

THAXTED AREA QUAKER MEETING OF THE RELIGIOUS SOCIETY OF FRIENDS (QUAKERS) IN BRITAIN

England & Wales · Charity number 1194893

Details

Other names	THAXTED AREA MEETING
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Status	Registered
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Legal form	CIO
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Registered	2021-06-22
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Register	View on the Charity Commission register
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Contact

Address	Friends Meeting House High Street Saffron Walden CB10 1AA
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Phone	01799521832
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Email	thaxtedamtrustees@saffronquakers.org.uk
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Website	www.saffronquakers.org.uk
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Activities

Objects: THE OBJECT OF THAXTED 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 THAXTED AREA MEETING AND BEYOND.

Activities: Thaxted Area Meeting is the Quaker body for NW Essex. Quakers are a Peace Church offering public opportunities for quiet worship. We work for peace, equality, justice & sustainability inspired by our testimonies. Local Quakers work together, and often with other groups toward these ends. We also support projects further afield, often through our national offices on international projects.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Buildings/facilities/open Space
- **What:** General Charitable Purposes, Religious Activities, Human Rights/religious Or Racial Harmony/equality Or Diversity
- **Who:** Children/young People, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Essex

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£111,234	£128,231	-	-
2023-12-31	£103,949	£97,664	-	-
2022-12-31	£87,758	£99,782	-	-
2021-12-31	£97,952	£110,365	-	-

Trustees

Name	Role	Appointed
Heather Anne Kent		2022-06-12
JOHN OSMOND CAPPER		2024-01-01
Karl Louis Gibbs		2020-01-01
Mark Pivac		2024-06-01
Tim Regan		2024-01-01

Accounts

Appendix One

THAXTED AREA MEETING OF THE RELIGIOUS SOCIETY OF FRIENDS (QUAKERS) IN BRITAIN

Registered as a Charitable Incorporated Organisation (CIO) in June 2021
Charity number: 1194893

Trustees' Report for the year ending 31 December 2024

Address: Quaker Meeting House, High Street, Saffron Walden, Essex CB10 1AA

Friends who served as trustees in 2024: John Capper, Karl Gibbs, Timothy Regan (Treasurer), Heather Kent, Mark Pivac, Jonathan Morrell (Clerk)

Holding Trustees from June 2021: Friends Trusts Ltd, Friends House, 173 Euston Road, London NW1 2BJ

Bankers: The Co-operative Bank Ltd, PO Box 260, Delf House, Skelmersdale WN8 6WT; and Barclays Bank PLC, 23 High Street, Royston SG8 9AB

Independent Examiners: Bentens, Abbey House, High Street, Saffron Walden CB10 1AF

Solicitors: Tees Law, 68 High Street, Saffron Walden, CB11 1AD

Structure, Governance and Management

Thaxted Area Meeting is the main local meeting for church affairs and comprises four Local Quaker Meetings:

Saffron Walden (membership 48, average attendance 22)

Stansted (membership 7, average attendance 7)

Bardfield (membership 9, average attendance 7)

Dunmow (membership 3, average attendance 3)

Total membership at the end of 2024 was 67, with 37 listed attenders. One death and one application for membership were recorded during the year.

The Area Meeting set up a working group to examine the viability of Dunmow Local Meeting.

Each Local Meeting manages its own Meeting House, reporting to and seeking advice from trustees as appropriate. Financial contributions to Area Meeting funds are agreed annually in a session of Area Meeting.

A Constitution as a Charitable Incorporated Organisation (CIO) was adopted in April 2021 by Minute 08.04.21.3(a), replacing the previous governing document. The object of the Constitution is the furtherance of the general and religious purposes of the Religious Society of Friends (Quakers) in Britain, within the geographical boundaries of Thaxted Area Meeting and beyond.

Appointment of Trustees

Trustees are appointed by Area Meeting in session, following nomination by the Area Meeting Nominations Committee, for an initial period of three years. Friends may agree to renomination for a further three years, after which they normally step down.

New trustees are provided with a copy of the governing document, minutes and supporting papers from the previous year, and are directed to the Britain Yearly Meeting website for the trustees' manual and other relevant resources. Trustees are asked to undertake safeguarding training and are encouraged to attend BYM or Woodbrooke training on trusteeship.

Finance

Trustees set fiscal reserves annually and submit a proposed budget to Area Meeting in session. Accounts are examined and approved each year by the independent examiner and submitted by the Treasurer to Britain Yearly Meeting and the Charity Commission. The 2024 accounts have been approved and uploaded to the Commission's website.

Margaret Stubbs Memorial Fund (MSMF)

The Margaret Stubbs Memorial Fund was established for the property at 2 Springhill Road, Saffron Walden (a house with garden and an allotment to the rear), a bequest from Friend Jean Stubbs, and to support the bursary fund at Friends School, Saffron Walden (later Walden School).

Thaxted Friends also give financial support to the central work of Britain Yearly Meeting. In addition, generous contributions are made to other Quaker and - through designated appeals- non-Quaker charities that align with our Quaker witness.

Property Owned by the Area Meeting

Non-Meeting House properties

2 Springhill Road, Saffron Walden: a residential property let to tenants and managed by Arkwrights Ltd, Saffron Walden

Rear allotment at 2 Springhill Road: managed by a local committee for public benefit. The group reports annually to Saffron Walden Local Meeting, which in turn reports to trustees

69 High Street, Saffron Walden: a commercial property with two tenants, managed by Arkwrights Ltd

69a High Street, Saffron Walden: the warden's residence

Meeting Houses

Bardfield Friends Meeting House

Dunmow Friends Meeting House

Saffron Walden Friends Meeting House

Stansted Friends Meeting House

Employment

The Area Meeting employs a part-time warden, who lives in the house next to the Saffron Walden Meeting House. The warden is overseen by a line manager who reports to the Saffron Walden Resources Committee. The warden is paid the National Living Wage, pro rata, for 25 hours per week.

Public Benefit – General Statement

Our Meeting Houses offer public worship each Sunday morning, with provision for children where appropriate. Saffron Walden and Stansted Meetings also offer blended Meetings for Worship via Zoom, and some midweek meetings are available. Contact details for our meetings are published on the Area Meeting website.

All Meeting Houses are available for hire by the public for a range of activities, providing opportunities for people to learn about Quakers and helping raise funds for maintenance, improvement, and other Quaker causes.

Sustainability

The continued use of the Zoom platform for worship and business meetings has helped reduce the Area Meeting's carbon footprint.

Risks

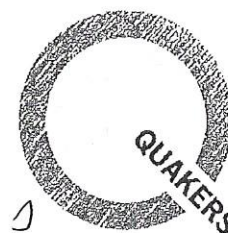
Trustees regularly review risks in the areas of finance, property, safeguarding, and governance. Major risks identified include the cost of maintaining our Meeting Houses, the financial sustainability of lettings, and ensuring continued compliance with safeguarding and health and safety requirements.

Trustees manage these risks by maintaining adequate reserves, appointing responsible officers, keeping policies under regular review, and seeking professional advice where needed. In 2024, a quinquennial survey of all properties was commissioned to inform future repairs and improvements.

Trustees' Aims for 2025

Trustees are grateful to all who serve the Area Meeting and the wider Quaker community in Britain and beyond. We look forward to the year ahead, upholding Quaker practice and sustained by faith, community, and shared witness. Trustees will continue to fulfil their responsibilities as a Charitable Incorporated Organisation.

RELIGIOUS SOCIETY OF FRIENDS (QUAKERS)



THAXTED AREA MEETING

Annual Accounts for the year ending 31 December 2024

The report and accompanying accounts cover the financial affairs of Thaxted Area Meeting consolidated with those of its four constituent meetings, namely Bardfield, Dunmow, Saffron Walden and Stansted Local Meetings.

As a charity the full title is "Thaxted Area Quaker Meeting of the Religious society of Friends (Quakers) in Britain", Thaxted Area Meeting in short, Registered number 1194893.

Although the Area Meeting, through its trustees, is ultimately responsible in practice the care and maintenance of the Meeting Houses and other properties is undertaken by the Local Meetings and this is reflected in their accounts.

The Trustees have an agreed reserves policy and review the reserves each year.

All the accounts have been examined by a qualified person not connected with any of the meetings.

John Capper, Treasurer
18 Landscape View, Saffron Walden, CB11 4AU

Legal and Administrative Information

Constitution and Purpose

The Area Meeting is a Charitable Incorporated Organisation, charity number 1194893. Its objects are defined in its constitution, in particular the furtherance of the general religious and charitable purposes of the Religious Society of Friends (Quakers) in Britain.

The principal activity is the holding of Meetings for Worship in the constituent local meetings of Bardfield, Dunmow, Saffron Walden and Stansted.

The affairs of the Area Meeting are governed by "Quaker Faith and Practice", the Book of Discipline of Britain Yearly Meeting. There are Memoranda of Understanding with the Local Meetings.

The members of the Area Meeting are all those persons whose names are recorded in its official register. The Managing Trustees are appointed by a Meeting for worship for Business of the Area Meeting which also appoints a representative and an alternate to serve on Meeting for Sufferings, the representative body which advises the Trustee body for the centrally managed work of Britain Yearly Meeting.

Address for Correspondence

Margaret Somerville, 54 Glebe Avenue, Braintree, Essex, CM7 4SR

Meeting House Addresses

Bardfield Friends Meeting House, Brook Street, Great Bardfield, Essex, CM7 4SR

Dunmow Friends Meeting House, New Street, Great Dunmow, Essex, CM6 1BH

Saffron Walden Friends Meeting House, High Street, Saffron Walden, Essex, CB10 1AA

Stansted Friends Meeting House, 87 Chapel Hill, Stansted, Essex, CM24 8AE

Managing Trustees.

The following Friends served in 2024:

Mark Pivac, Clerk, 72 Old Mill Road, Saffron Walden, Essex, CB11 3ER

John Capper, 18 Landscape View, Saffron Walden, Essex, CB11 4AU

Jonathan Morrell, 4 Priory Court, Apton Road, Bishops Stortford, Herts, CM23 3SF

Karl Gibbs, 69a High Street, Saffron Walden, Essex, CB10 1AA

Heather Kent, 13, The Spike, Radwinter Road, Saffron Walden, CB11 3GA

Tim Regan, Treasurer, Devon Cottage, Dunmow Road, Great Bardfield, Essex, CM7 4SE

Bankers

Co-operative Bank, P.O. Box 260, Delf House, Southway, Skelmersdale, WN8 6WT

Barclays Bank PLC, 23 High Street, Royston, SG8 9AB

Custodian Trustee

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

Accounting Policies

Basis of accounting.

These accounts have been prepared in accordance with the Charity Commission Statement of Recommended Practice SORP 2015 (Statement of Financial Activities).

Income and expenditure.

Contributions, grants, legacies, interest, dividends, and rents are all treated as income in the year in which they are received. Gift Aid recovered is treated as income for the year in which the donations are made.

Land and buildings.

The properties owned by the Area Meeting comprising the Meeting Houses and Wardens' accommodation are held for the furtherance of the Area Meeting's charitable objects.

There are two investment properties, 69 High Street, Saffron Walden and 2, Springhill Road, Saffron Walden.

On the recommendation of the Quaker Stewardship Committee of Britain Yearly Meeting, the capital value of the properties is included in the accounts. The value of the properties is based on the insurance value, which is reviewed every year by the Methodist Insurance Company. The contents of the Meeting Houses are written off at purchase.

Reserves.

The Reserves are a little less, primarily due to some withdrawals. They are in line with the reserves policy and are reviewed each year.

Local Meetings.

In accordance with guidance from the Charity Commission and the Quaker Stewardship Committee the unrestricted funds of Local Meetings are shown as designated funds.

Presentation of the Accounts

The accounts have been prepared using Data Developments "Finance Co-ordinator", the software package recommended by ACAT (The Association of Church Accounts and Treasurers). This does not support a spreadsheet showing in one table a breakdown of income and expenditure for the Area Meeting and all its constituent Local Meetings, so these have been printed separately.

Report of the Independent Examiner

I report on the consolidated accounts of Thaxted Area Quaker Meeting for the year ended 31 December 2024, which are set out below.

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(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the 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, seeking explanations from 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 2011 Act; and to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 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.



Name: Amanda Prentice

Address: Bentens, Abbey House, 51 High Street, Saffron Walden, Essex, CB10 1AF

**THAXTED AREA MEETING
STATEMENT OF FINANCIAL ACTIVITIES
PERIOD 1 JANUARY - 31 DECEMBER 2024**

	TOTAL UN- RESTRICTED FUNDS	PRIOR YEAR TOTAL FUNDS
	£	£
Income and endowments from		
Donations and legacies	39089	35548
Income from charitable activities	66811	66249
Investments	3122	2153
Other	2212	-
	<u>111234</u>	<u>103950</u>
Expenditure		
Raising funds	752	375
Expenditure on charitable activities	69419	43635
Other expenditure	58060	53654
	<u>128231</u>	<u>97664</u>
Total expenditure		
	(16997)	6286
Excess income over expenditure		
	<u>5283</u>	<u>1386</u>
Gains/losses on investments		
	(11713)	7672
Net income/expenditure		
Other recognised gains/losses		
Gains/(losses) on revaluations	<u>80735</u>	<u>615377</u>
Net movement in funds	<u><u>69022</u></u>	<u><u>623049</u></u>

THAXTED AREA MEETING
BALANCE SHEET - DETAILED
PERIOD 1 JANUARY - 31 DECEMBER 2024

	As at 31/12/2024	As at 31/12/2023
Fixed Assets		
	£	£
Saffron Walden Meeting House	2801103	2730141
Stansted Meeting House	398155	398155
Bardfield Meeting House	647893	647893
Dunmow Meeting House	580404	580404
69A High Street (Warden's House)	342668	334006
69 High Street	505675	505675
2 Springhill Road (MSM)	292606	285193
Total Fixed Assets	<u>5568504</u>	<u>5481467</u>
Current Assets		
Designated		
Co-op Account Saffron Walden	5074	9705
COIF Deposit account Saffron Walden	7326	11742
COIF Inveestment Fund Accumulation Units	31189	29510
MSM Account Springhill Road Barclays	34	33
MSM COIF Deposit Account	13999	13203
Smith & Nephew MSM Shares	23838	30140
Co-op Account Thaxted Area Meeting	2488	2932
AM COIF Deposit Account	7229	6818
M&G Charibond Units AM	959	971
BMO Units AM	12744	12744
AM COIF Accumulation Units	25109	23757
Dunmow Friends Provident/BSO Investment	16190	19924
Dunmow Petty Cash	29	39
Dunmow Co-op Account	3859	5662
Bardfield Co-op Bank	1356	4601
Bardfield Triodos Bank	3021	2952
Stansted Barclays Account	60256	57982
Stansted Green Pastures	15000	15000
Total Current Assets	229700	247715
Net Asset surplus (Deficit)	<u>5798204</u>	<u>5729182</u>

RESERVES

Starting balance	5729182	5106133
Excess/deficit in period	(16997)	6286
Other gains/(losses) in the period	5283.17	1386
Gains/(losses) on revaluation of fixed assets	80735	615377

<u>5798204</u>	<u>5729182</u>
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Notes to the Accounts

Trustee Remuneration

Trustees were not remunerated.

Trustee Expenses

There were no expenses claimed by the Trustees in 2024.

Related Party Transactions

There were no related party transactions.

Ex Gratia Payments

There were no ex gratia payments.

Contributions to BYM and other charities.

Local Meetings agree any grants to Britain Yearly Meeting.

Saffron Walden has weekly collections. The charity to be collected for on a particular week is agreed at a local meeting for business and individual Friends make contributions if they wish to support the charity concerned; the last collection each month is for central funds. Occasionally a local meeting for business will agree to support a particular appeal, often for Local Meeting Building Appeals, from Local Meeting funds; these are shown separately in the accounts under "Grants agreed by Local Meeting".

Report of the Independent Examiner

I report on the consolidated accounts of Thaxted Area Quaker Meeting for the year ended 31 December 2024, which are set out below.

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(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the 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, seeking explanations from 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 2011 Act; and to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 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.



Name: Amanda Prentice

Address: Bentens, Abbey House, 51 High Street, Saffron Walden, Essex, CB10 1AF

28/7/25

Accounts

THAXTED AREA QUAKER MEETING OF THE RELIGIOUS SOCIETY OF FRIENDS (QUAKERS) IN BRITAIN

TRUSTEES REPORT FOR YEAR ENDING 31ST DECEMBER 2023

Address: Quaker Meeting House, High Street, Saffron Walden, Essex CB10 1AA

Friends who served as trustees in 2023:

Jacqueline Bartlett

John Capper (Treasurer)

Karl Gibbs

Heather Kent

Jonathan Morrell (Clerk)

Holding Trustees – Friends Trusts Ltd, Friends House, 173 Euston Road, London NW1 2BJ

Registered as Charitable Incorporated Organisation (CIO) Charity no. 1194893.

Bankers – Cooperative Bank Ltd. PO Box 260, Delf House, Skelmersdale WN8 6WT and Barclays Bank PLC, 23 High Street, Royston, SG8 9AB

Independent Examiners- Bentens, Abbey House, High Street, Saffron Walden CB10 1AF.

Solicitors – Adams Harrison, Church Street, Saffron Walden.

STRUCTURE GOVERNANCE AND MANAGEMENT.

