

**Ipswich & Diss Area Quaker Meeting
of the Religious Society of Friends (Quakers) in Britain**
(Registered charity, number 1134526)
**Financial statements
for the year ended 31 December 2022**

Page	Contents
2 - 8	Trustees' annual report
9	Independent examiner's report
10	Receipts & payments account
11	Statement of assets & liabilities
12 - 14	Notes to the accounts

Please note: All the documents referred to are available at:
suffolkquakers.org.uk/area-meeting-documents

**Ipswich & Diss Area Quaker Meeting
of the Religious Society of Friends (Quakers) in Britain
Trustees' annual report
for the year ended 31 December 2022**

Full name Ipswich & Diss Area Quaker Meeting of the Religious Society of Friends (Quakers) in Britain

Other names by which the charity is known Ipswich & Diss Area Meeting

Registered charity number 1134526

Principal address

Quaker Meeting House, St Johns Street, Bury St Edmunds, IP33 1SJ.

Trustees

Elaine Green, Clerk
Lucy Pollard
Martin Hayden
Simon Lamb
Mary Pennock, Treasurer

Independent examiner

John O'Brien, employee of Community Accounting Plus, Units 1 & 2 North West, 41 Talbot Street, Nottingham, NG1 5GL

Solicitor

Kerseys Solicitors, 32 Lloyds Avenue, Ipswich, Suffolk IP1 3HD

Holding Trustee of Property

Friends Trusts Limited, Friends House, 173 Euston Road, London NW1 2BJ

Principal Advisors

Rathbone Greenbank Investments 10 Queen Square Bristol BS1 4NT

Clark & Simpson Estate Agents, Well Close Square, Framlingham, Suffolk IP13 9DU

Governance and management

The charity is operated under the rules of its constitution adopted 17/05/2008, and most recently amended 14/05/2022.

Trustees are appointed for a period of three years by the Area Meeting following nomination by its Nominations Committee. All Trustees receive induction training.

Business meetings within the Society are conducted as 'meetings for worship for church affairs' in which there is no voting, the Clerk is a servant of the meeting and the minutes are agreed at each meeting. Membership of the Society of Friends is held within the Area Meeting.

Ipswich & Diss Area Quaker Meeting of the Religious Society of Friends (Quakers) in Britain

Objectives and activities

The object of Ipswich & Diss 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 Ipswich & Diss Area Meeting and beyond. Its constituent parts include:

- **Local Meetings** at Bury St Edmunds, Diss, Felixstowe, Ipswich, Leiston and Woodbridge,
- **Ipswich and Diss Area Meeting Property Charity**, which is a mixture of endowment, restricted and designated funds which support the Area Meeting's four Meeting Houses in Ipswich, Diss, Bury St. Edmunds and Leiston; Burial Grounds in Bredfield, Needham Market, Woodbridge, Diss, Bury St. Edmunds and Leiston; a private house in Diss which is rented out and a warden's flat within Ipswich Meeting House.

It carries out the objectives of the Area Meeting or such other charitable purposes as the Area Meeting may direct and the trustees may think suitable: provided that the trustees allow persons who are not members of the Society to use the meeting houses and premises and the remains of persons who were not members of the Society to be buried in the burial grounds.

- **Agnes Moss Bequest Trust**, which is a mixture of endowment and restricted funds for the use of Diss Local Meeting and largely consists of 21 St Nicholas Street, Diss, IP22 4LB.

Diss Local Meeting and Area Meeting have directed that the trust is to be used:

- 1) by Area Meeting for administration of the trust and for property maintenance and repairs of 21 St Nicholas Street and
- 2) by Diss Local Meeting for general purposes and property maintenance and repairs of Diss Meeting House, its burial ground and the private house.

