

ESSEX UNITARIAN CHAPEL AND MINISTER'S HOUSE

England & Wales · Charity number 230789

Details

Other names	ESSEX STREET CHAPEL AND ENDOWMENTS, ESSEX CHURCH, ESSEX UNITARIAN CHURCH, KENSINGTON UNITARIANS
Status	Registered
Legal form	Other
Registered	1964-02-04
Register	View on the Charity Commission register

Contact

Address	Essex Unitarian Church Palace Gardens Terrace London W8 4RT
Phone	02072216514
Email	office@kensington-unitarians.org.uk
Website	www.kensington-unitarians.org.uk

Activities

Objects: FOR THE REPAIR AND SUPPORT OF THE CHAPEL OR IN THE PAYMENT OF THE STIPEND OF THE MINISTER THEREOF.

Activities: We provide weekly public worship and organise a regular programme of liberal religious and spiritual education activities for adults and children. We offer a wide range of rites of passage ceremonies. We support social action activities and other charities in their work. We encourage interfaith dialogue. We provide social and emotional support to church members and organise social activities.

Classification

- **How:** Provides Advocacy/advice/information
- **What:** Religious Activities
- **Who:** Other Defined Groups, The General Public/mankind

Geography

- **Area of benefit:** KENSINGTON
- Kensington And Chelsea

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£202,788	£170,032	-	-
2023-12-31	£240,194	£138,148	-	-
2022-12-31	£172,692	£161,486	-	-
2021-12-31	£135,247	£122,002	-	-
2020-12-31	£133,020	£132,507	-	-

Trustees

Name	Role	Appointed
Elizabeth Tuckwell	Chair	2022-10-26
Brian Edward Ellis		2017-03-01
Dr Patricia Ann Brewerton		2022-10-26
Jeannene Powell		2025-05-29
Lochlann Binney		2025-05-29
MS HEIDI FERID-HANDS		
The British and Foreign Unitarian Association (Incorporated)		

Linked charities

- MISS HARRIET PEARSON'S BEQUEST (230789-1)
- LINDSEY HALL TRUST (230789-2)
- THOMAS SCOTT'S ENDOWMENT (230789-3)
- REV THEOPHILUS LINDSEY'S BEQUEST (230789-4)
- PERCIVAL NORTH'S GIFT (230789-5)
- MRS M L WHYTE'S GIFT (230789-6)
- CARLISLE FUND (230789-7)
- ALFRED ROBERT STOCK FOR THE CHOIR FUND (230789-8)

Accounts



Kensington Unitarians

112 Palace Gardens Terrace, Notting Hill Gate, London W8 4RT



— Annual Report 2024 —

Essex Unitarian Chapel and Minister's House

Annual Report for the year ended 31st December 2024

Name of Charity

Essex Unitarian Chapel and Minister's House and Other Charities, as shown, known locally as Kensington Unitarians, 112 Palace Gardens Terrace, Kensington, London W8 4RT.

Charitable Registration

The church is registered as Charity number 230789. The original governing instrument is a conveyance dated 7th January 1783 and modified by schemes dated 9th December 1884, 15th January 1973 and 18th April 1986, which last incorporated the remaining eight charities.

Trustees

Liz Tuckwell (chair)
Patricia Brewerton (treasurer)
Brian Ellis
Heidi Ferid-Hands
Harold Lorenzelli
Howard Hague
The British and Foreign Unitarian Association

The Custodian Trustee is the British and Foreign Unitarian Association Incorporated.

Minister

Rev. Dr. Jane Blackall (appointed 1 May 2023)
20 Manchester Grove, London E14 3BG

Treasurer

Patricia Brewerton,
5 Valerio Mews, London, N1 4FB

Warden

Ramona Cristea
Warden's Flat, 112 Palace Gardens Terrace, London W8 4RT

Independent Examiner

Adam Fullerton FCA DChA
Moore Kingston Smith LLP, Chartered Accountants
6th Floor, 9 Appold Street, London, EC2A 2AP

Investment Advisers

Citi Quilter,
4th Floor, The Pinnacle, 73 King Street, Manchester, M2 4NG

Bankers

CAF Bank Ltd,
25 King's Hill Avenue, King's Hill, West Malling, Kent, ME19 4TA

Essex Unitarian Chapel and Minister's House

Annual Report for the year ended 31st December 2024

The Trustees submit their annual report together with the financial statements of Essex Unitarian Church for the year ended 31 December 2024. The Trustees have adopted the provisions of "Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities in preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) (Charities SORP FRS 102).