Thaxted Area Meeting is the main meeting for Church Affairs and is constituted of four Local Quaker Meetings at:

Saffron Walden – membership 47 - average attendance 22

Stansted - membership 7 - average attendance 7

Bardfield - membership 9 - average attendance 7

Dunmow - membership 4 – average attendance 3

We recorded 1 transfer in, 1 transfer out, 3 deaths and 1 resignation of membership. Total membership is 68 the same as 2022. There are approximately 36 attenders.

Each Local Quaker Meeting is responsible for the day-to-day management of its own Meeting House - and in the case of Saffron Walden other local properties - reporting to, and seeking advice from, trustees as appropriate. Financial contributions from each Meeting to Area Meeting funds are agreed annually by Area Meeting in session.

Thaxted Area Meeting operates according to its constitution as a Charitable Incorporated Organisation (CIO). The object of the constitution is the furtherance of the general and religious purposes of The Religious Society of Friends (Quakers) in Britain, in Thaxted Area Meeting and beyond.

Appointment of Trustees

Trustees are appointed from its membership by Area Meeting in session following nomination by the Area Meeting Nominations Committee for an initial period of three years. Several Friends agree to renomination after this period. New trustees are provided with a copy of the Constitution (Governing Document), Minutes and supporting papers from the previous year and guided to the Britain Yearly Meeting website for access to the trustees manual and other relevant information.

Area Meeting Nominations committee has worked with the Area Meeting Safeguarding Co-ordinator in 2023 in order to comply with BYM Safeguarding recommendations when appointing trustees.

Other appointments

Area Meeting also appoints a representative and alternate to Meeting for Sufferings, and is invited to appoint representatives to Quaker Life Representative Council, Sibford, Ackworth and Leighton Park Schools General Meetings and a correspondent to Quaker Council for Church and Interfaith Relations. It receives occasional reports from each of these bodies. The Area Meeting also appoints two Friends to serve as trustees for The Greenwood Educational Trust.

FINANCE.

Trustees set financial reserves annually and submit to Area Meeting in session a proposed annual budget. The accounts are examined each year and are approved by the examiner. Accounts are submitted by the Treasurer to Friends House and the Charity Commission.

A Reserves Statement for the year ending December 31st 2023 forms Appendix A to this report.

Margaret Stubbs Memorial Fund. (MSMF)

The Margaret Stubbs Memorial Fund was established for the property at 2 Springhill Road Saffron Walden – a bequest from a Friend Jean Stubbs –and to benefit the Bursary Fund at Friends School Saffron Walden, (latterly Walden School).

The closure of the school in 2017 left the fund with a balance of £6,407. A decision made by trustees in 2018 and confirmed in 2019 and 2020 allowed income derived from the rents to be used to support young people in the Area Meeting, the balance at the end of the year to be divided between the Friends Schools Bursaries Fund and the Greenwood Educational Trust a charity whose purpose is to distribute small grants to eligible young people from four Area Meetings in East Anglia for the benefit of their education. Rather than draw on Greenwood Trust funds, grants agreed by Greenwood trustees to be made to young people from Thaxted Area Meeting are found from Thaxted's own income. During 2023 a surplus of £4,600 from the Margaret Stubbs Memorial Fund was awarded jointly to Friends school in Ramallah, on the West Bank in Palestine and Brumanna High School near Beirut to reflect their greater need for funding during the continuing conflict. This decision was recommended by Saffron Walden Friends and approved by Area Meeting.

PROPERTY

2 Springhill Rd. Saffron Walden.

The tenancy to this property, which in 2021 was extended to September 2025, has been beneficial to both the tenants and to the Area Meeting, granting time to Area Meeting to consider the long-term future of the property.

Local Meetings were asked in late 2022 to consider the future of 2 Springhill Rd when the current lease expired. After consultation the following Minute was forwarded to Area Meeting in March 2023:

"We are aware that Stansted friends have already agreed a minute asking Area Meeting to seek legal advice on the possible future use of 2 Springhill Road, Saffron Walden. We agree that it would be prudent for us, as trustees, to take expert legal advice on the implications of the benefactor's letter of intent with regard to the future of the property now that the original purpose is no longer being met. This advice can then be used to help inform a discussion about the future of 2 Springhill Road at Area Meeting on 11th June 2023. We seek AM's approval to pay for this advice."

It is clear from the legal advice received that the letter of wishes from Jean Stubbs about the use of the property has no legal force and does not create any binding legal obligations on the Area Meeting trustees. Her letter was for guidance only with Friends having "discretionary

powers at all times” which can be exercised “with reference to the changing scene in society”. With Friends School now closed, her main wish for the use of 2 Springhill Road cannot be fulfilled.

Given that there is no legal obligation on trustees to sell the property or the allotment, we are content that the existing arrangements should continue for the foreseeable future, with the house being rented out and the income used for educational purposes and the allotment developed for public benefit.

The property (apart from the allotment) has been placed with Arkwright & Co of Saffron Walden for management.

During 2023 the allotment has developed as a resource for use by community groups such as The Community Shed, Dig It and U3A. The allotment has full public liability insurance for third party use.

69 High Street, Saffron Walden

Arkwright & Co of Saffron Walden continue to successfully manage this property on behalf of trustees. They are attempting to complete the leases for both the tenants but it is proving a long and tortuous business owing to continuing difficulties with the long-term tenant on the ground floor.

Meeting Houses

During the lockdowns necessitated by the pandemic, some meetings began to use Zoom as a platform for Meetings for Worship and in some cases this has continued. Friends otherwise prevented from attending in person have found this to be a way of sharing in the life of the meeting.

In 2023 trustees agreed to appoint surveyors to carry out a quinquennial survey on each of the 4 meeting houses.

Saffron Walden Friends

In 2023 our membership numbers 47 with 24 Attenders. 4 of our members live abroad and several others are widespread around the UK. However, the pastoral team attempts to keep in touch where possible.

Since Covid we have continued the practice of ‘blended’ Meetings for Worship using video conference facilities. This enables Friends who are living with disabilities or even living overseas to join us. The average attendance at Meeting is 15 to 20.

Lettings of the meeting house are recovering although have not yet reached pre-Covid levels. Because of the increase in fuel prices, we have had to increase our charges to users.

The meeting house remains a warm and welcoming environment for Friends and users and we are grateful to Helen Gibbs, our warden and Karl Gibbs her husband for work they do on our behalf.

The ‘wilding’ of the Peace Garden, with mown paths and areas set aside for gatherings has proved a great success and is a source of pleasure to Friends and visitors.

We have continued our representation with Churches Together and have been pleased that a representative has been allowed to attend meetings of church leaders.

We have once again placed a wreath of white poppies on the local war memorial and have welcomed representatives of The Royal British Legion to visit the Commonwealth War Grave in the Meeting House burial ground.

Saffron Walden Friends appoint a representative to the World Day of Prayer (previously The Women’s World Day of Prayer.) and in 2023 hosted the meeting welcoming representatives from other churches.

The Children and Young People’s Group, (CYPG) continues to offer a space for families under the guidance of Clare Yerbury the Children and Young People’s Advocate,

In this year there have been 4 families who attend on an irregular basis and 1 family who attend regularly. The number of children has varied from 1 year to 16 years of age. The 16-year-old has begun to attend adult Meeting for Worship. Activities have been decided in discussions with parents and are frequently craft based or using learning from Quaker testimonies.

To comply with the Area Meeting safeguarding policy 2 adults are present during CYPG sessions one whom must be DBS checked.

Our children's and Young Peoples Advocate and members of our Meeting keep in touch with some of the young people who do not attend Meeting with us, via email, text and occasionally in person.

It is greatly appreciated that the Local and Area Meeting continue to offer encouragement and financial support for our children and young people. This year 6 of our young people received grants from The Greenwood Educational Trust.

The safeguarding policy for Young Children and Vulnerable Adults is being reviewed. Our pastoral care team of four has striven to keep in touch regularly with everyone. They have found the work very rewarding and are glad to see people returning to Meeting although some still prefer to use Zoom as we continue to hold blended meetings with a Zoom Meeting on Sunday and Wednesday evenings.

We have been aware of tensions in the meeting with regard to trusteeship and property ownership and recognise that we need to spend time strengthening our community and learning to deal tenderly with one another over our differences,

Stansted Friends

In 2023 our membership numbers 7 with 5 Attenders.

Stansted friends continue to offer the Meeting House as an opportunity for outreach for hirers and visitors.

Early in November 2023 the Meeting hosted a visit by 1st Clavering cubs to help them gain a badge by learning about a religion or faith they knew nothing about before. It proved to be a richly rewarding form of outreach with 14 boy and girl cubs aged between eight and ten taking part along with two cub leaders and one or two parents.

We have continued to meet on Zoom with Friends at Hill House Meeting in Accra, Ghana. This relationship is flourishing as we learn more about each other including how we understand what our Quakerism means to us. Topics for discussion have included Quaker testimonies and how they are inter-related. Most recently Friends held a discussion about the teachings of Christ and how central we consider them to be to Quaker practice. Interestingly, it became apparent that the words of Jesus have greater prominence for Friends in Ghana than perhaps they do for Friends in Britain. We look forward to building on our relationship with Accra friends in the coming year.

Following the death of our clerk in 2022 we reviewed roles and responsibilities across the meeting to make the best use of the talents of members and attenders. This included appointing a new clerking team and assigning specific responsibility for the care of premises, music and fellowship on special occasions, eldership, pastoral care, treasurership, visibility and publicity and the Accra meeting fellowship group.

The Experiment with Light group has continued to meet, normally on the second Saturday of each month. The healing group has also continued to meet. Both groups have provided a safe and confidential space for growth and to offer each other support.

In November we laid an eco-friendly homemade wreath of white poppies in the Garden of Remembrance at St. John's church.

Stansted friends continue to be involved with the local community and contribute to the local newsletter 'The Link' as well as remaining active members of Churches Together.

Bardfield Friends.

In 2023 our membership numbers 7 with 5 Attenders. We were delighted when one of our long-term Attenders was welcomed into membership in June. Our meeting continues to grow and we welcomed 2 new Attenders this year and we have been pleased to welcome Friends from other Meetings.

Our silent worship is frequently deep and vocal ministry thoughtful. We value the period of Afterword at the end of meeting when we can share any thoughts that may have arisen from the silence or from vocal ministry. We especially value the time spent together over coffee in the kitchen. In being able to share with each other not only spiritual insights but also pleasures and concerns from our everyday lives, our small community has grown in trust and understanding.

Because of lapses in the regular readings of Advices and Queries we decided this year that in the future we will arrange for A & Q to be read on the first Sunday of each month. Likewise, we have agreed to hold more regular Meetings for Business.

We intend to start regular Meetings for Learning led by Friends with a particular interest in the chosen topic. In this way we hope to encourage our Attenders to gain better understanding of Quakers.

In this Coronation year one of our members arranged a (very Quakerly!) competition for local schoolchildren to design postage stamps for the new reign and make crowns. A 'coronation' was held in the Meeting House with the local vicar officiating.

We were saddened by the death of a long-term Friend who had, for several years been unable to attend meeting. Her private funeral was held in Brighton and we held a Memorial Meeting for her in April.

The Meeting House continues to be used by groups in the village and from further afield; Heartsong Choir, Bardfield History and Horticultural Societies, Essex Audi Theatre and from time to time, the Parish Council.

Throughout the summer months we are occasionally obliged to leave a notice on the gate saying there will be no Meeting for Worship that day, but by forward planning we can almost always make sure that at least one of us can be there to open up and welcome any visitors. It is a pleasant surprise when someone from the AM or further afield joins us. We are not struggling to keep going but instead rejoice on the days when all of us meet together. We are in good heart.

Dunmow Friends

In 2023 our membership numbers 4 with 2 Attenders.

While a very small meeting, Dunmow Friends have continued to uphold each other in their weekly meetings and play an active role in the life of the Area Meeting. The work of the meeting has devolved very significantly onto a very small group of Friends.

This year we began to consider the future of both the worshipping group at Dunmow and the Meeting House itself which is in a poor state of repair and may need substantial investment to restore it. A group of Friends met with the trustees to begin the process of discernment.

There have been some difficulties this year with the suppliers of electricity as the location of the electric meter has made reading the meter hazardous. We continue to work to resolve this.

There have also been some frustrations with regard to opening a bank account.

The Wren Nursery which is the only source of income except for contributions from Friends continues to use the Meeting House but we are aware of the possibility that this arrangement may have to cease owing to their financial difficulties. While we are not very active we uphold the work of Area Meeting and offer a place for quiet reflection.

PUBLIC BENEFIT

All our Meeting Houses offer public worship each week as well as supporting local community activities principally through meeting house lettings and, where appropriate, the use of our gardens as places of quiet reflection.

SUSTAINABILITY

As well as meeting in person, we have continued to use Zoom and blended meetings where possible, thus helping to limit our carbon footprint by reducing the need to travel.

Where possible we continue in our efforts to reduce our carbon footprint including, for example, Stansted Friends buying energy from renewable sources including a biogas component and Saffron Walden and Bardfield Friends having contracts for green energy supply. Individual Friends remain active in local sustainability initiatives.

SAFEGUARDING

Following Area Meeting's adoption in December 2021 of the BYM Safeguarding Policy and Safeguarding procedures/toolkit, a safeguarding subgroup was approved by AM, to undertake to review and monitor safeguarding matters across all meetings.

Heather Kent was appointed as a trustee in June 2022, and confirmed in her role as AM Safeguarding Co-ordinator from that date. She is also a member of the National Safeguarding Forum for Quakers.

The subgroup has met on three occasions via zoom, and engaged with aspects of the AM Safeguarding Policy and Procedures. Initial focus has been on: DBS matters, including the appointment of an AM DBS Verifier which AM confirmed in June 2022.

- Record keeping, safe storage and qualified/limited access.
- Training via 31:8 online courses for roles deemed as 'essential' under the procedures – Safeguarding Co-ordinator; Clerk to Trustees; DBS Verifier; Pastoral Friends working with children and young adults and adults at risk. The courses have been paid by AM.
- Safer Appointments, including using/adapting the suggested BYM procedure for the appointment of a Trustee and the preparation of Role Descriptions (deemed as essential under the Safeguarding Procedure) for all the notified forthcoming AM appointments.
- This year we have begun to examine the best ways to offer in house training for local meetings using the material in the toolkit. We expect to continue this work next year.
- 2023 is the completion of the first year of the subgroup's work and we have reported to Area Meeting who have approved our report and agreed that we should continue for a further year.

We are appreciative of the support offered by BYM Safeguarding Coordinator Mark Mitchell in the form of updates and bulletins to keep us abreast of the latest legislation. We are pleased that no safeguarding matters/concerns have been notified for 2023.

ADDITIONAL INFORMATION.

- In 2023 our Area Meeting Clerk continued to work closely with the Regional Area Meeting Clerks Network and the Local Development Officer. They have begun to seek ways to work cooperatively across meetings in East Anglia.
- Our trustees were represented at a consultation on the revision of the Trustees Handbook.
- In September 2023 our Area Meeting treasurer attended the residential treasurers conference near Milton Keynes.
- On November 5th all our trustees were present at a special Area Meeting workshop on trusteeship.

TRUSTEES AIMS FOR 2024

Our principal aim as trustees is to further the aims and purposes of The Religious Society of Friends (Quakers) and the living out of our Testimonies to Simplicity, Truth, Equality, Peace and Sustainability.

We will continue to support the practical and spiritual life of our local meetings as well as making sure we have robust safeguarding arrangements in place across our Area Meeting. In doing so, we will be mindful of some of the areas in which current advice on best practice doesn't accord with our spirit led tradition. We will continue to be open to advice and compromise. Trustees will also explore how AM's nominations process can apply safer appointments practice.

We will provide support to Area Meeting as it seeks to discern the way forward for the long-term future use of 2 Springhill Road and the associated allotment, taking into account legal advice and the wishes of local meetings.

We will continue to support the work of our Local Development Worker and consider ways of working more closely with area meetings across East Anglia.

August 2024

APPENDIX A

Thaxted Area Meeting Reserves December 2022

At the end of 2022 the Area Meeting reserves were:

	Deposits (£)	Investments (£)	Total (£)	Current Account
MSM Account (restricted):	13 600	30 100	43 700	0
Area Meeting	27 500	12 900	40 400	3 100
S Walden :	36 300		36 300	8 900
Stansted		48 500	48 500	14 100
Dunmow	2 900	18 100	21 000	5 300
Bardfield				5 800
Total (excluding Springhill Rd)	66 700	79 500	146 200	34 100

£9 000 was withdrawn from Saffron Walden Reserves in 2022; The value of the existing investments has decreased so the total value has fallen by £13 000 this year.

Restricted Reserves (MSM) are treated separately.

Unrestricted Reserves total: £183 400

For historic buildings it is recommend that 2% of the insured value is kept in reserves.

Excluding Springhill Road, the insured value of the AMs property is 4 600 000.

