THE YEAR ENDED 31 DECEMBER 2020

HOLDING	INVESTMENT	MARKET VALUE		AT COST	
		2020 £	2019 £	2020 £	2019 £
1 WIDER RANGE					
15,267.48	Friends Provident Stewardship Unit Trust BMO Responsible UK Equity 2 Inc	13,500	14,405	5,275	5,275
7,848.99	Rathbone Ethical Bond Fund Income	7,905	7,573	7,900	7,900
6,637.21	Friends Provident Stewardship Income Fund BMO Responsible UK Income 2 Inc	11,615	13,389	7,900	7,900
16,724.47	Standard Life UK Ethical Fund Accumulation	31,124	34,135	7,900	7,900
10,350.16	Aberdeen Ethical World Inc	24,254	21,261	7,900	7,900
7,008.91	COIF Ethical Investment Fund	19,332	18,188		
Total Wider Range Investments		<u>107,729</u>	<u>108,952</u>	<u>36,875</u>	<u>36,875</u>
2 SPECIAL RANGE					
1,089.50	The Charities Official Investment Fund	-	-	7,112	7,112
Total Special Range Investments		<u>-</u>	<u>-</u>	<u>7,112</u>	<u>7,112</u>
SUMMARY					
	Wider Range Investments	107,729	108,952	36,875	36,875
	Special Range Investments	-	-	7,112	7,112
TOTAL INVESTMENT HELD		<u>107,729</u>	<u>108,952</u>	<u>43,987</u>	<u>43,987</u>

GLOUCESTERSHIRE AREA QUAKER MEETING

GLOUCESTER QUAKER CAMP ACCOUNTS THE YEAR ENDED 31 DECEMBER 2020

1 RECEIPTS & PAYMENTS ACCOUNT		2020 £	2019 £
RECEIPTS			
Contributions		-	3,056.50
PAYMENTS			
Site Costs		-	700.00
Moving sites fees			-
Lorry Hire & Fuel		-	268.18
Provisions less Sales		-	1,545.41
Gas, Paraffin, Wood, Water			-
Administration	7.40		55.60
Activities			50.98
Hire of Marquee			-
Garage rent			-
Refunds			200.00
Owing to bristol increase			
	7.40		2,820.17
SURPLUS/DEFICIT OPERATION OF CAMP		(7.40)	236.33
OTHER COSTS			
Equipment Repairs & Renewals	0.00		8.99
Depreciation	55.48		58.40
	55.48		67.39
OTHER INCOME			
Sales for income generation	0.00		123.10
Donation			
Transfers between funds			
BANK DEPOSIT INTEREST		3.48	5.36
NET SURPLUS/DEFICIT TRANSFERRED TO CAMP ACCOUNT		(59.40)	297.40
2 CAMP BALACE SHEET			
CAMP FUND			
Balance Brought Forward		4,122.27	3,824.87
Net Surplus/Deficit Transferred		(59.40)	297.40
		4,062.87	4,122.27
REPRESENTED BY:-			
FIXED ASSETS			
Garages		-	-
Equipment Pool at WDV		1,054.08	1,109.56
		1,054.08	1,109.56
CURRENT ASSETS			
Bank	Triodos	1,346.95	1,343.47
	Co Op	1,661.84	1,342.74
Debtors		-	326.50
Cash in Hand		-	-
		3,008.79	3,012.71
Creditors Due within One Year		0.00	(0.00)
CURRENT ASSETS LESS CURRENT LIABILITIES		3,008.79	3,012.71
TOTAL NET ASSETS		4,062.87	4,122.27
Difference		-	

GLOUCESTERSHIRE AREA QUAKER MEETING

SUMMARY OF LOCAL MEETING ACCOUNTS
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