The Charity's Purpose and Objectives:

Charitable Purpose and Policies

The purpose of the charity is to perpetuate public worship and to celebrate divine service every Sunday in the Unitarian manner.

Public Benefit

The Trustees have had due regard to the guidance issued by the Charity Commission on public benefit when reviewing the charity's objectives and planning future activities.

Aims and Activities of the Charity

We are here to worship, to welcome spiritual seekers, to explore our diverse faith lives, to share our experiences, to learn from each other, and to offer companionship on life's journey (including visiting the sick and comforting the bereaved). We advance Unitarianism in West London and beyond for the benefit of the public through the holding of open Sunday services; celebrating rites of passage and multi-faith festivals; offering programmes for religious education, spiritual development, and social connection; producing and distributing Unitarian literature. The church also provides meeting spaces for other spiritual and social groups in accord with our progressive religious ethos.

Structure, Governance and Management

The running of the church is under the control of the management committee with the trustees having overall responsibility for finance and staff employment. Trustees are appointed by invitation with a maximum number of 9 trustees to serve. They manage the charity by means of regular meetings, typically meeting eight times a year. The management committee is elected at the AGM with casual vacancies filled during the year. New trustees are given copies of the church accounts and previous Annual Reports along with a Charity Commission booklet explaining the responsibilities of trustees and a verbal explanation of how the church is organised.

The trustees who have served during the year are listed, with other key personnel, on page 1.

Review of Activities

During 2024 the trustees continued to work towards key objectives identified during previous AGMs and developed new initiatives in response to changes in the context in which we operate. In particular these objectives remain:

- Our commitment to maintaining a high standard in public progressive religious worship.
- Making our congregation more visible to the wider world through further developing a high-quality presence in digital media.
- Opening up new opportunities for people who are unable to attend in-person activities due to work, health, family, or caring responsibilities, and those who are geographically isolated, to take full part in the life of the church through integrated online programming.
- Widening the number of people actively involved in congregational life by offering opportunities for people to take on leadership roles, to help facilitate and actively participate in a varied programme of small group activities in-person and online, and to volunteer for tasks which support the life of the church.

- The on-going maintenance and improvement of our church building and its facilities.
- Hiring space to groups whose activities are in accord with our ethos and enabling some local groups to use our building at low cost.
- Encouraging congregation members to participate in national Unitarian events, both in-person and online, in order to forge links with our wider movement.

Future Aims and Objectives

These objectives will continue to shape the trustees' future plans, with a renewed focus on developing high-quality hybrid activities which are accessible to both in-person and online congregation members, and a continuing emphasis on maintaining and improving facilities within our building. As always, we commit ourselves to welcoming all who seek an open-minded and open-hearted spiritual community, reaching out to work with others, and connecting with other local groups for the benefit of our wider community.

Risks

The major risk is generating enough income to finance appropriate levels of staffing to facilitate the continuing ministry of the church and its future development. The trustees and staff have worked to encourage donations and to reduce costs during this time of ongoing global uncertainty. Trustees continue to review the risks to which the charity is exposed, systems have been established to mitigate those risks, and temporary financial losses are being managed prudently in order to ensure longer term recovery.

Financial Review

The results for the year are set out in the statement of financial activities on page 6 and the position at the end of the year is shown in the balance sheet on page 7. The total income for the year was £202,788, compared to £240,194 in 2023 and expenditure was £168,609 compared to £140,131 in 2023, which resulted in a surplus of £32,440 (2023: £134,829) after the loss on the revaluation of investments of £1,739 (2023: gain of £34,766). Excluding gains and losses on investments a surplus of £34,179 for the year was achieved compared to £100,063 in 2023.