2% of this is 92 000; 3% would be £138 000

Stansted also has £15 000 on long term loan to Green Pastures

Likely expenditure not covered from current income is:

Dunmow: £15 000 for central heating

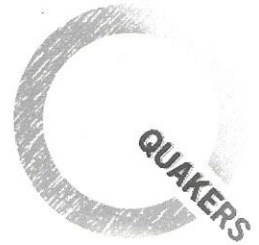
Saffron Walden: some thousands dealing with the damp cellar in 69a

£50-60 000 replacing heating system in the next 10 years

Suggested Format for Reserves:

Meeting	Unforeseen Emergency 2% valuation	Uncertain Income 2 months	Expected Commitment	Uneven Cash Flow	Total Required	Actual
Bardfield	11 800	1 000			12 800	5 800
Dunmow	10 500	1 000	15 000 (central heating)		11 500	26 300
Saffron Walden	47 500 69 8 800 69a 5 800	11 600	In due course 55000 (Heating)		59 100 8 800 5 800	45 200
Stansted	3% 10 900	1 800			12 700	62 600
Area Meeting	0	1 000	0	4 000	5 000	43 500
Total	95 300	16 400	70 000		115 700	183 400

RELIGIOUS SOCIETY OF FRIENDS (QUAKERS)



THAXTED AREA MEETING

Annual Accounts for the year ending 31 December 2023

The report and accompanying accounts cover the financial affairs of Thaxted Area Meeting consolidated with those of its four constituent meetings, namely Bardfield, Dunmow, Saffron Walden and Stansted Local Meetings.

As a charity the full title is "Thaxted Area Quaker Meeting of the Religious society of Friends (Quakers) in Britain", Thaxted Area Meeting in short, Registered number 1194893.

Although the Area Meeting, through its trustees, is ultimately responsible in practice the care and maintenance of the Meeting Houses and other properties is undertaken by the Local Meetings and this is reflected in their accounts.

The Trustees have an agreed reserves policy and review the reserves each year.

All the accounts have been examined by a qualified person not connected with any of the meetings.

John Capper, Treasurer
18 Landscape View, Saffron Walden, CB11 4AU

Legal and Administrative Information

Constitution and Purpose

The Area Meeting is a Charitable Incorporated Organisation, charity number 1194893. Its objects are defined in its constitution, in particular the furtherance of the general religious and charitable purposes of the Religious Society of Friends (Quakers) in Britain.

The principal activity is the holding of Meetings for Worship in the constituent local meetings of Bardfield, Dunmow, Saffron Walden and Stansted.

The affairs of the Area Meeting are governed by "Quaker Faith and Practice", the Book of Discipline of Britain Yearly Meeting. There are Memoranda of Understanding with the Local Meetings.

The members of the Area Meeting are all those persons whose names are recorded in its official register. The Managing Trustees are appointed by a Meeting for worship for Business of the Area Meeting which also appoints a representative and an alternate to serve on Meeting for Sufferings, the representative body which advises the Trustee body for the centrally managed work of Britain Yearly Meeting.

Address for Correspondence

Margaret Somerville, 54 Glebe Avenue, Braintree, Essex, CM7 4SR

Meeting House Addresses

Bardfield Friends Meeting House, Brook Street, Great Bardfield, Essex, CM7 4SR
Dunmow Friends Meeting House, New Street, Great Dunmow, Essex, CM6 1BH
Saffron Walden Friends Meeting House, High Street, Saffron Walden, Essex, CB10 1AA
Stansted Friends Meeting House, 87 Chapel Hill, Stansted, Essex, CM24 8AE

Managing Trustees.

The following Friends served in 2023:

Jacqueline Bartlett, Clerk, 4 The Green Saffron Walden, Essex, CB10 2DS
John Capper, Treasurer, 18 Landscape View, Saffron Walden, Essex, CB11 4AU
Jonathan Morrell, 4 Priory Court, Apton Road, Bishops Stortford, Herts, CM23 3SF
Karl Gibbs, 69a High Street, Saffron Walden, Essex, CB10 1AA
Heather Kent 13, The Spike, Radwinter Road, Saffron Walden, CB11 3GA

Bankers

Co-operative Bank, P.O. Box 260, Delf House, Southway, Skelmersdale, WN8 6WT
Barclays Bank PLC, 23 High Street, Royston, SG8 9AB

Holding Trustee

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

Accounting Policies

Basis of accounting.

These accounts have been prepared in accordance with the Charity Commission Statement of Recommended Practice SORP 2015 (Statement of Financial Activities).

Income and expenditure.

Contributions, grants, legacies, interest, dividends, and rents are all treated as income in the year in which they are received. Gift Aid recovered is treated as income for the year in which the donations are made.

Land and buildings.

The properties owned by the Area Meeting comprising the Meeting Houses and Wardens' accommodation are held for the furtherance of the Area Meeting's charitable objects.

There are two investment properties, 69 High Street, Saffron Walden and 2, Springhill Road, Saffron Walden.

On the recommendation of the Quaker Stewardship Committee of Britain Yearly Meeting, the capital value of the properties is included in the accounts. The value of the properties is based on the insurance value, which is reviewed every year by the Methodist Insurance Company. The contents of the Meeting Houses are written off at purchase.

Reserves.

The Reserves are a little less, primarily due to a drop in the values of investments. They are in line with the reserves policy and are reviewed each year.

Local Meetings.

In accordance with guidance from the Charity Commission and the Quaker Stewardship Committee the unrestricted funds of Local Meetings are shown as designated funds.

Presentation of the Accounts

The accounts have been prepared using Data Developments "Finance Co-ordinator", the software package recommended by ACAT (The Association of Church Accounts and Treasurers). This does not support a spreadsheet showing in one table a breakdown of income and expenditure for the Area Meeting and all its constituent Local Meetings, so these have been printed separately.

Report of the Independent Examiner

I report on the consolidated accounts of Thaxted Area Quaker Meeting for the year ended 31 December 2023, which are set out below.

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(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the 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, seeking explanations from 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 2011 Act; and to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 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.



15/5/2024

Name: Amanda Prentice

Address: Bentens, Abbey House, 51 High Street, Saffron Walden, Essex, CB10 1AF

THAXTED AREA MEETING
STATEMENT OF FINANCIAL ACTIVITIES
PERIOD 1 JANUARY - 31 DECEMBER 2023

	TOTAL UN- RESTRICTED FUNDS	PRIOR YEAR TOTAL FUNDS
Income and endowments from		
Donations and legacies	35548	34082
Income from charitable activities	66249	51688
Investments	2153	1858
Other	-	130
	<u>103949</u>	<u>87758</u>
Expenditure		
Raising funds		
Expenditure on charitable activities	43635	50200
Other expenditure	53654	49582
	<u>97664</u>	<u>99782</u>
Total expenditure		
	<u>6286</u>	<u>(12024)</u>
Excess income over expenditure		
	<u>1386</u>	<u>(15946)</u>
Gains/losses on investments		
	<u>7672</u>	<u>(27970)</u>
Net income/expenditure		
	<u>615377</u>	<u>1276125</u>
Other recognised gains/losses		
Gains on revaluations		
	<u>623049</u>	<u>1248155</u>
Net movement in funds		
	<u>4866090</u>	<u>3589965</u>
Total fixed assets b/fwd		
Total other funds b/fwd	<u>240043</u>	<u>268053</u>
Total b/fwd	<u>5106133</u>	<u>3857978</u>
Total c/fwd	<u>5729182</u>	<u>5106133</u>

**THAXTED AREA MEETING
BALANCE SHEET - DETAILED
PERIOD 1 JANUARY - 31 DECEMBER 2023**

	As at 31/12/2023	As at 31/12/2022
Fixed Assets		
Saffron Walden Meeting House	2730141	2375212
Stansted Meeting House	398155	361653
Bardfield Meeting House	647893	588452
Dunmow Meeting House	580404	527155
69A High Street (Warden's House)	334006	290584
69 High Street	505675	439935
2 Springhill Road	285193	283099
Total Fixed Assets	5481467	4866090

Current Assets**Designated**

Co-op Account Saffron Walden	9705	8924
COIF Deposit account Saffron Walden	11742	10372
COIF Investment Fund Accumulation Units	29510	26037
MSM Account Springhill Road Barclays	33	101
MSM COIF Deposit Account	13203	13614
Smith & Nephew MSM Shares	30140	30140
Co-op Account Thaxted Area Meeting	4601	3087
AM COIF Deposit Account	6818	6588
M&G Charibond Units AM	971	940
BMO Units AM	12744	12042
AM COIF Accumulation Units	23757	20962
Dunmow Friends Provident/BSO Investment	19924	18150
Dunmow Petty Cash	39	34
Dunmow Co-op Account	5662	5382
Bardfield Co-op Bank	2932	3087
Bardfield Triodos Bank	2952	2882
Stansted Barclays Account	57982	14191
Stansted CAF Fixed Interest Investment	-	48509
Stansted Green Pastures	15000	15000
Total Current Assets	247715	240043
Net Asset surplus (Deficit)	5729182	5106133

RESERVES

Starting balance	5106133	3857975
Excess/deficit in period	7672	(12024)
Other gains/(losses) in the period	-	(15946)
Gains/(losses) on revaluation of fixed assets	615377	1276125
Rounding diff	-	3
	<u>5729182</u>	<u>5106133</u>

Thaxted Area Meeting

Analysis of income and expenditure Selected period: 01 January 2023 to 31 December 2023

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Income and endowments						
Donations and legacies						
200 - Donations via LM	—	14,438.61	—	—	14,438.61	15,665.13
201 - Collections	—	12,177.61	—	—	12,177.61	10,692.00
202 - Gift Aid Reclaim	—	5,444.71	—	—	5,444.71	5,835.00
631 - Bardfield Contributions Gift Aidable	—	1,300.00	—	—	1,300.00	1,105.00
632 - Bardfield Contributions non Gift Aidable	—	45.00	—	—	45.00	295.00
636 - Bardfield Gift Aid	—	1,454.64	—	—	1,454.64	—
701 - Dunmow Contributions	—	685.00	—	—	685.00	490.00
706 - Dunmow Miscellaneous	—	2.00	—	—	2.00	—
Donations and legacies Totals	—	35,547.57	—	—	35,547.57	34,082.13
Income from charitable activities						
203 - Lettings	—	26,001.00	—	—	26,001.00	19,054.00
204 - 69 High Street Rent	—	16,354.94	—	—	16,354.94	12,134.66
500 - Contributions from LMs	—	1,260.00	—	—	1,260.00	1,890.00
501 - Dividends Thaxted AM	—	495.98	—	—	495.98	386.10
560 - Rent, 2 Springhill Road	—	9,180.00	—	—	9,180.00	9,000.00
633 - Bardfield Hirings	—	1,500.00	—	—	1,500.00	1,815.00
702 - Dunmow Hirings	—	—	—	—	—	600.00
705 - Dunmow payments from Wrens	—	1,758.67	—	—	1,758.67	222.27
906 - Stansted Lettings	—	9,662.00	—	—	9,662.00	6,972.00
906 - Stansted Other Income	—	36.00	—	—	36.00	—
Income from charitable activities Totals	—	66,248.59	—	—	66,248.59	52,074.03
Investments						
190 - Interest SW COIF Deposit Account	—	344.21	—	—	344.21	26.42
191 - AM COIF Deposit Account	—	254.48	—	—	254.48	65.62
561 - Dividend Smith & Nephew	—	829.40	—	—	829.40	857.89
562 - MSM CCLA Deposit Account Interest	—	459.07	—	—	459.07	131.54
630 - Bardfield Triodos Interest	—	59.02	—	—	59.02	2.04
637 - Triodos Extra Interest	—	11.57	—	—	11.57	—
703 - Dunmow Business Investor Interest	—	—	—	—	—	3.59
704 - Dunmow Treasurers Trust A/c Interest	—	—	—	—	—	1.6
907 - Green Pastures Investment Income	—	450.00	—	—	450.00	450.00
Investments Totals	—	2,407.75	—	—	2,407.75	1,538.71
NET GAINS ON INVESTED FUNDS	—	1131.00	—	—	1131.00	—
Other income						
205 - The Friend (Repayments)	—	—	—	—	—	130.00
Other income Totals	—	—	—	—	—	130.00
Income and endowments Grand totals	—	105,334.91	—	—	105,334.91	87,824.87

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Expenditure						
Raising funds						
322 - 69 High Street	—	375.00	—	—	375.00	—
Raising funds Totals	—	375.00	—	—	375.00	—
Expenditure on charitable activities						
301 - Donations to BYM	—	15,645.50	—	—	15,645.50	15,237.50
302 - Donations to Quaker Charities	—	7,187.50	—	—	7,187.50	8,157.50
303 - Donations to non Quaker Charities	—	4,237.50	—	—	4,237.50	2,525.00
304 - Grants agreed by Local Meeting	—	—	—	—	—	100.00
325 - Annual Contribution to Thaxted AM	—	720.00	—	—	720.00	1,080.00
327 - Annual Subscriptions eg CCLI, CTSW	—	460.30	—	—	460.30	225.00
550 - Courses and Conferences Thaxted AM	—	608.00	—	—	608.00	402.00
551 - Child Protection Fee	—	145.00	—	—	145.00	129.00
552 - Examination of Accounts	—	822.00	—	—	822.00	780.00
553 - AM Officer & Trustee Expenses	—	186.82	—	—	186.82	108.37
554 - Annual Subs Living Wage, QICJ	—	149.20	—	—	149.20	142.00
592 - Grants to Young Friends	—	1,350.00	—	—	1,350.00	1,150.00
594 - Grant to Greenwood Trust	—	—	—	—	—	1,000.00
595 - Grants to Quaker Educational Bodies	—	5,300.00	—	—	5,300.00	5,600.00
640 - Bardfield Cleaner	—	845.00	—	—	845.00	590.00
641 - Bardfield Cleaning Materials	—	1.69	—	—	1.69	9.01
642 - Bardfield Fire and windows maintenance	—	63.48	—	—	63.48	94.00
643 - Bardfield Electricity	—	543.82	—	—	543.82	500.78
644 - Bardfield Water	—	156.28	—	—	156.28	163.42
645 - Bardfield Gardener	—	240.00	—	—	240.00	370.00
646 - Bardfield Insurance	—	875.77	—	—	875.77	796.52
647 - Bardfield contribution to AM	—	60.00	—	—	60.00	90.00
751 - Dunmow Water	—	267.94	—	—	267.94	273.52
752 - Dunmow Electricity	—	543.24	—	—	543.24	1,323.71
753 - Dunmow Garden	—	225.00	—	—	225.00	275.00
754 - Dunmow Maintenance & Repairs	—	—	—	—	—	962.60
755 - Dunmow Fire Protection	—	72.42	—	—	72.42	67.92
756 - Dunmow Miscellaneous	—	26.00	—	—	26.00	3.60
757 - Dunmow Insurance	—	786.40	—	—	786.40	715.24
758 - Dunmow Contribution to AM	—	240.00	—	—	240.00	360.00
801 - Solicitor Fee	—	870.00	—	—	870.00	—
953 - Stansted Repairs and Maintenance	—	1,131.00	—	—	1,131.00	1,461.67
957 - Stansted Contribution to Area Meeting	—	240.00	—	—	240.00	360.00
958 - Stansted Contribution to BYM	—	90.00	—	—	90.00	2,090.00
959 - Stansted Donations	—	250.00	—	—	250.00	3,017.69
962 - Stansted Furniture & equipment	—	—	—	—	—	39.99
963 - Fire & windows maintenance	—	165.00	—	—	165.00	—
Expenditure on charitable activities Totals	—	44,504.86	—	—	44,504.86	50,201.04

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Other expenditure						
300 - Warden Wages	—	22,836.47	—	—	22,836.47	22,196.23
305 - Insurance Saffron Walden LM	—	3,034.62	—	—	3,034.62	2,734.96
306 - Repairs and Maintenance Meeting House	—	1,418.72	—	—	1,418.72	1,390.80
307 Repairs and Maintenance 69A	—	20.99	—	—	20.99	677.23
308 - Equipment	—	948.21	—	—	948.21	241.97
309 - Garden	—	1,467.50	—	—	1,467.50	2,360.30
310 - Electricity	—	6,489.41	—	—	6,489.41	5,437.32
311 - Water/Sewerage	—	804.88	—	—	804.88	884.42
312 - Council Tax	—	2,579.66	—	—	2,579.66	2,485.89
314 - Cleaning Materials	—	392.13	—	—	392.13	484.59
315 - Catering	—	130.26	—	—	130.26	33.66
316 - Publicity inc Newsletter, outreach	—	238.20	—	—	238.20	476.08
317 - Parking Permits	—	106.00	—	—	106.00	84.00
318 - Bookkeeper charge	—	453.00	—	—	453.00	300.00
319 - Website and Zoom	—	730.08	—	—	730.08	584.12
320 - Internet inc licenses, not zoom	—	313.20	—	—	313.20	532.09
321 - The Friend	—	97.00	—	—	97.00	219.00
324 - Window Cleaning	—	360.00	—	—	360.00	360.00
326 - Stationary & Postage	—	235.94	—	—	235.94	78.59
328 - Telephone	—	144.00	—	—	144.00	—
330 - Plaques	—	249.97	—	—	249.97	374.97
332 - Humidifier Expenses	—	960.00	—	—	960.00	—
590 - Springhill Road Insurance	—	548.22	—	—	548.22	273.06
591 - Springhill Road Repairs and Maintenance	—	2,878.85	—	—	2,878.85	1,328.00
596 - Springhill Rad Garden	—	—	—	—	—	450.00
951 - Stansted CLeaner	—	1,260.00	—	—	1,260.00	1,651.00
952 - Stansted Materials & Supplies	—	189.50	—	—	189.50	122.64
954 - Stansted Water & Sewage	—	232.76	—	—	232.76	343.61
955 - Stansted Gas, electricity, wifi	—	1,699.29	—	—	1,699.29	1,613.68
956 - Stansted Insurance	—	563.14	—	—	563.14	512.18
960 - Stansted other costs of Quaker activities	—	492.01	—	—	492.01	4
961 - Stansted Gardener	—	910.00	—	—	910.00	875.00
Other expenditure Totals	—	52,784.01	—	—	52,784.01	49,582.39
Expenditure Grand totals	—	97,663.87	—	—	97,663.87	99,783.43