INCOME	2020	2019
	£	£
Voluntary (Schedule & Gift Aid)	99,956	83,258
Voluntary, legacies & collections	17,666	42,201
Hiring for income generation	11,070	27,789
Sales for income generation	662	718
Grants	1,866	-
Interest on dividends	750	712
Charitable activities, events, book sales etc	0	25
Other receipts	1,455	10,828
	<u>133,424</u>	<u>165,530</u>
EXPENDITURE		
Costs of voluntary income	-	-
Cost of generating income	204	318
Support costs of generating income	21,005	21,106
Local meeting charitable activity	-	-
excluding support costs	35,815	15,093
Local meeting charitable activity	-	-
support costs (friends expenses)	18,098	29,832
Other payments	2,898	69,756
Governance costs	0	-
	<u>78,021</u>	<u>136,105</u>
Net incoming resources before transfers	55,403	29,425
Transfers between funds, quota paid	(58,324)	(52,920)
Grants	-	-
Acting as agents, receipts in	7,472	17,645
Acting as agents, payments out	(7,472)	(30,715)
	(2,921)	(36,565)
Unrealised gain on investment	6,225	16,333
Net movement in funds - Surplus/(deficit)	3,304	(20,232)
Balance from Previous Year	267,403	287,635
Prior year adjustments	1,175	
Balance Carried Forward	<u>271,882</u>	<u>267,402</u>
REPRESENTED BY:-		
CURRENT ASSETS		
Bank Balances and cash	75,968	84,345
Debtors	15,820	8,341
Deposits	72,200	78,723
Deposits held on behalf AM/LM's	0	0
Deposits held in Property fund	22,246	22,170
Deposits held in Busary fund	4,792	4,788
Investments	86,091	79,843
Creditors	(5,234)	(10,807)
	<u>271,882</u>	<u>267,402</u>

There are no restricted or endowment funds held by the Local Meetings. All their funds are unrestricted.

GLOUCESTERSHIRE AREA QUAKER MEETING
SUMMARY OF LOCAL MEETING ACCOUNTS

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

	Total	Cheltenham	Cirencester	Forest	Gloucester	Nailsworth	Painswick	Stroud	Wotton
Income									
Voluntary (Schedule & Gift Aid)	99,955.68	25,227.01	18,297.17	5,650.01	8,402.77	27,285.31	9,291.81	2,723.75	3,077.85
Voluntary, legacies & collections	17,665.99	146.19	189.86	38.48	850.54	15,799.86	25.00	616.06	
Hiring for income generation	11,070.26	2,833.90	4,457.00			3,779.36			
Sales for income generation	661.92	661.92							
Grants	1,865.78	1,865.78							
Interest and dividends	749.58	51.06	560.81	30.35	25.92	77.81	3.63		
Charitable activities, events	-								
book sales etc	-				-				
Other receipts	1,455.21	155.21	1,100.00	-	-	200.00			-
	<u>133,424.42</u>	<u>30,941.07</u>	<u>24,604.84</u>	<u>5,718.84</u>	<u>9,279.23</u>	<u>47,142.34</u>	<u>9,320.44</u>	<u>3,339.81</u>	<u>3,077.85</u>
Receipts as Agent									
Receipts (transfers) from other parts of the AM	7,471.69	425.10	2,794.00	462.50	1,236.80	1,066.45	617.00	242.86	626.98
	<u>7,471.69</u>	<u>425.10</u>	<u>2,794.00</u>	<u>462.50</u>	<u>1,236.80</u>	<u>1,066.45</u>	<u>617.00</u>	<u>242.86</u>	<u>626.98</u>
Total Income	<u>140,896.11</u>	<u>31,366.17</u>	<u>27,398.84</u>	<u>6,181.34</u>	<u>10,516.03</u>	<u>48,208.79</u>	<u>9,937.44</u>	<u>3,582.67</u>	<u>3,704.83</u>
	Total	Cheltenham	Cirencester	Forest	Gloucester	Nailsworth	Painswick	Stroud	Wotton
EXPENDITURE									
Costs of voluntary income	-								
Cost of generating income	204.29	199.29	5.00						
Support costs of generating income	21,005.19	6,515.65	6443.18		2,129.56	5,916.80			
Local meeting charitable activity excluding support costs	35,815.47	12,188.44	9,030.01	702.77	2,095.98	9,406.27	5,335.49	600.00	1,792.00
Local meeting charitable activity support costs (friends expenses)	18,098.00	2,792.43	5,616.91		236.63	3,944.54		92.00	80.00
Other payments	2,898.04	2,898.04							
Governance costs, bank charges	-								
	<u>78,020.99</u>	<u>24,593.85</u>	<u>21,095.10</u>	<u>702.77</u>	<u>4,462.17</u>	<u>19,267.61</u>	<u>5,335.49</u>	<u>692.00</u>	<u>1,872.00</u>