- **Richard Waynforth Trust Charity**, which is a mixture of endowment and restricted funds for the relief in need of members and attenders of Ipswich & Diss Area Meeting and, from 7 October 2014, members and attenders of Waveney & Norfolk Area Meeting and Southern East Anglia Area Meeting. (See Richard Waynforth Trust Guidelines).

Ipswich & Diss Area Quaker Meeting of the Religious Society of Friends (Quakers) in Britain

Summary of the main activities undertaken for the public benefit

Ipswich & Diss Area Quaker Meeting performs the following activities in relation to its objectives:

- Holding Area Meetings, using the Quaker business method, at least once a year.
- Taking responsibility for membership of the Area Meeting and hence of the Religious Society of Friends (Quakers) in Britain and maintaining a register of the Area Meeting's members and attenders.
- Ensuring that all Local Meetings report regularly on their activities and that Local Meeting treasurers and Local Meeting premises committees meet together at least annually.
- Appointing clerks, a treasurer, registering officers, a nominations committee, elders, and pastoral care team co-ordinators.
- Consolidating accounts of its constituent Local Meetings and linked charities.
- Maintaining links with the Religious Society of Friends (Quakers) in Britain, also known as Britain Yearly Meeting, and Friends Trusts Ltd, which is the trust corporation for the Religious Society of Friends in Great Britain.
- Taking responsibility for the preservation of Area Meeting and Local Meeting records.
- Managing the charity's income and expenditure to meet the proper costs of administering the charity and managing its cash and non-cash assets in keeping with the charity's ethical investment policy.
- Ensuring ongoing repairs and maintenance are carried out for the Meeting Houses, the wardens' flat and the private house.
- Ensuring the Meeting Houses, the wardens' flat and the private house comply with current Health and Safety Regulations, Fire Safety Regulations and other relevant government regulations.
- Ensuring compliance to safeguarding, equal opportunities and data protection legislation.
- Providing adequate Public Liability Insurance for the Local Meetings and Buildings and Contents Insurance coverage for the Meeting Houses and buildings insurance for the wardens' house and flat.
- Commissioning quinquennial and tree surveys and carrying out the recommended actions for the Meeting Houses and their adjacent burial grounds.
- Inspecting the burial grounds at Bredfield, Needham Market and Woodbridge and taking remedial actions, where required.
- Ensuring compliance to employment regulations and monitoring wardenship and employment matters, including pensions and the Living Wage, at Ipswich, Bury St Edmunds and Diss Meeting Houses.
- Overseeing all building renovations and new development undertaken at the Meeting Houses and the private house.
- Selling, leasing or disposing of all or any part of the charity's property that is not required to be retained to achieve its objectives.
- Co-operating with other charities, voluntary bodies and statutory authorities as required.

Ipswich & Diss Area Quaker Meeting of the Religious Society of Friends (Quakers) in Britain

- Making relief-in-need grants to provide or pay for goods, services and/or training for members and attenders of Ipswich & Diss Area Meeting, Waveney & Norfolk Area Meeting and Southern East Anglia Area Meeting.
- Arranging and holding of public Meetings for Worship, open to all, in its constituent Local Meetings in Bury St Edmunds, Diss, Felixstowe, Ipswich, Leiston and Woodbridge.
- Maintaining links with other churches and local faith groups to promote inter-faith understanding, peace, social justice and equality.
- Support of other local, national and international charities through special collections and fund-raising events.
- Chaplaincy support is provided locally to two prisons, a hospital and a university.
- Our four Meeting Houses are available for lettings to community groups, other charities and businesses undertaking charitable activities. As well, 21 St Nicholas Street, Diss, is let to a collective of local craftspeople. This provides a public service by contributing to community cohesion and encouraging the growth of creative businesses.

Public benefit statement

The Trustees confirm that they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit, 'Charities and Public Benefit'.

Summary of the main achievements during the period

In setting out our charitable achievements for public benefit as a local worshipping community within a national framework, we reflect the aims of Britain Yearly Meeting, the national body and those set out in our current book of discipline, "Quaker Faith & Practice".