Thaxted Area Meeting
Statement of Assets and Liabilities (by code)
As at: 31 December 2023

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Fixed assets - Heritage assets						
001 : Saffron Walden Meeting House	—	2,730,141.00	—	—	2,730,141.00	2,375,212.00
002 : Stansted Meeting House	—	398,155.00	—	—	398,155.00	361,653.00
003 : Bardfield Meeting House	—	647,893.00	—	—	647,893.00	588,452.00
004 : Dunmow Meeting House	—	580,404.00	—	—	580,404.00	527,155.00
Total	—	4,356,593.00	—	—	4,356,593.00	3,852,472.00
Fixed assets - Tangible assets						
005 : 69A High Street (Wardens House)	—	334,006.00	—	—	334,006.00	290,584.00
006 : 69 High Street	—	505,675.00	—	—	505,675.00	439,935.00
007 : 2 Springhill Road	—	285,193.00	—	—	285,193.00	283,099.20
Total	—	1,124,874.00	—	—	1,124,874.00	1,013,618.20
Current assets - Cash at bank and in hand						
100 : Co-op Account Saffron Walden LM	—	9,704.90	—	—	9,704.90	8,924.07
250 : MSM Barclays Account Springhill Road	—	33.40	—	—	33.40	101.07
350 : Co-op Account Thaxted Area Meeting	—	2,931.75	—	—	2,931.75	3,086.79
773 : Dunmow Petty Cash	—	38.89	—	—	38.89	33.89
774 : Dunmow Co-op Account	—	5,661.93	—	—	5,661.93	5,382.26
870 : Bardfield Co-op bank	—	4,601.09	—	—	4,601.09	3,087.49
871 : Bardfield Triodos Bank	—	2,952.16	—	—	2,952.16	2,881.57
970 : Stansted Barclays Account	—	57,981.59	—	—	57,981.59	14,190.95
Total	—	83,905.71	—	—	83,905.71	37,688.09
Current assets - Investments						
104 : COIF Deposit Account Saffron Walden	—	11,741.23	—	—	11,741.23	10,372.29
105 : COIF Investment Fund Accumulation Units	—	29,509.56	—	—	29,509.56	26,037.06
251 : MSM COIF Deposit Account	—	13,202.95	—	—	13,202.95	13,613.88
252 : Smith & Nephew MSM Shares	—	30,140.00	—	—	30,140.00	30,140.00
351 : AM COIF deposit Account	—	6,817.97	—	—	6,817.97	6,588.22
352 : M & G Charibond Units AM	—	970.77	—	—	970.77	940.13
353 : BMO Units now Columbia Threadneedle AM	—	12,744.26	—	—	12,744.26	12,042.34
354 : AM COIF Accumulation Units	—	23,757.19	—	—	23,757.19	20,961.59
772 : Dunmow Friends Provident/BSO Investment	—	19,924.47	—	—	19,924.47	18,149.69
971 : Stansted CAF Fixed Interest Investment	—	—	—	—	—	48,509.31
972 : Stansted Green Pastures	—	15,000.00	—	—	15,000.00	15,000.00
Total	—	163,808.40	—	—	163,808.40	202,354.51
Net total assets	—	5,729,181.11	—	—	5,729,181.11	5,105,132.8

Class and nominal code

	General	Designated	Restricted	Endowment	Total	Last year
Represented by						
Designated - AM	—	1,846.04	—	—	1,846.04	(1,432.26)
Designated - AMAcc	—	23,213.80	—	—	23,213.80	23,213.80
Designated - AMDep	—	6,844.66	—	—	6,844.66	6,590.18
Designated - BMO	—	14,287.16	—	—	14,287.16	14,222.98
Designated - Bardfield	—	655,446.25	—	—	655,446.25	594,421.06
Designated - Dunmow	—	606,029.29	—	—	606,029.29	550,720.84
Designated - MSM	—	281,455.39	—	—	281,455.39	278,970.19
Designated - MSMDep	—	12,612.34	—	—	12,612.34	13,482.34
Designated - MandG	—	1,056.97	—	—	1,056.97	1,026.33
Designated - SWLM	—	3,620,751.00	—	—	3,620,751.00	3,151,062.46
Designated - SmithNeph	—	34,524.00	—	—	34,524.00	34,524.00
Designated - Stansted	—	471,136.59	—	—	471,136.59	439,353.26
Designated - ZPension	—	(22.38)	—	—	(22.38)	(22.38)
Total	—	5,729,181.11	—	—	5,729,181.11	5,106,132.80

Notes to the Accounts

Trustee Remuneration

Trustees were not remunerated.

Trustee Expenses

There were no expenses claimed by the Trustees in 2023.

Related Party Transactions

There were no related party transactions.

Ex Gratia Payments

There were no ex gratia payments.

Contributions to BYM and other charities.

Local Meetings agree any grants to Britain Yearly Meeting.

Saffron Walden has weekly collections. The charity to be collected for on a particular week is agreed at a local meeting for business and individual Friends make contributions if they wish to support the charity concerned; the last collection each month is for central funds. Occasionally a local meeting for business will agree to support a particular appeal, often for Local Meeting Building Appeals, from Local Meeting funds; these are shown separately in the accounts under "Grants agreed by Local Meeting".

Thaxted Area Meeting
Receipts and payments
Selected period: 01 January 2023 to 31 December 2023

Thaxted Area Meeting

Note

From 01 January 2023 01 January 2022
To 31 December 2023 31 December 2022

Income and endowments

Income from charitable activities

Contributions from LMs

1,260.00

1,890.00

Dividends Thaxted AM

495.98

386.10

Total Income from charitable activities

1,755.98

2,276.10

Total income and endowments

1,755.98

2,276.10

Expenditure

Expenditure on charitable activities

Courses and Conferences Thaxted AM

608.00

402.00

Child Protection Fee

145.00

129.00

Examination of Accounts

822.00

780.00

AM Officer & Trustee Expenses

186.82

108.37

Annual Subs Living Wage, QICJ

149.20

142.00

Total Expenditure on charitable activities

1,911.02

1,561.37

Total expenditure

1,911.02

1,561.37

Excess of Income and endowments over Expenditure

(155.04)

714.73

Report of the Independent Examiner

I report on the consolidated accounts of Thaxted Area Quaker Meeting for the year ended 31 December 2023, which are set out below.

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(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the 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, seeking explanations from 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 2011 Act; and to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 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.



15/5/2024

Name: Amanda Prentice

Address: Bentens, Abbey House, 51 High Street, Saffron Walden, Essex, CB10 1AF

Accounts

**THAXTED AREA QUAKER MEETING OF THE RELIGIOUS
SOCIETY OF FRIENDS (QUAKERS) IN BRITAIN**

**TRUSTEES REPORT FOR YEAR ENDING 31ST DECEMBER
2022**

Address: Quaker Meeting House, High Street, Saffron Walden,
Essex CB10 1AA

Friends who served as trustees in 2022:

Rosemary Breen

John Capper (Treasurer)

Karl Gibbs

Heather Kent (part year)

Jane Mitchell (part year)

Jonathan Morrell

Jacqueline Bartlett (Clerk)

Holding Trustees – Friends Trusts Ltd, Friends House, 173 Euston
Road, London NW1 2BJ

Registered as Charitable Incorporated Organisation (CIO) Charity
no.1194893.

Bankers – Cooperative Bank Ltd. PO Box 260, Delf House,
Skelmersdale WN8 6WT and Barclays Bank PLC, 23 High Street,
Royston, SG8 9AB

Independent Examiners- Bentens, Abbey House, High Street,
Saffron Walden CB10 1AF.

Solicitors – Adams Harrison, Church Street, Saffron Walden.

STRUCTURE GOVERNANCE AND MANAGEMENT.

Thaxted Area Meeting is the main local meeting for Church Affairs and is constituted of four Local Quaker Meetings at:

Saffron Walden - membership 46 - average attendance 22

Stansted - membership 7 - average attendance 7

Bardfield - membership 10 - average attendance 7

Dunmow - membership 4 - average attendance 3

There were five removals from membership in 2022 and one transfer of membership to Thaxted Area Meeting from Cambridgeshire Area Meeting. One member is unattached.

Total membership is slightly down on the year before, from 72 to 68. There are approximately 57 attenders.

Each Local Quaker Meeting manages its own Meeting House, reporting to, and seeking advice from, trustees as appropriate. Financial contributions from each Meeting to Area Meeting funds are agreed annually by Area Meeting in session.

Thaxted Area Meeting operates according to its constitution as a Charitable Incorporated Organisation (CIO). The object of the constitution is the furtherance of the general and religious purposes of The Religious Society of Friends (Quakers) in Britain, in Thaxted Area Meeting and beyond.

Appointment of Trustees

Trustees are appointed from its membership by Area Meeting in session following nomination by the Area Meeting Nominations Committee for an initial period of three years. Several Friends agree to renomination after this period. New trustees are provided with a copy of the Constitution (Governing Document), Minutes and supporting papers from the previous year and

guided to the Britain Yearly Meeting website to access the trustees manual and other relevant information.

In 2022, Heather Kent served for a part of the year as a trustee following her appointment by Thaxted Area Meeting in June 2022. Jane Mitchell also served as a trustee until her death in September 2022.

Other appointments

Area Meeting also appoints a representative and alternate to Meeting for Sufferings, to Quaker Life Representative Council, Sibford, Ackworth and Leighton Park General Meetings and a correspondent to Quaker Council for Church and Interfaith Relations and receives occasional reports from each of these bodies.

FINANCE.

Trustees set fiscal reserves annually and submit to Area Meeting in session a proposed annual budget. The accounts are examined annually and are approved by the examiner. Accounts are submitted by the Treasurer to Friends House and the Charity Commission.

A Reserves Statement for the year ending December 31st 2022 forms Appendix A to this report.

Margaret Stubbs Memorial Fund. (MSMF)

The Margaret Stubbs Memorial Fund was established for the property at 2 Springhill Road Saffron Walden – a bequest from a Friend Jean Stubbs –and to benefit the Bursary Fund at Friends School Saffron Walden, (latterly Walden School).

The closure of the school in 2017 left the fund with a balance of £6,407. A decision made by trustees in 2018 and confirmed in 2019 and 2020 allowed income derived from the rents to be used to support young people in the Area Meeting, the balance at the end of the year to be divided between the Friends Schools Bursaries Fund and the Greenwood Educational Trust a charity whose purpose is to distribute small grants to eligible young people from four Area Meetings in East Anglia for the benefit of their education. Rather than draw on Greenwood Trust funds, grants agreed by Greenwood trustees to be made to young

people from Thaxted Area Meeting are found from Thaxted's own income.

In 2022 income totalling £7,750 from the MSMF was awarded to charitable activities. Of this, £1,150 was awarded to young friends connected to our AM. A total of £5,600 was sent to charitable trusts supporting two Quaker schools, Brummana High School, near Beirut, and Ramallah Friends School on the West Bank in Palestine, and £1,000 was given to the Greenwood Trust to help young friends in other area meetings in Essex and Suffolk.

PROPERTY

2 Springhill Rd. Saffron Walden.

The tenancy to this property, which last year was extended to September 2025, continues to be beneficial to both the tenants and to the Area Meeting, granting time to Area Meeting to consider the long-term future of the property.

With regard to the allotment at 2 Springhill Rd, local Friends have been actively exploring opportunities to use the land as a community resource according with Quaker values.

69 High Street, Saffron Walden

Arkwrights & Co of Saffron Walden continue to successfully manage this property on behalf of trustees and this year negotiated new leases for both the businesses which use the building **(check latest position)**

Meeting Houses

All our meeting houses have reopened following the relaxing of pandemic restrictions. During the lockdowns some meetings began to use Zoom as a platform for Meetings for Worship and in some cases this has continued. Friends otherwise prevented from attending in person have found this to be a way of sharing in the life of the meeting.

Saffron Walden Friends

Membership numbers remain about the same, with more than 80 members and attenders on our membership list, some of whom

live abroad; numbers attending Meeting on Sunday regularly average 22 including children. We have lost three Friends who died this year, Hugh Loader, John Evans and Christina Simmons but we have also gained some new regular attenders.

In July there was an open day when the Burial Ground was opened to the public as a Peace Garden with craft activities for the children and a speaker on Quaker Peace work. Approximately 100 people attended from Saffron Walden and there were roughly 40 who listened to the peace talk and asked questions afterwards. One visitor has remained as an attender after coming to the talk.

The number of children varies on Sunday mornings between none and six. They carry on creative work during Meeting for Worship focused on Quaker faith and testimonies then join the rest of us for the last ten minutes of Worship.

Our children's and Young Peoples Advocate and members of our Meeting keep in touch with some of the young people who do not attend Meeting with us, via email, text and occasionally in person.

It's appreciated greatly that LM and AM, and also the Greenwood Trust, continue to offer encouragement and financial support for our children and young people.

Our pastoral care team of four has striven to keep in touch regularly with everyone. They have found the work very rewarding and are glad to see people returning to Meeting although some still prefer to use Zoom as we continue to hold blended meetings with a Zoom Meeting on Sunday and Wednesday evenings.

The allotment at Springhill Road has reached out to the local community with our commitment to ensure the survival of the gift from a Friend for the benefit of the local community and a resource for people in need. The number of volunteers on the site has increased and now we are supported by 'Dig-It' through their practical work with people who face personal challenges. The Social Prescribers have also recommended the site to their clients so we hope that the site will continue to flourish especially once the weather improves.

Bible study has recently recommenced and it is hoped that we will meet once a month, in each other's homes, to read and discuss the books of the Bible, especially those with which we are less familiar.

Stansted Friends

Members and attenders at Stansted Local Meeting were deeply saddened by the death of their dear friend and clerk Jane Mitchell. Despite her illness, Jane remained in close contact with the Meeting and continued to provide guidance and advice up to just a few days before her death on 3rd September.

Following Jane's death, Stansted friends reviewed roles and responsibilities across the meeting to make the best use of the talents of members and attenders. This included appointing a new clerking team and assigning specific responsibility for the care of premises, music and fellowship on special occasions, eldership, pastoral care, treasurership, visibility and publicity and the Accra meeting fellowship group.

The link with Hill House in Accra, has continued to flourish with four meetings via Zoom during the course of the year. Topics for discussion have ranged from biblical texts to poetry and the theme of happiness.

The Experiment with Light group has continued to meet, normally on the second Saturday of each month, with attendance by people beyond our own Quaker meeting. The healing group has also continued to meet. Both groups have provided a safe and confidential space for growth and to offer each other support.

We have continued to be active in the local community. The meeting house is hired by a number of local groups and we aim to make the building comfortable and informative to help with outreach. We also continue to play an active part in Churches Together in Stansted and we aim to explore further interfaith relations in Hertfordshire and Essex.

One attender has continued offering support to refugee families in Stansted. She has enjoyed the friendship of four families, three from Syria and one from Afghanistan.

We have continued to contribute articles with a Quaker theme to the local community magazine *The Link*, delivered monthly to every household in Stansted, and to the local newspaper, *Bishop's Stortford Independent*.

Bardfield Friends

The occasions on which there is ministry are more frequent than the silent times. Both are valuable and our “afterwords” time can often be regarded as a continuation of ministry – more like “worship sharing” than a discussion. We all feel that the spiritual life of our Meeting is at the centre of what we are.

In January we welcomed years 5 and 6 from Great Bardfield Primary School who came to learn more about Quakerism and the Smith family whose contribution to Bardfield community life was significant. Our Friend Angela was the last representative of the family to be part of our Meeting. They were asked how the Meeting House differed from the Parish Church. We got the expected answers but had not thought before that one difference was that we have curtains at our windows!

In March we hosted the World Day of Prayer Service again for the first time after the pandemic.

The outside of our Meeting House has now been painted and the garden is kept in good shape by our gardener. The work we did last year under the yew tree has allowed an interesting variety of native wildflowers to emerge, although the bulbs we planted in the Autumn of 2020 have yet to spread to any great extent.

Hirers are returning including the Heart Song group. Hugh Belsey uses the meeting house for art lectures and a new group of musicians now practice there regularly and invited us to attend their first band concert.

We were delighted when Flora, one of our attenders (who has since applied for membership) held the prize-giving for the Jubilee window competition at the Meeting House. The garden was filled with local people and in true Quaker style everyone who had entered was awarded a prize.

Our numbers are small and occasionally we are obliged to leave a notice on the gate saying there will be no Meeting for Worship that day, but by forward planning we can almost always make sure that at least one of us can be there to open up and welcome any visitors. It is a pleasant surprise when someone from the AM or further afield joins us. We are not struggling to keep going but instead rejoice on the days when all of us meet together. We are in good heart.

Dunmow Friends

While a very small meeting, Dunmow Friends have continued to uphold each other in their weekly meetings. In addition to

routine gardening, we have completed some maintenance work during the year: gutter clearance, the replacement of one of the toilets and the repair of one of the outside drains damaged as a result of tree roots 'invading' from an adjacent property.