Policy on Reserves

The Church's unrestricted funds at 31 December 2024 were £831,295 of which £9,246 was held in fixed assets leaving free reserves of £822,049. The church has invested most of the reserves in funds expected to give a reasonable rate of interest, while keeping accessible enough to cover three month's running costs, and to fund anything but very major repairs to the building.

Restrictions on Funds

All Funds/Trusts under the control of the Trustees are for the benefit of the Church other than Carlisle Income Fund (income may be expended at the sole discretion of the Minister) and Stock Bequest (income must be used for Church music). We are working towards merging the small trusts, except the Stock Bequest and the Lindsey Hall Trust, into the main Essex Church charity, in which case Carlisle Income Fund will be replaced by a sum from general church funds, agreed by the trustees, being set aside for the minister's discretionary use.

Investment Performance

Having consulted financial advisors attached to the Unitarian and Free Christian General Assembly, the church divided their financial reserves between short and long-term investments, bearing in mind their duty to invest safely and sensibly.

Trustees' responsibilities

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Charity law requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently.
- observe the methods and principles in the Charities SORP FRS 102.
- make judgements and estimates that are reasonable and prudent.
- state whether applicable United Kingdom Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved on behalf of the Trustees:

.....
Elizabeth Tuckwell
Chair of the Congregation

Date:

- The on-going maintenance and improvement of our church building and its facilities.
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INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

I report to the trustees on my examination of the accounts of the above charity for the year ended 31 December 2024.

Respective responsibilities of trustees and examiner

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

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

Independent Examiner's statement

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

- (1) accounting records were not kept in accordance with section 130 of the Charities Act; or
- (2) the accounts did not accord with the accounting records; or
- (3) the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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



Adam Fullerton FCA DChA

For and on behalf of Moore Kingston Smith LLP
Chartered Accountants

Date: 6 October 2025

6th Floor
9 Appold Street
London
EC2A 2AP

ESSEX UNITARIAN CHAPEL AND MINISTERS HOUSE

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2024

		2024 Unrestricted Funds £	2024 Endowment Funds £	2024 Restricted Funds £	2024 Total Funds £	2023 Total Funds £
Income from:						
Donations and legacies		11,709	-	-	11,709	62,240
Investments:						
Dividends		16,459	-	-	16,459	20,136
Bank interest		5,907	-	-	5,907	4,777
Other trading activities:						
Lettings income		168,713	-	-	168,713	153,041
Total income		202,788	-	-	202,788	240,194
Expenditure on:						
Raising funds	2	76,570	-	-	76,570	46,840
Charitable activities	3	93,462	-	-	93,462	93,291
Total expenditure		170,032	-	-	170,032	140,131
Net (loss)/gain on investments	7	(10,113)	433	7,941	(1,739)	34,766
Net income		22,643	433	7,941	31,017	134,829
Transfers between funds	11	-	-	-	-	-
Net movement in funds		22,643	433	7,941	31,017	134,829
Reconciliation of funds:						
Funds brought forward		807,229	1,371,453	117,852	2,296,534	2,161,705
Funds carried forward	11	829,872	1,371,886	125,793	2,327,551	2,296,534

In the previous year income included restricted dividends of £6,565 and net gain on investments included gain of £741 on restricted funds and loss of £311 on endowment funds.

ESSEX UNITARIAN CHAPEL AND MINISTERS HOUSE

BALANCE SHEET AS AT 31 DECEMBER 2024

	Notes	2024 Total Funds £	2022 Total Funds £
Fixed assets			
Tangible assets	6	1,331,955	1,333,211
Investments	7	723,137	630,635
		2,055,092	1,963,846
Current assets			
Debtors	8	24,518	23,917
Cash at bank and in hand	9	277,963	342,358
		302,481	366,275
Creditors : amounts falling due within one year	10	28,599	33,587
		28,599	33,587
Net current assets		273,882	332,688
Total net assets		2,328,974	2,296,534
The funds of the charity			
Endowment funds	11	1,371,886	1,371,453
Restricted income funds	11	125,793	117,852
Unrestricted funds	11	831,295	807,229
		2,328,974	2,296,534

Approved by the trustees on and signed on their behalf by:

.....
Elizabeth Tuckwell

1 Accounting policies

Accounting convention

The financial statements have been prepared in accordance with the requirements of the Charities Act 2011, the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) (Charities SORP FRS 102) and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

The Essex Unitarian Church meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

There are no material uncertainties about the charity's ability to continue, and so the going concern basis of accounting has been adopted.