Our six local Meetings have met at least weekly for public worship since the beginning of this year and Felixstowe remain well settled in the Trimley Memorial Hall and Woodbridge in St Mary's House. Our availability as a worshipping community, where all are welcome is evident from our Suffolk Quaker website <https://suffolkquakers.org.uk/>, articles in the local press, and a social media presence.

All our Local Meetings, in order to maintain their unity as one worshipping community, are, after experimentation, beginning to find a balance that suits them, between blended/hybrid Meetings for Worship, and simultaneous in-person and online Meetings, Woodbridge reading the same passage from Quaker Faith & Practice in both. With an ageing demographic, blended meetings have enabled connection to the spiritual strength of those unable to come to Meetings for Worship in person, though some local meetings have found it challenging to find Friends to set up and operate the necessary technology.

Ipswich & Diss Area Quaker Meeting of the Religious Society of Friends (Quakers) in Britain

In addition, Ipswich holds a mid-week Meeting for Worship in person, which often attracts visitors. Leiston has established an online mid-week Meeting for Worship and Bury St Edmunds does both.

Following the isolation of the pandemic we have worked in other creative ways to maintain the inclusivity and unity of our Local and Area Meetings. Discussion groups have been held in all of our local Meetings; walking and poetry groups meet monthly at Woodbridge where there is also a local meeting monthly newsletter; a gardening working party at Leiston; social visits to gardens and the seaside by Ipswich Friends. There has been a reintroduction of shared lunches after Meetings for Worship in Diss, Felixstowe, Bury St Edmunds and others. At Bury St Edmunds there is a bi-monthly Evening Meeting for words, music and silence, with Friends sometimes joining online from far afield.

At Area Meeting level as well as meeting for Quaker business, for the first time in many years we held a Spiritual Sustenance Day hosted by Diss Local Meeting. We plan to continue this innovation.

We have celebrated the marriage of three couples who worship at Bury St Edmunds Meeting House.

Outside of the Quaker community, the year saw the general public returning to use our buildings. Room hiring at Bury St Edmunds has gradually picked up and Ipswich again has at least 16 different groups using various parts of their Meeting House. Similarly, our collaborative work with other faith communities has resumed. We take an active part in our local Churches Together and in Ipswich & Bury St Edmunds we have joined with others for faith celebrations, such as the equinoxes and the end of Ramadan. Local Buddhist, Spiritualist and Muslim groups have returned to regularly use Bury Meeting House, the last group for their weekly Friday prayer. The 'Experiment with Light' Quaker meditation group in Bury St Edmunds has welcomed the participation of a member of the local Roman Catholic congregation.

The living out of our social witness in the world became more focused during this time. Beginning on the Global Day of Action during COP26 in 2021, Bury St Edmunds Local Meeting has maintained its monthly public 'Silent Witness to Social Justice in the face of the Climate Emergency', that is now also supported by other members of local ecological groups, members of other churches and the general public. With support from St Edmundsbury Cathedral, panels from the 'Loving Earth Project' were displayed with an estimated 1,000 visitors, raising awareness of the implications of climate change. Part of our Meeting House gardens and the Leiston burial ground has been 'rewilded', trees and nectar rich plants planted and 'bug hotels' installed. Bury St Edmunds Meeting House garden was again opened to the public, an oasis in the town centre.

The beginning of the year saw Russia's invasion of Ukraine and our Witness for Peace became all the more poignant. Ipswich Quakers were represented at local

Ipswich & Diss Area Quaker Meeting of the Religious Society of Friends (Quakers) in Britain

interfaith vigils for the people of Ukraine as well as being represented at a special worldwide Meeting for Worship.

In Bury St Edmunds, at our vigil on Armed Forces Day, and when laying a white poppy wreath at the cenotaph on Remembrance Day, we were joined by a considerable number of the public. Bury St Edmunds Quakers have joined the local Ukrainian community in their regular monthly vigils and representative Quakers attended special Ukrainian Church services held in the Cathedral.