GLOUCESTERSHIRE AREA QUAKER MEETING
SUMMARY OF LOCAL MEETING ACCOUNTS

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

	Total	Cheltenham	Cirencester	Forest	Gloucester	Nailsworth	Painswick	Stroud	Wotton
Payments as Agent Payments (transfers) to other parts of the AM (quota to AM and grants)	7,471.69	425.10	2,794.00	462.50	1,236.80	1,066.45	617.00	242.86	626.98
	58,324.00	7,758.00	24,290.00	2,852.00	3,966.00	11,409.00	4,449.00	2,400.00	1,200.00
TOTAL	<u>65,795.69</u>	<u>8,183.10</u>	<u>27,084.00</u>	<u>3,314.50</u>	<u>5,202.80</u>	<u>12,475.45</u>	<u>5,066.00</u>	<u>2,642.86</u>	<u>1,826.98</u>
Total Expenditure	<u>143,816.68</u>	<u>32,776.95</u>	<u>48,179.10</u>	<u>4,017.27</u>	<u>9,664.97</u>	<u>31,743.06</u>	<u>10,401.49</u>	<u>3,334.86</u>	<u>3,698.98</u>
Reserve Balances									
Net Receipts/Payments	(2,920.57)	(1,410.78)	(20,780.26)	2,164.07	851.06	16,465.73	(464.05)	247.81	5.85
Gains on Investments	6,224.77		6,224.77						
Balance Btwd	267,403.23	24,614.76	166,383.12	6,088.91	16,413.83	39,134.59	12,524.26	1,947.78	295.98
Previous year adjustments	<u>1,175.14</u>		<u>1,151.42</u>		<u>0.22</u>			<u>23.50</u>	
Balance Cftwd	<u>271,882.57</u>	<u>23,203.98</u>	<u>152,979.05</u>	<u>8,252.98</u>	<u>17,265.11</u>	<u>55,600.32</u>	<u>12,060.21</u>	<u>2,219.09</u>	<u>301.83</u>
Represented by									
Cash in Hand	184.63				40.13	100.00	11.00	33.50	
Bank Current Accounts	75,783.60	7,203.46	18,849.31	3,469.02	7,701.09	26,666.61	9,061.65	2,530.63	301.83
Debtors	15,819.57	1,096.73	3,064.15	1,452.98	1,177.31	4,103.64	4,598.00	326.76	
Deposit accounts	72,199.75	15,215.40	45,695.55	1,408.66	8,490.58	500.00	1,389.56	(500.00)	
Deposits held on behalf AM/LM's	0.00			-					
Deposits held in Property fund	22,246.17			2,134.82		22,246.17			
Deposits held in Busary fund	4,792.10					2,657.28			
Investments	86,090.77		86,090.77						
Creditors	(5,234.02)	(311.61)	(720.73)	(212.50)	(144.00)	(673.38)	(3,000.00)	(171.80)	
Total Assets	<u>271,882.57</u>	<u>23,203.98</u>	<u>152,979.05</u>	<u>8,252.98</u>	<u>17,265.11</u>	<u>55,600.32</u>	<u>12,060.21</u>	<u>2,219.09</u>	<u>301.83</u>