The financial statements are prepared in pounds sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest pound.

Income

Donations are recognised when the charity has entitlement to the funds, any performance conditions attached to the funds have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from legacies is recognised when there has been a grant of probate, the executors have established that there are sufficient assets in the estate to pay the legacy, and any conditions attached to the legacy are within the charity's control or have been met.

Grant income is recognised when a formal offer is made in writing to the Society, unless the grant contains terms and conditions which must be met before the charity is entitled to the funds.

Income from investments, is stated at the amount receivable.

Lettings income is recognised on a receivable basis.

Expenditure

Expenditure is recognised when there is a legal or constructive obligation to transfer resources to a third party, settlement is probable and the amount can be measured reliably. Expenditure is stated gross of irrecoverable VAT and has been classified under headings that aggregate all costs related to the category.

Support costs are allocated between raising funds and charitable activities based on the usage of the building.

Financial instruments

Other than investments, the charity only has financial instruments of a kind that qualify as basic financial instruments. Short term debtors and creditors are measured at their settlement value. Any losses from impairment are recognised in the statement of financial activities.

Cash and cash equivalents

Cash and cash equivalents include cash in hand and current and fixed term deposits with banks that are accessible within 95 days.

1 Accounting policies continued

Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for any other purpose.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The aim and use of each restricted fund is set out in the notes to the financial statements.

Endowment funds represent those assets which must be held permanently by the charity, principally the church building and the investments. The income arising on The Carlisle endowment fund can be spent at the discretion of the minister. The income arising on the other endowment funds can be used in accordance with the objects of the charity and is included as unrestricted income.

Tangible fixed assets

Fixed assets (excluding investments and the freehold property) are stated at cost less accumulated depreciation. The costs of minor additions, or those costing below £400 are not capitalised.

Fixtures, fittings and works of art are depreciated at rates of 10% or 20% on cost per annum, depending on the estimated useful life of the asset. Computer equipment is depreciated on a straight line basis over 3 years.

Freehold property is included at the balance sheet at its deemed cost plus the cost of subsequent improvements. The freehold property is not depreciated as in the opinion of the trustees the estimated residual value and useful economic life of the property are sufficiently high that any depreciation would be immaterial.

Investments

Investments held are stated at fair value. All movements in valuation are taken to the Statement of Financial Activities.

Pension costs

The charity contributes to the Ministers Pension Fund. The assets of the scheme are held separately from those of the charity in an independently administered fund. The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. However because it is not possible to attribute the scheme's assets and liabilities to specific employees, its contributions are accounted for as if it were a defined contribution scheme. The pension cost charge represents contributions payable by the charity to the fund totaling £4,098 (2023: £nil).

The most recent actuarial valuation was carried out on 31 December 2022. The valuation revealed a surplus of £394,000.

The charity also operates a defined contribution scheme for the benefit of the other employees. Contributions payable are charged to the Statement of Financial Activities in the year they are payable. The charge for the year was £1,497 (2023: £3,619).

Status

The Church is a registered charity in England and Wales. The address of the registered office is given in the Report of the Trustees.

1 Accounting policies continued

Significant estimates and judgements

The key sources of estimation uncertainty at the balance sheet date relate to the assessment of the useful life and the residual value of the charity's freehold property, which is included in the financial statements at its cost of £1,322,709 including land. The trustees consider that the charity will make use of the property for at least 50 years, and that, because they intend to maintain the property to at least its current condition, the value of the property in today's prices if it were at the end of its useful life is not less than its cost.