Throughout the year Quakers in this Area continued to make donations to 20 other charities, see below section 5. "Acting as Agent collections"

Sustainability and Environmental achievements during the period

The Premises Committee of Diss Local Meeting aim to get rid of their gas heating as soon as they can and install a system, which could efficiently heat their weekly Meeting for Worship adequately, in their listed building. They have considered infra-red heater, air source heat pumps, installation of an insulated pod within the meeting house and the Installation of a ground source heat pump to serve both our Meeting House and the adjacent privately-rented house that was the former Warden's house. No decision was reached on the way forward. This is a theme that is echoed in all our historic Meeting Houses as they balance the usage of the building with efficiency and cost. To encourage this complex process, the Area Meeting Trustees decided to increase the charity's reserves and where appropriate give priority to applications which 'green' our properties and move our Meeting Houses away from fossil fuels. For individual Friends, the increasing use of technology for Meetings for Worship and discussion groups has certainly reduced our carbon footprint. Friends in the Area remain committed to seeking change and learning where they can. In this year, a member of Woodbridge Local Meeting attended the *Sustainability Gathering* at Woodbrooke Quaker Study Centre in Birmingham and brought valuable feedback to our Area Meeting.

Financial review

Financial position at the end of the reporting period

We are encouraged that after the pandemic the public use of our Meeting Houses and income from lettings are picking up again. Our cash assets have risen by £50,000 (12%).

Our investments have fallen by £217,000 (16%) in line with the ethical investment stock market.

Reserves Policy

We ask each of our constituent Local Meetings and funds to hold reserves of 6 months expenditure without income. Their positions are checked annually and the policy is reviewed triennially.

Ipswich & Diss Area Quaker Meeting of the Religious Society of Friends (Quakers) in Britain

The Trustees holding responsibility for Area Meeting properties, three of which are listed places of worship, are hoping to build up the Meeting Houses Reserves Fund. This policy is also reviewed triennially.

Financial Risks

Perhaps a loss of generous individual giving with an ageing population and demography less able to manage the letting of our Meeting Houses to the public.

We have a comprehensive set of policies and practice documents which are regularly reviewed. We continuously monitor adherence to these.

None of our funds are in deficit. The only funds we hold for third parties are sums scheduled for Britain Yearly Meeting, which are regularly passed on and collections for charities which are passed on soon after the collection has finished.

On behalf of the charity's trustees:

(Signed)

Elaine Green,
Clerk to the Trustees

Date - 8th August 2023

**Independent examiner's report to the trustees of
Ipswich & Diss Area Quaker Meeting of the Religious Society of Friends
(Quakers) in Britain
for the year ended 31 December 2022**

I report to the trustees on my examination of the accounts of Ipswich & Diss Area Quaker Meeting of the Religious Society of Friends (Quakers) in Britain (the charity) for the year ended 31 December 2022.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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

(Signed)

John O'Brien MSc, FCCA, FCIE
Employee of Community Accounting Plus

Date - 24th August 2023

**Ipswich & Diss Area Quaker Meeting of the Religious Society of Friends
(Quakers) in Britain
Receipts & payments account
for the year ended 31 December 2022**