2022 was a difficult year for Wrens the pre-school nursery which rents our meeting house. Jane, their day-to-day manager, died very suddenly and unexpectedly of a heart attack while on holiday in St Lucia just a few days after her 60th birthday. With our agreement, the nursery has installed a bench in her memory in the front garden. Sadly the nursery continues to experience financial difficulties which may force its closure unless student numbers increase.

On a more cheerful front, we have been heartened to have a number of visitors joining us at Meeting for Worship since the start of the year. Two of our attenders also continue to attend.

PUBLIC BENEFIT

Following the pandemic, our meeting houses have now fully re-opened for public worship as well as supporting local community activities through meeting house lettings.

SUSTAINABILITY

As well as meeting in person, we have continued to use Zoom and blended meetings where possible, thus helping to limit our carbon footprint by reducing the need to travel.

Where possible we continue in our efforts to reduce our carbon footprint including, for example, Stansted Friends buying energy from renewable sources including a biogas component and Saffron Walden and Bardfield Friends having contracts for green energy supply. Individual Friends remain active in local sustainability initiatives.

SAFEGUARDING

Following Area Meeting's adoption in December 2021 of the BYM Safeguarding Policy and Safeguarding procedures/toolkit, a safeguarding subgroup was approved by AM, to undertake to review and monitor safeguarding matters across all meetings.

Heather Kent was appointed as a trustee in June 2022, and confirmed in her role as AM Safeguarding Co-ordinator from that

date. She is also a member of the National Safeguarding Forum for Quakers.

The subgroup has met on five occasions via zoom, and engaged with aspects of the AM Safeguarding Policy and Procedures. Initial focus has been on:

- DBS matters, including the appointment of an AM DBS Verifier which AM confirmed in June 2022.
- Record keeping, safe storage and qualified/limited access.
- Training via 31:8 online courses for roles deemed as 'essential' under the procedures – Safeguarding Co-ordinator; Clerk to Trustees; DBS Verifier; Pastoral Friends working with children and young adults and adults at risk. The courses have been paid by AM.
- Safer Appointments, including using/adapting the suggested BYM procedure for the appointment of a Trustee and the preparation of Role Descriptions (deemed as essential under the Safeguarding Procedure) for all the notified forthcoming AM appointments.

The subgroup members have been circulated with BYM updates on safeguarding matters throughout the year.

No safeguarding matters/concerns have been notified for 2022.

TRUSTEES AIMS FOR 2023

Our principal aim as trustees is to further the aims and purposes of The Religious Society of Friends (Quakers) and the living out of our Testimonies to Simplicity, Truth, Equality, Peace and Sustainability.

We will continue to support the practical and spiritual life of our local meetings as well as making sure we have robust safeguarding arrangements in place across our Area Meeting. In doing so, we will be mindful of some of the areas in which current advice on best practice doesn't accord with our spirit led tradition. We will continue to be open to advice and compromise. Trustees will also explore how AM's nominations process can apply safer appointments practice.

We will provide support to Area Meeting as it seeks to discern the way forward for the long-term future use of 2 Springhill Road and

the associated allotment, taking into account legal advice and the wishes of local meetings.

We will continue to support the work of our Local Development Worker and consider ways of working more closely with area meetings across East Anglia.

Jonathan Morrell - Clerk.
2023

May

APPENDIX A

Thaxted Area Meeting Reserves December 2022

At the end of 2022 the Area Meeting reserves were:

	Deposits (£)	Investments (£)	Total (£)	
Current Account				
MSM Account (restricted): 0	13 600	30 100	43 700	
Area Meeting 100	27 500	12 900	40 400	3
S Walden : 900	36 300		36 300	8
Stansted 100		48 500	48 500	14
Dunmow 300	2 900	18 100	21 000	5
Bardfield 800				5
Total (excluding Springhill Rd) 100	66 700	79 500	146 200	34

£9 000 was withdrawn from Saffron Walden Reserves in 2022; The value of the existing investments has decreased so the total value has fallen by £13 000 this year.

Restricted Reserves (MSM) are treated separately.

Unrestricted Reserves total: £183 400

For historic buildings it is recommend that 2% of the insured value is kept in reserves

Excluding Springhill Road the insured value of the AMs property is 4 600 000.

2% of this is 92 000; 3% would be £138 000

Stansted also has £15 000 on long term loan to Green Pastures.

Likely expenditure not covered from current income is:

Dunmow: £15 000 for central heating

Saffron Walden: some thousands dealing with the damp cellar in 69a
£50-60 000 replacing heating system in the next 10 years

Suggested Format for Reserves:

Meeting	Unforeseen Emergency 2% valuation	Uncertain Income 2 months	Expected Commitment	Uneven Cash Flow	Total Required	Actual
Bardfield	11 800	1 000			12 800	5 800
Dunmow	10 500	1 000	15 000 (central heating)		11 500	26 300
Saffron Walden	47 500 69 8 800 69a 5 800	11 600	In due course 55000 (Heating)		59 100 8 800 5 800	45 200
Stansted	3% 10 900	1 800			12 700	62 600
Area Meeting	0	1 000	0	4 000	5 000	43 500
Total	95 300	16 400	70 000		115 700	183 400

RELIGIOUS SOCIETY OF FRIENDS (QUAKERS)



THAXTED AREA MEETING

Annual Accounts for the year ending 31 December 2022

The report and accompanying accounts cover the financial affairs of Thaxted Area Meeting consolidated with those of its four constituent meetings, namely Bardfield, Dunmow, Saffron Walden and Stansted Local Meetings.

As a charity the full title is "Thaxted Area Quaker Meeting of the Religious society of Friends (Quakers) in Britain", Thaxted Area Meeting in short, Registered number 1194893.

Although the Area Meeting, through its trustees, is ultimately responsible in practice the care and maintenance of the Meeting Houses and other properties is undertaken by the Local Meetings and this is reflected in their accounts.

The Trustees have an agreed reserves policy and review the reserves each year.

All the accounts have been examined by a qualified person not connected with any of the meetings.

John Capper, Treasurer
18 Landscape View, Saffron Walden, CB11 4AU

Legal and Administrative Information

Constitution and Purpose

The Area Meeting is a Charitable Incorporated Organisation, charity number 1194893. Its objects are defined in its constitution, in particular the furtherance of the general religious and charitable purposes of the Religious Society of Friends (Quakers) in Britain.

The principal activity is the holding of Meetings for Worship in the constituent local meetings of Bardfield, Dunmow, Saffron Walden and Stansted.

The affairs of the Area Meeting are governed by "Quaker Faith and Practice", the Book of Discipline of Britain Yearly Meeting. There are Memoranda of Understanding with the Local Meetings.

The members of the Area Meeting are all those persons whose names are recorded in its official register. The Managing Trustees are appointed by a Meeting for worship for Business of the Area Meeting which also appoints a representative and an alternate to serve on Meeting for Sufferings, the representative body which advises the Trustee body for the centrally managed work of Britain Yearly Meeting.

Address for Correspondence

Margaret Somerville, 54 Glebe Avenue, Braintree, Essex, CM7 4SR

Meeting House Addresses

Bardfield Friends Meeting House, Brook Street, Great Bardfield, Essex, CM7 4SR

Dunmow Friends Meeting House, New Street, Great Dunmow, Essex, CM6 1BH

Saffron Walden Friends Meeting House, High Street, Saffron Walden, Essex, CB10 1AA

Stansted Friends Meeting House, 87 Chapel Hill, Stansted, Essex, CM24 8AE

Managing Trustees.

The following Friends served in 2022:

Jacqueline Bartlett, Clerk, 4 The Green Saffron Walden, Essex, CB10 2DS

John Capper, Treasurer, 18 Landscape View, Saffron Walden, Essex, CB11 4AU

Jonathan Morrell, 4 Priory Court, Apton Road, Bishops Stortford, Herts, CM23 3SF

Jane Mitchell, 8 Bartholomew Road, Bishops Stortford, Herts, CM23 3TR

Karl Gibbs, 69a High Street, Saffron Walden, Essex, CB10 1AA

Bankers

Co-operative Bank, P.O. Box 260, Delf House, Southway, Skelmersdale, WN8 6WT

Barclays Bank PLC, 23 High Street, Royston, SG8 9AB

Holding Trustee

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

Accounting Policies

Basis of accounting.

These accounts have been prepared in accordance with the Charity Commission Statement of Recommended Practice SORP 2015 (Statement of Financial Activities).

Income and expenditure.

Contributions, grants, legacies, interest, dividends, and rents are all treated as income in the year in which they are received. Gift Aid recovered is treated as income for the year in which the donations are made.

Land and buildings.

The properties owned by the Area Meeting comprising the Meeting Houses and Wardens' accommodation are held for the furtherance of the Area Meeting's charitable objects.

There are two investment properties, 69 High Street, Saffron Walden and 2, Springhill Road, Saffron Walden.

On the recommendation of the Quaker Stewardship Committee of Britain Yearly Meeting, the capital value of the properties is included in the accounts. The value of the properties is based on the insurance value, which is reviewed every year by the Methodist Insurance Company. The contents of the Meeting Houses are written off at purchase.

Reserves.

The Reserves are a little less, primarily due to a drop in the values of investments. They are in line with the reserves policy and are reviewed each year.

Local Meetings.

In accordance with guidance from the Charity Commission and the Quaker Stewardship Committee the unrestricted funds of Local Meetings are shown as designated funds.

Presentation of the Accounts

The accounts have been prepared using Data Developments "Finance Co-ordinator", the software package recommended by ACAT (The Association of Church Accounts and Treasurers). This does not support a spreadsheet showing in one table a breakdown of income and expenditure for the Area Meeting and all its constituent Local Meetings, so these have been printed separately.

Report of the Independent Examiner

I report on the consolidated accounts of Thaxted Area Quaker Meeting for the year ended 31 December 2022, which are set out below.

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(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the 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, seeking explanations from 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 2011 Act; and to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 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.



Name: Amanda Prentice

Address: Bentens, Abbey House, 51 High Street, Saffron Walden, Essex, CB10 1AF

**THAXTED AREA MEETING
STATEMENT OF FINANCIAL ACTIVITIES
PERIOD 1 JANUARY - 31 DECEMBER 2022**

	TOTAL UN- RESTRICTED FUNDS	PRIOR YEAR TOTAL FUNDS
Income and endowments from		
Donations and legacies	34082	49553
Income from charitable activities	51688	22740
Investments	1858	1538
Other	130	24121
	87758	97952
 Expenditure		
Raising funds		
Expenditure on charitable activities	50200	1510
Other expenditure	49582	52613
		56243
Total expenditure	99782	110366
 Excess income over expenditure	(12024)	(24763)
 Gains/losses on investments	(15946)	4596
 Net income/expenditure	(27970)	(7818)
 Other recognised gains/losses		
Gains on revaluations	1276125	4555
 Net movement in funds	1248155	(3263)
 Total fixed assets b/fwd	3589965	3589965
Total other funds b/fwd	268053	271273
Total b/fwd	3857978	3861238
 Total c/fwd	5106133	385975

**THAXTED AREA MEETING
BALANCE SHEET - DETAILED
PERIOD 1 JANUARY - 31 DECEMBER 2022**

	As at 31/12/2022	As at 31/12/2021
Fixed Assets		
Saffron Walden Meeting House	2375212	1824639
Stansted Meeting House	361653	189902
Bardfield Meeting House	588452	363059
Dunmow Meeting House	527155	329545
69A High Street (Warden's House)	290584	230000
69 High Street	439935	369721
2 Springhill Road	283099	283099
Total Fixed Assets	<u>4866090</u>	<u>3589965</u>

Current Assets**Designated**

Co-op Account Saffron Walden	8924	4858
Barclays Saffron Walden	-	816
COIF Deposit account Saffron Walden	10372	4344
COIF Investment Fund Accumulation Units	26037	45106
MSM Account Springhill Road Barclays	101	44
MSM COIF Deposit Account	13614	13482
Smith & Nephew MSM Shares	30140	34524
Co-op Account Thaxted Area Meeting	3087	2372
AM COIF Deposit Account	6588	6525
M&G Charibond Units AM	940	1052
BMO Units AM	12042	14199
AM COIF Accumulation Units	20962	23214
Dunmow Business Investor	-	5146
Dunmow Treasurers Trust Account	-	2897
Dunmow Friends Provident/BSO Investment	18150	21186
Dunmow Petty Cash	34	37
Dunmow Co-op Account	5382	-
Bardfield Co-op Bank	3087	2486
Bardfield Triodos Bank	2882	2880
Stansted Barclays Account	14191	19333
Stansted CAF Fixed Interest Investment	48509	48509
Stansted Green Pastures	15000	15000
Total Current Assets	240043	268011
Net Asset surplus (Deficit)	5106133	3857975

RESERVES

Excess/deficit in period	(12024)	(12414)
Starting balances	3857975	3861238
Other gains/(losses) in the period	(15946)	4596
Gains/(losses) on revaluation of fixed assets	1276125	4555
Rounding diff	3	-
	<u>5106133</u>	<u>3857975</u>

Analysis of income and expenditure
Selected period: 01 January 2022 to 31 December 2022

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Income and endowments						
Donations and legacies						
200 - Donations via LM	—	15,665.13 ✓	—	—	15,665.13	15,341.24
201 - Collections	—	10,692.00 ✓	—	—	10,692.00	12,741.00
202 - Gift Aid Reclaim	—	5,835.00 ✓	—	—	5,835.00	6,000.33
504 - Legacy to AM	—	—	—	—	—	2,500.00
631 - Bardfield Contributions Gift Aidable	—	1,105.00 ✓	—	—	1,105.00	795.00
632 - Bardfield Contributions not Gift Aidable	—	295.00 ✓	—	—	295.00	225.00
701 - Dunmow Contributions	—	490.00 ✓	—	—	490.00	785.00
901 - Stansted Legacy	—	—	—	—	—	1,000.00
902 - Stansted Uttlesford Grant	—	—	—	—	—	10,000.00
903 - Stansted Donations to LM	—	—	—	—	—	100.00
904 - Stansted Collections	—	—	—	—	—	65.00
Donations and legacies Totals	—	34,082.13	—	—	34,082.13	49,552.57
Income from charitable activities						
203 - Lettings	—	19,054.00 ✓	—	—	19,054.00	3,226.00
204 - 69 High Street Rent	—	12,134.66 ✓	—	—	12,134.66	4,823.24
500 - Contributions from LMs	—	1,890.00 ✓	—	—	1,890.00	1,575.00
501 - Dividends Thaxted AM	—	— ✓	—	—	—	265.41
503 - Balance from Regional Gathering	—	—	—	—	—	69.13
560 - Rent, 2 Springhill Road	—	9,000.00 ✓	—	—	9,000.00	9,000.00
633 - Bardfield Hirings	—	1,815.00 ✓	—	—	1,815.00	320.00
634 - Bardfield Opus compensation	—	—	—	—	—	60.00
635 - Bardfield Quaker Activities	—	—	—	—	—	5.00
702 - Dunmow Hirings	—	600.00 ✓	—	—	600.00	1,400.00
705 - Dunmow payments from Wrens for Electricity	—	222.27 ✓	—	—	222.27	661.24
906 - Stansted Lettings	—	6,972.00 ✓	—	—	6,972.00	1,335.00
Income from charitable activities Totals	—	51,687.93	—	—	51,687.93	22,740.02
Investments						
190 - Interest SW COIF Deposit Account	—	26.42 ✓	—	—	26.42	0.62
Dividends Thaxted AM	—	386.10	—	—	386.10	
561 - Dividend Smith & Nephew	—	857.89 ✓	—	—	857.89	743.09
562 - MSM CCLA Deposit Account Interest	—	131.54 ✓	—	—	131.54	1.62
630 - Bardfield Triodos Interest	—	2.04 ✓	—	—	2.04	2.37
703 - Dunmow Business Investor Interest	—	3.59 ✓	—	—	3.59	5.88
704 - Dunmow Treasurers Trust A/c Interest	—	1.61 ✓	—	—	1.61	4.35
905 - Stansted COIF Income	—	—	—	—	—	329.26
907 - Green Pastures Investment Income	—	450.00 ✓	—	—	450.00	450.00
Investments Totals	—	1,859.19	—	—	1,859.19	1,537.99

	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
Other income						
205 - The Friend (Repayments)	—	130.00 ✓	—	—	130.00	274.00
206 - HMRC Furlough Grant	—	—	—	—	—	11,847.28
207 - Government Covid-19 Grant (via Uttlesford)	—	—	—	—	—	12,000.00
800 - Increase in Property Value	—	—	—	—	—	—
Other income Totals	—	130.00	—	—	130.00	24,121.28
Income and endowments	—	877.58	—	—	877.58	97,951.86
Grand totals						

Expenditure

Raising funds

322 - 69 High Street	—	—	—	—	—	1,509.46
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Raising funds Totals

	—	—	—	—	—	1,509.46
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Expenditure on charitable activities