				2022
		Unrestricted	Restricted	Total
		Funds	Funds	Funds
Receipts	Note	£	£	£
Donations		34048	-	34048
Gift aid		4414	-	4414
Legacies		31341	-	31341
Other donations		381	-	381
Sundry receipts		1899	-	1899
Hire of rooms and rent received		51823	7520	59343
Book and literature sales		21	-	21
Interest		2303	330	2633
Dividends		4252	16761	21013
Receipts as agent		2983	11993	14976
Total receipts		133465	36604	170069
Payments				
Wages – wardens, cleaning etc		34899	-	34899
Heat, light and insurance		19968	-	19968
Property rental		2711	2595	5306
Property repairs & maintenance		9111	-	9111
Capital repairs		7123	4611	11734
Furniture & equip't repairs and renewals		4847	-	4847
Conference costs		530	-	530
Travel & subsistence		110	-	110
Outreach and publicity		1740	-	1740
Sundry administrative and other costs		2549	420	2969
Grants/loans to institutions		11476	-	11476
Grants to individuals		-	416	416
Independent Examination		900	-	900
Payments as agent	5	2663	11993	14656
Sundry expenses		404	-	404
Purchase of investments		927	-	927
Total payments		99958	20035	119993
Net receipts/(payments)		33507	16569	50076
Cash funds at start of this period		309320	102296	411616
Transfers between funds		500	(500)	-
Cash funds at end of this period		343327	118365	461692

**Ipswich & Diss Area Quaker Meeting of the Religious Society of Friends
(Quakers) in Britain
Statement of assets and liabilities
at 31 December 2022**

2021 £		2022 £
411616	Cash assets	
<u>411616</u>	Bank accounts	461692
		<u>461692</u>
	Investments	
	CCLA Unit funds	
	T Merriman 10062 units	45132
	Recoupment 13/11/87 17743 units	79584
	Recoupment 11/08/86 6326 units	<u>28377</u>
168564		153093
<u>1205790</u>	Rathbones portfolio	1004712
<u>1374354</u>		<u>1157805</u>
	Investment property	
<u>235000</u>	Shop premises at 21 St Nicholas Street, Diss, held within the Agnes Moss Bequest Trust	<u>235000</u>
	Liabilities	
(195)	Acting as agent (collected but not paid at year end)	(505)
(450)	Pensions	(167)
<u>(900)</u>	Independent examination	<u>(1200)</u>
<u>(1545)</u>		<u>(1872)</u>
	Property	
	In addition the charity holds six burial grounds and functional property with insured values as follows:	
	Bury St Edmunds meeting house	1672686
	Diss meeting house	820886
	Diss private house	342528
	Ipswich meeting house and warden's flat	1405220
	Leiston meeting house	704642

These financial statements are accepted on behalf of the charity by:

(Signed)

Mary Pennock, Treasurer

Date – 8th August 2023

**Ipswich & Diss Area Quaker Meeting of the Religious Society of Friends
(Quakers) in Britain
Notes to the accounts
for the year ended 31 December 2022**

1. Receipts & payments accounts

Receipts and payments accounts contain a summary of money received and money spent during the period and a list of assets and liabilities at the end of the period. Usually, cash received and cash spent will include transactions through bank accounts and cash in hand.

2. Prior period analysis

The accounts for 2021 were prepared on an accruals basis, so detailed year to year comparison is difficult. In particular, debtors and creditors included in the accruals for 2021 have been included as receipts and payments in 2022. Creditors are listed on page 11. The only debtor was Gift Aid on 2021 donations claimed in 2022 of £4,414. Accounts for many years up to and including 2021 included a sum of £568,594.84 as property value. This was money raised to fund an extension to Bury St Edmunds Meeting House. Since functional property values are not included in accounts, this sum should have been removed from the overall value of the charity once the building was completed. This sum does not appear in these accounts.

3. Cash Funds summary

	Opening balance £	Receipts £	(Payments) £	Transfers £	Closing balance £
Unrestricted funds					
Area General fund	16658	1643	(7240)	5813	16874
Bury St Edmunds LM	154381	39685	(48285)	(2200)	143581
Diss LM	2299	19457	(8844)	(500)	12412
Felixtowe LM	3569	3968	(2905)	-	4632
Ipswich LM	49609	23341	(17137)	(872)	54941
Leiston LM	18259	37259	(6764)	(541)	48213
Woodbridge LM	4749	3546	(3261)	(1200)	3834
Bury SE Maintenance fund	47428	1333	-	-	48761
Area Property fund	12368	3233	(5522)	-	10079
	309320	133465	(99958)	500	343327
Restricted funds					
Britain Yearly Meeting	-	11993	(11993)	-	-
Property Meeting House Maintenance	26987	1162	-	-	28149
Agness Moss Bequest	21179	7591	(7626)	-	21144
Richard Waynforth fund	54130	15858	(416)	(500)	69072
	102296	36604	(20035)	(500)	118365
Total cash funds	411616	170069	(119993)	-	461692