301 - Donations to BYM	—	15,237.50	—	—	15,237.50	17,042.50
302 - Donations to Quaker Charities	—	8,157.50	—	—	8,157.50	8,046.50
303 - Donations to non Quaker Charities	—	2,525.00	—	—	2,525.00	2,350.00
304 - Grants agreed by Local Meeting	—	100.00	—	—	100.00	100.00
323 - Courses & Conferences SW Friends	—	—	—	—	—	255.98
325 - Annual Contribution to Thaxted AM	—	1,080.00	—	—	1,080.00	900.00
327 - Annual Subscriptions eg Churches Together	—	225.00	—	—	225.00	298.75
550 - Courses and Conferences Thaxted AM	—	402.00	—	—	402.00	279.97
551 - Child Protection Fee	—	129.00	—	—	129.00	129.00
552 - Examination of Accounts	—	780.00	—	—	780.00	660.00
553 - AM Officer & Trustee Expenses	—	108.37	—	—	108.37	100.18
554 - Annual Subs Living Wage, QICJ	—	142.00	—	—	142.00	142.00
555 - Fees for advice for Charity Registration	—	—	—	—	—	4,700.00
556 - Membership Secretary	—	—	—	—	—	94.88
557 - Bardfield Meeting House	—	—	—	—	—	1,622.60
558 - AM Notices in The Friend	—	—	—	—	—	35.83
592 - Grants to Young Friends	—	1,150.00	—	—	1,150.00	795.50
594 - Grant to Greenwood Trust	—	1,000.00	—	—	1,000.00	—
595 - Grants to Quaker Educational Bodies	—	5,600.00	—	—	5,600.00	6,950.00
597 - Springhill Road	—	—	—	—	—	—
640 - Bardfield Cleaner	—	590.00	—	—	590.00	150.00
641 - Bardfield Cleaning Materials	—	9.01	—	—	9.01	0.90
642 - Bardfield Fire and windows maintenance	—	94.00	—	—	94.00	52.20
643 - Bardfield Electricity	—	500.78	—	—	500.78	91.08
644 - Bardfield Water	—	163.42	—	—	163.42	160.13
645 - Bardfield Gardener	—	370.00	—	—	370.00	240.00
646 - Bardfield Insurance	—	796.52	—	—	796.52	710.32
647 - Bardfield contribution to AM	—	90.00	—	—	90.00	75.00
648 - Bardfield Catering	—	—	—	—	—	67.29
649 - Bardfield Maintenance & Purchases	—	—	—	—	—	—
751 - Dunmow Water	—	273.52	—	—	273.52	239.08
752 - Dunmow Electricity	—	1,323.71	—	—	1,323.71	1,256.10

	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
756 - Dunmow Miscellaneous	—	3.60	—	—	3.60	7.65
757 - Dunmow Insurance	—	715.24	—	—	715.24	639.58
758 - Dunmow Contribution to AM	—	360.00	—	—	360.00	300.00
953 - Stansted Repairs and Maintenance	—	1,461.67	—	—	1,461.67	260.20
957 - Stansted Contribution to Area Meeting	—	360.00	—	—	360.00	300.00
958 - Stansted Contribution to BYM	—	2,090.00	—	—	2,090.00	90.00
959 - Stansted Donations	—	3,017.69	—	—	3,017.69	1,272.00
962 - Stansted Furniture & equipment	—	39.99	—	—	39.99	—
Expenditure on charitable activities Totals	—	50,201.04	—	—	50,201.04	52,612.86
Other expenditure						
300 - Warden Wages	—	22,196.23	—	—	22,196.23	20,665.63
305 - Insurance Saffron Walden LM	—	2,734.96	—	—	2,734.96	2,093.83
306 - Repairs and Maintenance Meeting House	—	1,390.80	—	—	1,390.80	7,277.54
307 - Repairs and Maintenance 69A	—	677.23	—	—	677.23	4,791.78
308 - Equipment	—	241.97	—	—	241.97	4,797.57
309 - Garden	—	2,360.30	—	—	2,360.30	522.50
310 - Electricity	—	5,437.32	—	—	5,437.32	3,227.02
311 - Water/Sewerage	—	884.42	—	—	884.42	588.81
312 - Council Tax	—	2,485.89	—	—	2,485.89	2,391.91
314 - Cleaning Materials	—	484.59	—	—	484.59	132.47
315 - Catering	—	33.66	—	—	33.66	31.95
316 - Publicity inc Newsletter, outreach	—	476.08	—	—	476.08	225.17
317 - Parking Permits	—	84.00	—	—	84.00	293.00
318 - Bookkeeper charge	—	300.00	—	—	300.00	550.00
319 - Website and Zoom	—	584.12	—	—	584.12	550.48
320 - Internet inc licenses, not zoom	—	532.09	—	—	532.09	522.86
321 - The Friend	—	219.00	—	—	219.00	414.00
324 - Window Cleaning	—	360.00	—	—	360.00	300.00
326 - Stationary & Postage	—	78.59	—	—	78.59	154.36
328 - Telephone	—	—	—	—	—	210.00
329 - Gravestones	—	—	—	—	—	360.00
330 - Plaques	—	374.97	—	—	374.97	—
590 - Springhill Road Insurance	—	273.06	—	—	273.06	255.35
591 - Springhill Road Repairs and Maintenance	—	1,328.00	—	—	1,328.00	462.00
593 - Springhill Road, Electrical Work	—	—	—	—	—	1,236.00
596 - Springhill Rad Garden	—	450.00	—	—	450.00	—
951 - Stansted Cleaner	—	1,651.00	—	—	1,651.00	998.00
952 - Stansted Materials & Supplies	—	122.64	—	—	122.64	198.81
954 - Stansted Water & Sewage	—	343.61	—	—	343.61	218.16
955 - Stansted Gas, electricity, wifi	—	1,613.68	—	—	1,613.68	1,443.13
956 - Stansted Insurance	—	512.18	—	—	512.18	480.25
960 - Stansted other costs of Quaker activities	—	477.00	—	—	477.00	378.00
961 - Stansted Gardener	—	875.00	—	—	875.00	472.50
Other expenditure Totals	—	49,582.39	—	—	49,582.39	56,243.08
Expenditure Grand totals	—	99,783.43	—	—	99,783.43	110,365.40

Thaxted Area Meeting
Statement of Assets and Liabilities (by code)
As at: 31 December 2022

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Fixed assets - Heritage assets						
001 : Saffron Walden Meeting House	—	2,375,212.00	—	—	2,375,212.00	1,824,639.00
002 : Stansted Meeting House	—	361,653.00	—	—	361,653.00	189,902.00
003 : Bardfield Meeting House	—	588,452.00	—	—	588,452.00	363,059.00
004 : Dunmow Meeting House	—	527,155.00	—	—	527,155.00	329,545.00
Total	—	3,852,472.00	—	—	3,852,472.00	2,707,145.00
Fixed assets - Tangible assets						
005 : 69A High Street (Wardens House)	—	290,584.00	—	—	290,584.00	230,000.00
006 : 69 High Street	—	439,935.00	—	—	439,935.00	369,721.00
007 : 2 Springhill Road	—	283,099.20	—	—	283,099.20	283,099.20
Total	—	1,013,618.20	—	—	1,013,618.20	882,820.20
Current assets - Cash at bank and in hand						
100 : Co-op Account Saffron Walden	—	8,924.07	—	—	8,924.07	4,858.41
103 : Barclays Saffron Walden	—	—	—	—	—	816.09
250 : MSM Account Springhill Road Barclays	—	101.07	—	—	101.07	44.24
350 : Co-op Account Thaxted Area Meeting	—	3,086.79	—	—	3,086.79	2,372.06
770 : Dunmow Business Investor	—	—	—	—	—	5,146.06
771 : Dunmow Treasurers Trust Account	—	—	—	—	—	2,896.72
773 : Dunmow Petty Cash	—	33.89	—	—	33.89	37.49
774 : Dunmow Co-op Account	—	5,382.26	—	—	5,382.26	—
870 : Bardfield Co-op bank	—	3,087.49	—	—	3,087.49	2,486.22
871 : Bardfield Triodos Bank	—	2,881.57	—	—	2,881.57	2,879.53
970 : Stansted Barclays Account	—	14,190.95	—	—	14,190.95	19,333.41
Total	—	37,688.09	—	—	37,688.09	40,870.23
Current assets - Investments						
104 : COIF Deposit Account S Walden	—	10,372.29	—	—	10,372.29	4,343.91
105 : COIF Investment Fund Accumulation Units	—	26,037.06	—	—	26,037.06	45,105.81
251 : MSM COIF Deposit Account	—	13,613.88	—	—	13,613.88	13,482.34
252 : Smith & Nephew MSM Shares	—	30,140.00	—	—	30,140.00	34,524.00

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
351 : AM COIF deposit Account	—	6,588.22	—	—	6,588.22	6,524.56
352 : M & G Charibond Units AM	—	940.13	—	—	940.13	1,051.76
353 : BMO Units AM	—	12,042.34	—	—	12,042.34	14,198.92
354 : AM COIF Accumulation Units	—	20,961.59	—	—	20,961.59	23,213.80
772 : Dunmow Friends Provident/BSO Investment	—	18,149.69	—	—	18,149.69	21,186.19
971 : Stansted CAF Fixed Interest Investment	—	48,509.31	—	—	48,509.31	48,509.31
972 : Stansted Green Pastures	—	15,000.00	—	—	15,000.00	15,000.00
Total	—	202,354.51	—	—	202,354.51	227,140.60
Net total assets	—	5,106,132.80	—	—	5,106,132.80	3,857,976.03
Represented by						
Designated - AM	—	(1,432.26)	—	—	(1,432.26)	2,372.06
Designated - AMAcc	—	23,213.80	—	—	23,213.80	23,213.80
Designated - AMDep	—	6,590.18	—	—	6,590.18	6,524.56
Designated - BMO	—	14,222.98	—	—	14,222.98	14,198.92
Designated - Bardfield	—	594,421.06	—	—	594,421.06	368,424.75
Designated - Dunmow	—	550,720.84	—	—	550,720.84	358,811.46
Designated - MSM	—	278,970.19	—	—	278,970.19	283,165.82
Designated - MSMDep	—	13,482.34	—	—	13,482.34	13,482.34
Designated - MandG	—	1,026.33	—	—	1,026.33	1,051.76
Designated - SWLM	—	3,151,062.46	—	—	3,151,062.46	2,479,484.22
Designated - SmithNeph	—	34,524.00	—	—	34,524.00	34,524.00
Designated - Stansted	—	439,353.26	—	—	439,353.26	272,744.72
Designated - ZPension	—	(22.38)	—	—	(22.38)	(22.38)
Total	—	5,106,132.80	—	—	5,106,132.80	3,857,976.03

Notes to the Accounts

Trustee Remuneration

Trustees were not remunerated.

Trustee Expenses

The only expenses claimed by the Trustees were £37.49 for computer ink and paper purchased by the clerk and £5 for stamps and paper by the Treasurer.

Related Party Transactions

There were no related party transactions.

Ex Gratia Payments

There were no ex gratia payments.

Contributions to BYM and other charities.

Local Meetings agree any grants to Britain Yearly Meeting.

Saffron Walden has weekly collections. The charity to be collected for on a particular week is agreed at a local meeting for business and individual Friends make contributions if they wish to support the charity concerned; the last collection each month is for central funds. Occasionally at a local meeting for business will agree to support a particular appeal, often for Local Meeting Building Appeals, from Local Meeting funds; these are shown separately in the accounts under "Grants agreed by Local Meeting".

Report of the Independent Examiner

I report on the consolidated accounts of Thaxted Area Quaker Meeting for the year ended 31 December 2022, which are set out below.

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(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the 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, seeking explanations from 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 2011 Act; and to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 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.



Name: Amanda Prentice

Address: Bentens, Abbey House, 51 High Street, Saffron Walden, Essex, CB10 1AF

Accounts

THAXTED AREA QUAKER MEETING OF THE RELIGIOUS SOCIETY OF
FRIENDS (QUAKERS) IN BRITAIN.

TRUSTEES REPORT FOR YEAR ENDING 31ST DECEMBER 2021

Address: Quaker Meeting House High Street Saffron Walden Essex, CB10 1AA

Friends who served as trustees in 2021:

Rosemary Breen

John Capper (Treasurer)

Karl Gibbs

Jane Mitchell

Jonathan Morrell

Mark Pivac

Jacqueline Bartlett (Clerk)

Holding Trustees from June 2021 – Friends Trusts Ltd. Friends House.173
Euston Road, London NW1 2BJ

June 2021 - Registered as Charitable Incorporated Organisation (CIO) Charity
no.1194893.

Bankers – Cooperative Bank Ltd. PO Box 260, Delf House, Skelmersdale WN8
6WT and Barclays Bank PLC.23 High Street Royston, SG8 9AB

Independent Examiners- Bentens, Abbey House, High Street Saffron Walden
CB10 1AF.

Solicitors – Adams Harrison, Church Street Saffron Walden.

STRUCTURE GOVERNANCE AND MANAGEMENT.

Thaxted Area Meeting is the main local meeting for Church Affairs and is constituted of four Local Quaker Meetings at –

Saffron Walden – membership 48 - average attendance 22

Stansted – membership 8 - average attendance 7

Bardfield – membership 11 - average attendance 7

Dunmow -membership 4 - average attendance 3

There was one removal from membership in 2021, one transfer of membership from Southern East Anglia and one reinstatement of membership also from Southern East Anglia. One member is unattached

Total membership remains steady at 72 with 57 Attenders.

Each Local Quaker Meeting manages its own Meeting House, reporting to, and seeking advice from, trustees as appropriate. Financial contributions from each Meeting to Area Meeting funds are agreed annually by Area Meeting in session.

A Constitution as a Charitable Incorporated Organisation (CIO) was adopted in April by Minute 08.04.21.3 (a) to replace the previous Governing Document. The object of the Constitution is the furtherance of the general and religious purposes of The Religious Society of Friends (Quakers) in Britain, in Thaxted Area Meeting and beyond.

In April an application for registration as a Charitable Incorporated Organisation (CIO) was submitted to the Charity Commissioners by Minute no.08.04.21.3 (b).

In June the Charity Commissioners agreed the registration of Thaxted Area Meeting as a Charitable Incorporated Organisation. Charity no.1194893.

In September the trustees adopted a Resolution by Minute 5.09.21 applying to the Charity Commissioners for a Scheme whereby the Thaxted and Saffron Walden Trusts would be treated as forming part of, and administered by, Thaxted Area Meeting as CIO Charity no.119483. Details of the Scheme form Appendix B to this report.

The Scheme was accepted by the Charity Commissioners thus discharging Friends Trusts Ltd from its role as Custodian Trustees while remaining as Holding Trustees for the Area Meeting. Trustees applied to Friends Trusts Ltd for

the transfer of assets to Thaxted Area Meeting. A list of assets transferred forms Appendix C to this report.

Appointment of Trustees

Trustees are appointed from its membership by Area Meeting in session following nomination by the Area Meeting Nominations Committee for an initial period of three years. Several Friends agree to renomination after this period. New trustees are provided with a copy of the Constitution (Governing Document), Minutes and supporting papers from the previous year and guided to the Britain Yearly Meeting website to access the trustees manual and other relevant information. All the trustees have previously attended Woodbrooke training events.

Other appointments

Area Meeting also appoints a representative and alternate to Meeting for Sufferings, to Quaker Life Rep Council, Sibford, Ackworth and Leighton Park General Meetings and a correspondent to Quaker Council for Church and Interfaith Relations and receives reports from each of these bodies.

FINANCE.

Trustees set fiscal reserves annually and submit to Area Meeting in session a proposed annual budget. The accounts are examined annually and are approved by the examiner. Accounts are submitted by the Treasurer to Friends House and the Charity Commission.

A Reserves Statement for the year ending December 31st 2021 forms Appendix A to this report.

Margaret Stubbs Memorial Fund. (MSMF)

The Margaret Stubbs Memorial Fund was established for the property at 2 Springhill Road Saffron Walden – a bequest from a Friend Jean Stubbs –and to benefit the Bursary Fund at Friends School Saffron Walden, (latterly Walden School).

The closure of the school in 2017 left the fund with a balance of £6,407. A decision made by trustees in 2018 and confirmed in 2019 and 2020 allowed income derived from the rents to be used to support young people in the Area Meeting, the balance at the end of the year to be divided between the Friends Schools Bursaries Fund and the Greenwood Educational Trust a charity whose purpose is to distribute small grants to eligible young people from four Area Meetings in East Anglia for the benefit of their education. Rather than draw on

Greenwood Trust funds, grants agreed by Greenwood trustees to be made to young people from Thaxted Area Meeting are found from Thaxted's own income.

In December 2021 the MSMF showed a surplus of £6,200 and trustees recommended that £5000 should be sent to Brumannah School in Lebanon which has historic links to the Area Meeting and which is undergoing hardship owing to the horrific situation in Lebanon. The balance of £1200 was sent to The Greenwood Trust.

Covid Business Support Scheme.

The warden at Saffron Walden Meeting House moved from full to flexible furlough from June 1st after the Government Furlough Scheme ended on March 31st 2021. Saffron Walden Local Meeting received a further £8000 in government grants in addition to a previous grant of £10,000.

PROPERTY.

2 Springhill Rd. Saffron Walden.

In September, trustees reviewed the tenancy issued to local Friends in September 2020 and agreed to extend it for a further 12 months until September 2022. In December it was agreed to extend the tenancy for a further three years beyond 2022. The extension is subject to annual rent reviews. We will now review the tenancy in September 2025. We were pleased to agree to this as the tenancy has proved beneficial to both the tenants and to the Area Meeting, granting us time to consider the long-term future of this property.

With regard to the allotment at 2 Springhill Rd, trustees are aware that at present beneficiaries of the Margaret Stubbs Memorial Trust are not benefitting from this asset and we have asked local Friends to help us find opportunities for the land to be used- possibly as a community resource according with Quaker values.