4. Investment funds summary

	Opening value £	Additions & Charges £	Gain/Loss £	Closing value £
CCLA				
Property Charity	168564	927	(16398)	153093
	168564	927	(16398)	153093
Rathbones investments				
BSE Meeting House fund	59091	(761)	(8258)	50072
Area Meeting House fund	59091	(761)	(8258)	50072
Property Charity Endowment	177273	(2283)	(24775)	150215
Richard Waynforth fund	58060	-	-	58060
Richard Waynforth Endowment	852274	(10079)	(145902)	696293
	1205789	(13884)	(187193)	1004712
Total investments	1374353	(12957)	(203591)	1157805

5. Acting as Agent collections paid out

	£
Families in Need	200
Hope Trust	140
Medcins Sans Frontieres	265
Gatehouse	293
Choose Love	340
Quaker Arts Network	20
Solo Housing	105
Woodbrooke	85
UNHCR Afgan Refugees	209
Leeway	129
Pakistan Flood Appeal	221
DEC Ukraine appeal	167
Glebe House	117
Friends Community Dev Trust	126
QuIET Brummana	38
Teapot Project	99
FIND	32
Quaker International	25
SELIG	22
Trussell	30
	2663

6. Trustees' remuneration

Trustees received no expenses, remuneration or benefits in this period.

7. Cash funds Local Meetings detail

	Area Meeting	BSE LM	Diss LM	Felixtowe LM	Ipswich LM	Leiston LM	Woodbridge LM
	£	£	£	£	£	£	£
Receipts							
Donations	1120	8211	9798	2765	5120	3823	3212
Gift aid	523	1429	591	598	560	431	282
Legacies	-	-	-	-	-	31342	-
Other donations	-	381	-	-	-	-	-
Sundry receipts	-	1238	-	-	423	237	-
Hire of rooms and rent received	-	26005	8226	-	16173	1420	-
Book and literature sales	-	21	-	-	-	-	-
Interest	-	1497	-	-	485	6	-
Receipts as agent	-	903	842	605	580	-	52
Total receipts	1643	39685	19457	3968	23341	37259	3546
Payments							
Wages – wardens, cleaning etc	4474	20003	1316	-	7587	1520	-
Heat, light and insurance	-	6574	1705	-	5711	1384	-
Property rental	-	-	-	1284	-	-	1427
Property repairs & maintenance	-	1361	3292	-	1277	3180	-
Capital repairs	-	7123	-	-	-	-	-
Equipment repairs and renewals	245	3545	168	-	617	55	215
Conference costs	530	-	-	-	-	-	-
Travel & subsistence	35	-	-	-	-	-	75
Outreach and publicity	443	302	114	208	351	197	126
Sundry costs	209	764	-	108	790	428	249
Grants/loans to institutions	-	7959	1500	700	200	-	1117
Independent Examination	900	-	-	-	-	-	-
Payments as agent	-	654	749	605	604	-	52
Sundry expenses	404	-	-	-	-	-	-
Total payments	7240	48285	8844	2905	17137	6764	3261
Net receipts/(payments)	(5597)	(8600)	10613	1063	6204	30495	285
Cash funds at start of this period	16658	154381	2299	3569	49609	18259	4749
Transfers between funds	5813	(2200)	(500)	-	(872)	(541)	(1200)
Cash funds at end of this period	16874	143581	12412	4632	54941	48213	3834