69 High Street, Saffron Walden,

Arkwrights & Co of Saffron Walden continue to successfully manage this property on behalf of trustees and this year negotiated new leases for both the businesses which use the building.

Meeting Houses.

In January 2021 Covid 19 infections 'spiked' in our area and following guidance from Directors of Public Health for Essex and advice received from the Recording Clerk's office, trustees instructed local Quaker Meeting Houses to close for worship and all Quaker activities. We were saddened to understand that

this action caused some consternation among local Friends regarding the authority of trustees to act in this way, but considering our responsibility for the safety of our communities we have been assured that our action was in right ordering.

In February 2021 we were heartened to receive further advice from Public Health and agreed that at the discretion of each Local Meeting our Meeting Houses should reopen for worship.

Saffron Walden Friends re-opened their Meeting House for worship in March and from April began to hold blended meetings using installed technology. This has been successful in allowing those Friends who feel anxious about mixing face to face as well as those prevented by distance or ill health to be part of the life of the meeting. Prepared readings have at times been circulated by elders prior to meetings to deepen the sense of connectedness. ZOOM meetings have also been held on Wednesday and Sunday evenings and an outdoor Meeting was held in the garden in May.

Despite an increase in spoken ministry, Saffron Walden Friends have been aware of feeling spiritually under-nourished in the wake of the restrictions imposed by the pandemic. One way they are addressing this has been to arrange for regular talks after meeting, where one Friend is invited to speak for 15 minutes about their spiritual path. There were moving testimonies from 2 Friends in July and the hope is to continue this practice, which has been found helpful as a way of exploring the diversity of spiritual experiences.

Earlier in the year the meeting engaged with local politicians over the issue of arms trade and nuclear weapons, and a new banner proclaims our testimony of peace to anyone who passes down the High Street.

The Meeting House opened to hirers in September and trustees remain grateful to the warden and her family at Saffron Walden for ensuring that the building remains a welcoming presence in the community.

Stansted Friends resumed face to face meetings in the summer after a prolonged closure owing to ill health in addition to Covid restrictions. During lockdowns Friends had worshipped in their own homes at the same time and afterwards shared ministry by email or on occasions when the weather was good enough, met in the garden thus allowing those Friends who felt vulnerable to join in the worship.

Bible Study material was also circulated by a Friend for individual use during lockdown, and some further materials were sent more recently as a result of her Ministry. Topics included Women in the New Testament and Lent.

This meeting remains deeply involved in the life of the local community and the nearby town of Bishop's Stortford. It is a Sanctuary Meeting and the fall of Kabul

in August provoked concerned ministry among Stansted Friends and the desire to act. This was followed up with a donation to the Red Cross for their work with the Afghans and a good response to Essex County Council's appeal to donate basic clothing and equipment for refugees arriving in the area. The response was so overwhelming that ECC had to halt the appeal, and Friends are still waiting to hear where the new refugees are to be placed before they can offer further practical help.

Syrian families continue to be befriended by Stansted Friends and have become firmly established in the community. The daughter of one of the families hopes to apply for medical school with the one-to-one support from a Stansted Friend.

Recently some Friends felt moved to write to the two local MPs about Quaker concerns over the Nationality and Borders Bill. These letters have been sent but so far Friends have received acknowledgements from both, but no replies. **

Contact with Hill House Quaker Meeting in Accra, Ghana continues with meetings shared on ZOOM. A recent discussion was on the effects of colonialism on the country.

** Since preparing this report trustees have been informed that Stansted Friends have received replies which they found disappointing.

Bardfield Friends resumed meeting on 28th March.

Despite little face to face contact during the lockdown Friends at Bardfield continue to thrive as a small meeting which appoints neither elders or overseers. Friends offer each other deep levels of support and listening during Afterword around the coffee pot!

Spoken ministry while rare is deep and thoughtful and Meetings for Worship are frequently gathered.

In September Friends held a Memorial Meeting for their clerk who had died a year before. This was a joyful occasion full of deep ministry and a sense of sharing. An Area Meeting workshop followed on from this in which Friends were asked to consider ways in which the life of the Area Meeting might be enhanced following the appointment of a Local Development Worker to East Anglia.

Dunmow Friends resumed meeting on 28th March.

While the numbers of Friends attending this small meeting are few and there are some concerns about its viability as time goes by, for now Dunmow Friends continue to meet and draw strength from each other and take an active part in the life of the Area Meeting.

PUBLIC BENEFIT

A principal requirement of our Local Meetings is to offer public worship and sadly this and many of the Area Meeting's usual activities have been curtailed by the restrictions of lockdown. However, despite this and despite being unable to see each other's faces and welcome our users for much of the time, the Spirit of Truth has prospered throughout our Area Meeting and we are in good heart.

SUSTAINABILITY

The continued use of the ZOOM platform for our meetings contributed to a reduction in the need for travel, therefore a reduction in the Area Meeting's carbon footprint for the year.

With the exception of Dunmow Quaker Meeting House where there are several areas of concern to Dunmow Friends and trustees with regard to adequate heating and insulation, Friends in the Area Meeting continue in their efforts to reduce their carbon footprints. Stansted Friends buy energy from renewable sources including a biogas component, Saffron Walden and Bardfield Friends have contracts for green energy supply.

Individual Friends remain active in local sustainability initiatives with many contributing to local forums at the time of the COPT 26 climate summit in November.

SAFEGUARDING

In response to the findings of the Independent Inquiry into Child Sexual Abuse published in 2021 and following directives from Friends House, Thaxted Area Meeting has embarked on a large-scale review and monitoring of safeguarding across our meetings. A new Safeguarding policy was adopted by Area Meeting in session in December and a working subgroup appointed to oversee the recommendations outlined in the 'Toolkit' an extensive document which guides Friends towards best practice in this area. In addition, safeguarding matters will be a regular item on Area Meeting agenda.

TRUSTEES AIMS FOR 2022

Our principal aim as trustees is to further the aims and purposes of The Religious Society of Friends (Quakers) and the living out of our Testimonies to Simplicity, Truth, Equality, Peace and Sustainability.

After the two-year hiatus caused by the Covid-19 pandemic we will commit ourselves to supporting our Local Meetings as they re-establish patterns of

worship whether by face to face or blended meetings thus enabling the spiritual life of our communities to prosper.

There has been much disquiet among Quakers with regard to the Nationality and Borders Bill 2021 currently going through parliament. We will pay attention to the condition of refugees and asylum seekers worldwide and encourage Friends to continue to lobby MPs to legislate for fair and humane routes for refugees to seek safety.

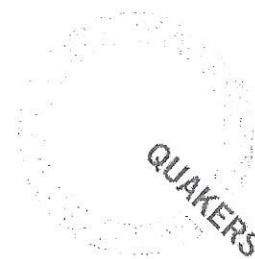
We will continue the work we have begun on safeguarding in our Area Meeting, mindful of some of the areas in which current advice on best practice doesn't accord with our spirit led tradition. We will be open to advice and compromise.

We will support the work of our Local Development Officer and consider ways of working more closely with Area Meetings across East Anglia.

Jackie Bartlett- Clerk.

February 2022

RELIGIOUS SOCIETY OF FRIENDS (QUAKERS)



THAXTED AREA MEETING

Annual Accounts for the year ending 31 December 2021

The report and accompanying accounts cover the financial affairs of Thaxted Area Meeting consolidated with those of its four constituent meetings, namely Bardfield, Dunmow, Saffron Walden and Stansted Local Meetings.

In June the Area Meeting became a charity. The full title is "Thaxted Area Quaker Meeting of the Religious society of Friends (Quakers) in Britain", Thaxted Area Meeting in short, registered number 1194893. A scheme to govern the charity came into force on 20 October 2021.

Although the Area Meeting, through its trustees, is ultimately responsible in practice the care and maintenance of the Meeting Houses and other properties is generally undertaken by the Local Meetings and this is reflected in their accounts.

The accounts of the individual meetings show that, despite the effects of Covid, all are satisfactory. The increase in the value of the investments made up for the lack of income due to covid.

The Trustees have an agreed reserves policy and review the reserves each year.

All the accounts have been examined by a qualified person not connected with any of the meetings.

John Capper, Treasurer
18 Landscape View, Saffron Walden, CB11 4AU

Legal and Administrative Information

Constitution and Purpose

The Area Meeting is a Charitable Incorporated Organisation, charity number 1194893. Its objects are defined in its constitution, in particular the furtherance of the general religious and charitable purposes of the Religious Society of Friends (Quakers) in Britain.

The principal activity is the holding of Meetings for Worship in the constituent local meetings of Bardfield, Dunmow, Saffron Walden and Stansted.

The affairs of the Area Meeting are governed by "Quaker Faith and Practice", the Book of Discipline of Britain Yearly Meeting. There are Memoranda of Understanding with the Local Meetings.

The members of the Area Meeting are all those persons whose names are recorded in its official register. The Managing Trustees are appointed by a Meeting for worship for Business of the Area Meeting which also appoints a representative and an alternate to serve on Meeting for Sufferings, the representative body which advises the Trustee body for the centrally managed work of Britain Yearly Meeting.

Address for Correspondence

Margaret Somerville, 54 Glebe Avenue, Braintree, Essex, CM7 4SR

Meeting House Addresses

Bardfield Friends Meeting House, Brook Street, Great Bardfield, Essex, CM7 4SR

Dunmow Friends Meeting House, New Street, Great Dunmow, Essex, CM6 1BH

Saffron Walden Friends Meeting House, High Street, Saffron Walden, Essex, CB10 1AA

Stansted Friends Meeting House, 87 Chapel Hill, Stansted, Essex, CM24 8AE

Managing Trustees.

The following Friends served in 2021:

Jacqueline Bartlett, Clerk, 4 The Green Saffron Walden, Essex, CB10 2DS

John Capper, Treasurer, 18 Landscape View. Saffron Walden, Essex, CB11 4AU

Jonathan Morrell, 4 Priory Court, Apton Road, Bishops Stortford, Herts, CM23 3SF

Jane Mitchell, 8 Bartholomew Road, Bishops Stortford, Herts, CM23 3TR

Karl Gibbs, 69a High Street, Saffron Walden, Essex, CB10 1AA

Mark Pivac, 72 Old Mill Road, Saffron Walden, Essex, CB11 3ER.

Bankers

Co-operative Bank, P.O. Box 260, Delf House, Southway, Skelmersdale, WN8 6WT

Barclays Bank PLC, 23 High Street, Royston, SG8 9AB

Holding Trustee

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

Accounting Policies

Basis of accounting.

These accounts have been prepared in accordance with the Charity Commission Statement of Recommended Practice SORP 2015 (Statement of Financial Activities).

Income and expenditure.

Contributions, grants, legacies, interest, dividends, and rents are all treated as income in the year in which they are received. Gift Aid recovered is treated as income for the year in which the donations are made.

Land and buildings.

The properties owned by the Area Meeting comprising the Meeting Houses and Wardens' accommodation are held for the furtherance of the Area Meeting's charitable objects.

There are two investment properties, 69 High Street, Saffron Walden and 2, Springhill Road, Saffron Walden.

On the recommendation of the Quaker Stewardship Committee of Britain Yearly Meeting, the capital value of the properties is included in the accounts. The value of the properties is based on the insurance value, which is reviewed every five years in a quinquennial inspection. The contents of the Meeting Houses are written off at purchase.

Reserves.

The Reserves are at the level they have been for several years. They are in line with the reserves policy and are reviewed each year.

Local Meetings.

In accordance with guidance from the Charity Commission and the Quaker Stewardship Committee the unrestricted funds of Local Meetings are shown as designated funds.

Presentation of the Accounts

The accounts have been prepared using Data Developments "Finance Co-ordinator", the software package recommended by ACAT (The Association of Church Accounts and Treasurers). This does not support a spreadsheet showing in one table a breakdown of income and expenditure for the Area Meeting and all its constituent Local Meetings, so these have been printed separately.

Report of the Independent Examiner

I report on the consolidated accounts of Thaxted Area Quaker Meeting for the year ended 31 December 2021, which are set out below.

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(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the 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, seeking explanations from 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 2011 Act; and to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 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.



Name: Amanda Prentice

Address: Bentens, Abbey House, 51 High Street, Saffron Walden, Essex, CB10 1AF

Thaxted Area Meeting
Statement of Financial Activities
For the period from 01 January 2021 to 31 December 2021

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:						
Donations and legacies	—	49,552.57	—	—	49,552.57	40,341.79
Income from charitable activities	—	22,740.02	—	—	22,740.02	37,295.21
Investments	—	1,537.99	—	—	1,537.99	1,423.36
Other income	—	24,121.28	—	—	24,121.28	20,577.77
Total income	—	97,951.86	—	—	97,951.86	99,638.13
Expenditure on:						
Raising funds	—	1,509.46	—	—	1,509.46	3,763.14
Expenditure on charitable activities	—	108,441.94	—	—	108,441.94	97,052.30
Other expenditure	—	414.00	—	—	414.00	353.00
Total expenditure	—	110,365.40	—	—	110,365.40	101,168.44
Gains / losses on investment assets	—	4,596.11	—	—	4,596.11	—
Net income / (expenditure) resources before transfer	—	(7,817.43)	—	—	(7,817.43)	(1,530.31)
Transfers						
Gross transfers between funds - in	—	—	—	—	—	—
Gross transfers between funds - out	—	—	—	—	—	—
Other recognised gains / losses						
Gains on revaluation, fixed assets, charity's own use	—	4,555.01	—	—	4,555.01	—
Net movement in funds	—	(3,262.42)	—	—	(3,262.42)	(1,530.31)
Reconciliation of funds						
Total funds brought forward	—	3,861,238.45	—	—	3,861,238.45	3,862,768.76
Total funds carried forward	—	3,857,976.03	—	—	3,857,976.03	3,861,238.45

Thaxted Area Meeting

Balance sheet (Separate funds)

As at: 31 December 2021

	General Fund	Designated Funds	Restricted Funds	Endowment Funds	Accumulated Funds	Accumulated Funds
Fixed assets						
Tangible assets	—	882,826.21	—	—	882,826.21	882,826.21
Heritage assets	—	2,707,145.00	—	—	2,707,145.00	2,707,145.00
Fixed assets	—	3,589,965.21	—	—	3,589,965.21	3,589,965.21
Current assets						
Investments	—	227,140.50	—	—	227,140.50	227,140.50
Cash at bank and in hand	—	40,870.23	—	—	40,870.23	40,870.23
Current assets	—	268,010.73	—	—	268,010.73	268,010.73
Net current assets less current liabilities	—	268,010.73	—	—	268,010.73	268,010.73
Total assets less current liabilities	—	3,857,975.94	—	—	3,857,975.94	3,857,975.94
Total net assets less liabilities	—	3,857,975.94	—	—	3,857,975.94	3,857,975.94
Represented by						
Unrestricted						
Unrestricted - General fund	—	—	—	—	—	—
Designated						
Designated - Thaxted Area Meeting	—	2,372.06	—	—	2,372.06	2,372.06
Designated - SW COIF Deposit Fund	—	—	—	—	—	—
Designated - Saffron Walden Local Meeting	—	2,479,484.22	—	—	2,479,484.22	2,479,484.22
Designated - Smith & Nephew MSM Shares	—	34,524.00	—	—	34,524.00	34,524.00
Designated - Stansted Local Meeting	—	272,744.72	—	—	272,744.72	272,744.72
Designated - Pension reserves	—	(22.38)	—	—	(22.38)	(22.38)
Designated - AM COIF accumulation Units	—	23,213.80	—	—	23,213.80	23,213.80
Designated - Thaxted AM COIF Deposit Fund	—	6,524.56	—	—	6,524.56	6,524.56
Designated - BMO Global AM Investment	—	14,198.92	—	—	14,198.92	14,198.92
Designated - Bardfield Local Meeting	—	368,424.75	—	—	368,424.75	368,424.75
Designated - Dunmow Local Meeting	—	358,811.46	—	—	358,811.46	358,811.46
Designated - MSM Account	—	283,165.82	—	—	283,165.82	283,165.82
Designated - MSM COIF Deposit Fund	—	13,482.34	—	—	13,482.34	13,482.34
Designated - M & G Charibond AM investment	—	1,051.76	—	—	1,051.76	1,051.76
Funds of the church	—	3,857,975.94	—	—	3,857,975.94	3,857,975.94

Thaxted Area Meeting

Balance Sheet detailed

	As at 31/12/2021	As at 31/12/2020
Fixed assets		
001: Saffron Walden Meeting House	1,824,639.00	1,824,639.00
002: Stansted Meeting House	189,902.00	189,902.00
003: Bardfield Meeting House	363,059.00	363,059.00
004: Dunmow Meeting House	329,545.00	329,545.00
005: 69A High Street (Wardens House)	230,000.00	230,000.00
006: 69 High Street	369,721.00	369,721.00
007: 2 Springhill Road	283,099.20	283,099.20
Total Fixed assets	3,589,965.20	3,589,965.20
Current assets		
100: Co-op Account Saffron Walden	4,858.41	8,385.64
103: Barclays Saffron Walden	816.09	566.09
104: COIF Deposit Account S Walden	4,343.91	5,343.29
105: COIF Investment Fund Accumulation Units	45,105.81	47,752.70
250: MSM Account Springhill Road Barclays	44.24	—
251: MSM COIF Deposit Account	13,482.34	13,480.72
252: Smith & Nephew MSM Shares	34,524.00	42,031.60
350: Co-op Account Thaxted Area Meeting	2,372.06	5,800.73
351: AM COIF deposit Account	6,524.56	6,523.76
352: M & G Charibond Units AM	1,051.76	1,089.17
353: BMO Units AM	14,198.92	11,821.74
354: AM COIF Accumulation Units	23,213.80	19,873.40
770: Dunmow Business Investor	5,146.06	6,926.34
771: Dunmow Treasurers Trust Account	2,896.72	2,892.37
772: Dunmow Friends Provident/BSO Investment	21,186.19	17,560.75
773: Dunmow Petty Cash	37.49	45.14
870: Bardfield Co-op bank	2,486.22	2,628.14
871: Bardfield Triodos Bank	2,879.53	2,877.16
970: Stansted Barclays Account	19,333.41	12,494.46
971: Stansted CAF Fixed Interest Investment	48,509.31	48,180.05
972: Stansted Green Pastures	15,000.00	15,000.00
Total Current assets	268,010.83	271,273.25
Net Asset surplus (deficit)	3,857,976.03	3,861,238.45

	As at 31/12/2021	As at 31/12/2020
Reserves		
Excess / (deficit) to date	12,413.84	—
Z01: Starting balances	3,861,238.45	3,861,238.45
Z02: Other gains/(losses)	4,558.11	—
Z03: Gains/(losses) on reval of fixed assets	4,558.11	—
Total Reserves	3,857,976.03	3,861,238.45

Represented by Funds		
Unrestricted	—	—
Designated	3,857,976.03	3,861,238.45
Restricted	—	—
Endowment	—	—
Total	3,857,976.03	3,861,238.45

Thaxted Area Meeting

Analysis of income and expenditure Selected period: 01 January 2021 to 31 December 2021

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Income and endowments						
Donations and legacies						
200 - Donations via LM	—	15,341.24	—	—	15,341.24	16,939.24
201 - Collections	—	12,741.00	—	—	12,741.00	12,949.70
202 - Gift Aid Reclaim	—	6,000.33	—	—	6,000.33	6,997.45
504 - Legacy to AM	—	2,500.00	—	—	2,500.00	—
631 - Bardfield Contributions Gift Aidable	—	795.00	—	—	795.00	1,350.00
632 - Bardfield Contributions non Gift Aidable	—	225.00	—	—	225.00	345.00
701 - Dunmow Contributions	—	785.00	—	—	785.00	770.00
901 - Stansted Legacy	—	1,000.00	—	—	1,000.00	—
902 - Stansted Uttlesford Grant	—	10,000.00	—	—	10,000.00	10,000.00
903 - Stansted Donations to LM	—	100.00	—	—	100.00	—
904 - Stansted Collections	—	65.00	—	—	65.00	—
Donations and legacies Totals	—	49,552.57	—	—	49,552.57	40,291.35
Income from charitable activities						
203 - Lettings	—	3,226.00	—	—	3,226.00	11,044.00
204 - 69 High Street Rent	—	4,823.24	—	—	4,823.24	12,919.05
500 - Contributions from LMs	—	1,575.00	—	—	1,575.00	2,100.00
501 - Dividends Thaxted AM	—	265.41	—	—	265.41	101.15
502 - Deposit Account Interest	—	—	—	—	—	10.10
503 - Balance from Regional Gathering	—	69.13	—	—	69.13	—
560 - Rent, 2 Springhill Road	—	9,000.00	—	—	9,000.00	5,025.00
633 - Bardfield Hirings	—	320.00	—	—	320.00	612.00
634 - Bardfield Opus compensation	—	60.00	—	—	60.00	32.79
635 - Bardfield Quaker Activities	—	5.00	—	—	5.00	50.00
702 - Dunmow Hirings	—	1,400.00	—	—	1,400.00	1,200.00
705 - Dunmow payments from Wrens for Electrici	—	661.24	—	—	661.24	838.00
906 - Stansted Lettings	—	1,335.00	—	—	1,335.00	3,373.00
Income from charitable activities Totals	—	22,740.02	—	—	22,740.02	37,312.33
Investments						
190 - Interest SW COIF Deposit Account	—	0.62	—	—	0.62	14.01
191 - AM COIF Deposit Account Interest	—	0.80	—	—	0.80	17.12
561 - Dividend Smith & Nephew	—	743.09	—	—	743.09	814.60
562 - MSM CCLA Deposit Account Interest	—	1.62	—	—	1.62	111.41
630 - Bardfield Triodos Interest	—	2.37	—	—	2.37	7.42
703 - Dunmow Business Investor Interest	—	5.88	—	—	5.88	7.36
704 - Dunmow Treasurers Trust Account Interest	—	4.35	—	—	4.35	1.44
905 - Stansted COIF Income	—	329.26	—	—	329.26	—
907 - Green Pastures Investment Income	—	450.00	—	—	450.00	450.00
Investments Totals	—	1,537.99	—	—	1,537.99	1,423.36

	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
Other income						
205 - The Friend (Repayments)	—	274.00	—	—	274.00	480.50
206 - HMRC Furlough Grant	—	11,847.28	—	—	11,847.28	9,097.27
207 - Government Covid-19 Grant (via Uttlesfo	—	12,000.00	—	—	12,000.00	11,000.00
800 - Increase in Property Value	—	—	—	—	—	—
Other income Totals	—	24,121.28	—	—	24,121.28	20,577.77
Income and endowments	—	97,951.86	—	—	97,951.86	99,638.13
Grand totals						

Expenditure

Raising funds

322 - 69 High Street	—	1,509.46	—	—	1,509.46	3,763.14
Raising funds Totals	—	1,509.46	—	—	1,509.46	3,763.14

Expenditure on charitable activities

300 - Warden Wages	—	20,665.63	—	—	20,665.63	20,417.34
301 - Donations to BYM	—	17,042.50	—	—	17,042.50	20,569.15
302 - Donations to Quaker Charities	—	8,046.50	—	—	8,046.50	7,124.90
303 - Donations to non Quaker Charities	—	2,350.00	—	—	2,350.00	3,682.50
304 - Grants agreed by Local Meeting	—	100.00	—	—	100.00	302.50
305 - Insurance Saffron Walden LM	—	2,093.83	—	—	2,093.83	2,068.33
306 - Repairs and Maintenance Meeting House	—	7,277.54	—	—	7,277.54	1,120.74
307 - Repairs and Maintenance 69A	—	4,791.78	—	—	4,791.78	111.48
308 - Equipment	—	4,797.57	—	—	4,797.57	507.94
309 - Garden	—	522.50	—	—	522.50	1,218.20
310 - Electricity	—	3,227.02	—	—	3,227.02	4,622.66
311 - Water/Sewerage	—	588.81	—	—	588.81	1,699.50
312 - Council Tax	—	2,391.91	—	—	2,391.91	2,343.31
314 - Cleaning Materials	—	132.47	—	—	132.47	479.10
315 - Catering	—	31.95	—	—	31.95	220.36
316 - Publicity inc Newsletter, outreach	—	225.17	—	—	225.17	330.29
317 - Parking Permits	—	293.00	—	—	293.00	70.00
318 - Bookkeeper charge	—	550.00	—	—	550.00	475.00
319 - Website and Zoom	—	550.48	—	—	550.48	473.53
320 - Internet inc licenses, not zoom	—	522.86	—	—	522.86	696.63
323 - Courses & Conferences SW Friends	—	255.98	—	—	255.98	691.00
324 - Window Cleaning	—	300.00	—	—	300.00	—
325 - Annual Contribution to Thaxted AM	—	900.00	—	—	900.00	1,200.00
326 - Stationary & Postage	—	154.36	—	—	154.36	—
327 - Annual Subscriptions eg Churches Togethe	—	298.75	—	—	298.75	—
328 - Telephone	—	210.00	—	—	210.00	—
329 - Gravestones	—	360.00	—	—	360.00	—
330 - Plaques	—	—	—	—	—	221.68
331 - Improvements Meeting House	—	—	—	—	—	2,494.75
550 - Courses and Conferences Thaxted AM	—	279.97	—	—	279.97	860.00
551 - Child Protection Fee	—	129.00	—	—	129.00	120.00
552 - Examination of Accounts	—	660.00	—	—	660.00	660.00
553 - AM Officer & Trustee Expenses	—	100.18	—	—	100.18	76.11
554 - Annual Subs Living Wage, QICJ	—	142.00	—	—	142.00	215.75

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
555 - Fees for advice for Charity Registration	—	4,700.00	—	—	4,700.00	—
556 - Membership Secretary	—	94.88	—	—	94.88	—
557 - Bardfield Meeting House	—	1,622.60	—	—	1,622.60	—
558 - AM Notices in The Friend	—	35.83	—	—	35.83	34.56
590 - Springhill Road Insurance	—	255.35	—	—	255.35	285.43
591 - Springhill Road Repairs and Maintenance	—	462.00	—	—	462.00	2,890.18
592 - Grants to Young Friends	—	795.50	—	—	795.50	—
593 - Springhill Road, Electrical Work	—	1,236.00	—	—	1,236.00	—
594 - Grant to Greenwood Trust	—	—	—	—	—	1,127.37
595 - Grants to Quaker Educational Bodies	—	6,950.00	—	—	6,950.00	—
596 - Springhill Rad Garden	—	—	—	—	—	858.00
597 - Springhill Road	—	—	—	—	—	751.00
640 - Bardfield Cleaner	—	150.00	—	—	150.00	975.00
641 - Bardfield Cleaning Materials	—	0.90	—	—	0.90	—
642 - Bardfield Fire and windows maintenance	—	52.20	—	—	52.20	51.00
643 - Bardfield Electricity	—	91.08	—	—	91.08	651.61
644 - Bardfield Water	—	160.13	—	—	160.13	93.81
645 - Bardfield Gardener	—	240.00	—	—	240.00	360.00
646 - Bardfield Insurance	—	710.32	—	—	710.32	708.50
647 - Bardfield contribution to AM	—	75.00	—	—	75.00	100.00
648 - Bardfield Catering	—	67.29	—	—	67.29	—
649 - Bardfield Maintenance & Purchases	—	—	—	—	—	791.16
751 - Dunmow Water	—	239.08	—	—	239.08	136.11
752 - Dunmow Electricity	—	1,256.10	—	—	1,256.10	1,373.83
753 - Dunmow Garden	—	—	—	—	—	360.00
754 - Dunmow Maintenance & Repairs	—	2,135.00	—	—	2,135.00	2,102.00
755 - Dunmow Fire Protection	—	62.64	—	—	62.64	130.56
756 - Dunmow Miscellaneous	—	7.65	—	—	7.65	52.19
757 - Dunmow Insurance	—	639.58	—	—	639.58	637.89
758 - Dunmow Contribution to AM	—	300.00	—	—	300.00	400.00
951 - Stansted Cleaner	—	998.00	—	—	998.00	1,170.00
952 - Stansted Materials & Supplies	—	198.81	—	—	198.81	590.40
953 - Stansted Repairs and Maintenance	—	260.20	—	—	260.20	1,476.47
954 - Stansted Water & Sewage	—	218.16	—	—	218.16	69.39
955 - Stansted Gas, electricity, wifi	—	1,443.13	—	—	1,443.13	1,324.50
956 - Stansted Insurance	—	480.25	—	—	480.25	479.00
957 - Stansted Contribution to Area Meeting	—	300.00	—	—	300.00	400.00
958 - Stansted Contribution to BYM	—	90.00	—	—	90.00	90.00
959 - Stansted Donations	—	1,272.00	—	—	1,272.00	159.60
960 - Stansted other costs of Quaker activities	—	378.00	—	—	378.00	526.99
961 - Stansted Gardener	—	472.50	—	—	472.50	813.00
Expenditure on charitable activities Totals	—	108,441.94	—	—	108,441.94	97,052.30
Other expenditure						
321 - The Friend	—	414.00	—	—	414.00	353.00
Other expenditure Totals	—	414.00	—	—	414.00	353.00
Expenditure Grand totals	—	110,365.40	—	—	110,365.40	101,168.44

Thaxted Area Meeting
Statement of Assets and Liabilities (by code)
As at: 31 December 2021

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Fixed assets - Heritage assets						
001 : Saffron Walden Meeting House	—	1,824,639.00	—	—	1,824,639.00	1,824,639.00
002 : Stansted Meeting House	—	189,902.00	—	—	189,902.00	189,902.00
003 : Bardfield Meeting House	—	363,059.00	—	—	363,059.00	363,059.00
004 : Dunmow Meeting House	—	329,545.00	—	—	329,545.00	329,545.00
Total	—	2,707,145.00	—	—	2,707,145.00	2,707,145.00
Fixed assets - Tangible assets						
005 : 69A High Street (Wardens House)	—	230,000.00	—	—	230,000.00	230,000.00
006 : 69 High Street	—	369,721.00	—	—	369,721.00	369,721.00
007 : 2 Springhill Road	—	283,099.20	—	—	283,099.20	283,099.20
Total	—	882,820.20	—	—	882,820.20	882,820.20
Current assets - Cash at bank and in hand						
100 : Co-op Account Saffron Walden	—	4,858.41	—	—	4,858.41	8,385.64
103 : Barclays Saffron Walden	—	816.09	—	—	816.09	566.09
250 : MSM Account Springhill Road Barclays	—	44.24	—	—	44.24	—
350 : Co-op Account Thaxted Area Meeting	—	2,372.06	—	—	2,372.06	5,800.73
770 : Dunmow Business Investor	—	5,146.06	—	—	5,146.06	6,926.34
771 : Dunmow Treasurers Trust Account	—	2,896.72	—	—	2,896.72	2,892.37
773 : Dunmow Petty Cash	—	37.49	—	—	37.49	45.14
870 : Bardfield Co-op bank	—	2,486.22	—	—	2,486.22	2,628.14
871 : Bardfield Triodos Bank	—	2,879.53	—	—	2,879.53	2,877.16
970 : Stansted Barclays Account	—	19,333.41	—	—	19,333.41	12,494.46
Total	—	40,870.23	—	—	40,870.23	42,616.07
Current assets - Investments						
104 : COIF Deposit Account S Walden	—	4,343.91	—	—	4,343.91	5,343.29
105 : COIF Investment Fund Accumulation Units	—	45,105.81	—	—	45,105.81	47,752.70
251 : MSM COIF Deposit Account	—	13,482.34	—	—	13,482.34	13,480.72
252 : Smith & Nephew MSM Shares	—	34,524.00	—	—	34,524.00	42,031.60
351 : AM COIF deposit Account	—	6,524.56	—	—	6,524.56	6,523.76

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
352 : M & G Charibond Units AM	—	1,051.76	—	—	1,051.76	1,089.17
353 : BMO Units AM	—	14,198.92	—	—	14,198.92	11,821.74
354 : AM COIF Accumulation Units	—	23,213.80	—	—	23,213.80	19,873.40
772 : Dunmow Friends Provident/BSO Investment	—	21,186.19	—	—	21,186.19	17,969.60
971 : Stansted CAF Fixed Interest Investment	—	48,509.31	—	—	48,509.31	48,464.35
972 : Stansted Green Pastures	—	15,000.00	—	—	15,000.00	15,000.00
Total	—	227,140.60	—	—	227,140.60	228,657.18
Net total assets	—	3,857,976.03	—	—	3,857,976.03	3,861,238.45
Represented by						
Designated - AM	—	2,372.06	—	—	2,372.06	5,800.73
Designated - AMAcc	—	23,213.80	—	—	23,213.80	19,873.40
Designated - AMDep	—	6,524.56	—	—	6,524.56	6,523.76
Designated - BMO	—	14,198.92	—	—	14,198.92	11,821.74
Designated - Bardfield	—	368,424.75	—	—	368,424.75	368,564.30
Designated - Dunmow	—	358,811.46	—	—	358,811.46	356,969.60
Designated - MSM	—	283,165.82	—	—	283,165.82	283,121.58
Designated - MSMDep	—	13,482.34	—	—	13,482.34	13,480.72
Designated - MandG	—	1,051.76	—	—	1,051.76	1,089.17
Designated - SWLM	—	2,479,484.22	—	—	2,479,484.22	2,486,407.72
Designated - SmithNeph	—	34,524.00	—	—	34,524.00	42,031.60
Designated - Stansted	—	272,744.72	—	—	272,744.72	265,576.51
Designated - ZPension	—	(22.38)	—	—	(22.38)	(22.38)
Total	—	3,857,976.03	—	—	3,857,976.03	3,861,238.45

Notes to the Accounts

Trustee Remuneration

Trustees were not remunerated.

Trustee Expenses

The only expenses claimed by the Trustees were £51.98 for computer ink and paper purchased by the clerk and £10 for stamps and paper by the Treasurer.

Related Party Transactions

There were no related party transactions.

Ex Gratia Payments

There were no ex gratia payments.

Contributions to BYM and other charities.

Local Meetings agree any grants to Britain Yearly Meeting.

Saffron Walden has weekly collections. The charity to be collected for on a particular week is agreed at a local meeting for business and individual Friends make contributions if they wish to support the charity concerned; the last collection each month is for central funds. Occasionally at a local meeting for business will agree to support a particular appeal, often for Local Meeting Building Appeals, from Local Meeting funds; these are shown separately in the accounts.

Report of the Independent Examiner

I report on the consolidated accounts of Thaxted Area Quaker Meeting for the year ended 31 December 2021, which are set out below.

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(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

examine the accounts under section 145 of the 2011 Act;

to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and

to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the 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, seeking explanations from 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 2011 Act; and to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 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.



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