2 Expenditure on raising funds

	2024 Total Funds £	2023 Total Funds £
Staff costs	14,690	12,375
Support costs (Note 4)	61,880	34,465
	76,570	46,840

3 Expenditure on charitable activities

	2024 Total Funds £	2023 Total Funds £
Staff costs	55,070	50,264
Staff courses & training	7,701	4,576
Congregational costs	12,596	3,888
Music	13,515	11,060
Donations, grants & projects	2,025	2,232
Support costs (Note 4)	2,555	21,271
	93,462	93,291

4 Support costs

	2024 Total Funds £	2023 Total Funds £
Insurance	4,953	4,410
Utilities	7,851	9,881
Cleaning	6,490	4,340
Repairs and maintenance	7,502	6,169
Office costs	24,734	24,495
Professional Fees	5,700	354
Depreciation	2,555	2,402
<i>Governance costs</i>		
Fees paid to examiner:		
Independent Examination fees	4,200	2,400
Accountancy and payroll fees	450	1,285
	64,435	55,736

ESSEX UNITARIAN CHAPEL AND MINISTERS HOUSE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

5 Employee costs

There was an average of two employees in the financial year (2023: 2). The significant volume of voluntary contribution to the life of the Church by members of the congregation is not quantified in these accounts.

	Ministry £	Church Running £	2024 Total £	2023 Total £
Ministry Coordinator	-	-	-	12,484
Minister	43,187	-	43,187	27,260
Warden	-	13,296	13,296	12,021
Congregational Development Coordinator	3,432	-	3,432	3,602
Social security costs	423	-	423	-
Pension contributions	4,201	1,394	5,595	3,619
Employee costs	51,243	14,690	65,933	58,986
Locum preachers	1,940	-	1,940	1,670
Co-host fees	1,887	-	1,887	1,983
Total staff costs	55,070	14,690	69,760	62,639

Average number of staff:

31 December 2024	1	1	2
31 December 2023	1	1	2

No employee earned over £60,000 during the year.

Key management personnel are considered to be the trustees, the minister, the treasurer and the churchwarden. Total remuneration to key management personnel in 2024 was £59,915 (2023: £46,611.)

The trustees are not remunerated. Fees are paid to trustees for officiating at services and preaching. During the year the following fees were paid to zero (2023: two) trustees for such services: choir fees £nil (2023: £210), Conference Delegate Fees £nil (2023: £426) and Co-host fees £nil (2023: £30).

There are no other related party transactions to disclose.

ESSEX UNITARIAN CHAPEL AND MINISTERS HOUSE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

6 Fixed tangible assets

	Freehold Property £	Fixtures & Fittings £	Total £
Cost			
At 1st January 2024	1,322,709	93,971	1,416,680
Additions	-	1,299	1,299
At 31st December 2024	1,322,709	95,270	1,417,979
Depreciation			
At 1st January 2024	-	83,469	83,469
Charge for the year	-	2,555	2,555
At 31st December 2024	-	86,024	86,024
Net Book Value			
At 31st December 2024	1,322,709	9,246	1,331,955
At 31st December 2023	1,322,709	10,502	1,333,211

The Freehold property relates to the Essex Church building in Palace Gardens Terrace.

7 Listed investments

	General Fund £	The Stock Bequest £	The Carlisle Fund £	Endowment Fund £	Total £
Market value at 1 January 2024	501,971	109,567	11,152	7,945	630,635
Add: Additions at cost	300,298	-	-	-	300,298
Less: Disposals	(88,549)	(117,508)	-	-	(206,057)
Net losses on revaluation	(10,113)	7,941	254	179	(1,739)
Market value at 31 December 2024	703,607	-	11,406	8,124	723,137

UK investments total £723,137 as at the year end.

8 Debtors

	2024 £	2023 £
Trade debtors	20,721	18,135
Other debtors	1,321	3,023
Prepayments	2,476	2,759
	24,518	23,917

ESSEX UNITARIAN CHAPEL AND MINISTERS HOUSE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

9 Cash at bank and in hand

	2024	2023
	£	£
Cash at bank and on deposit	273,371	287,573
Cash held for rent deposit (see below)	4,592	4,481
Cash held by Stockbroker	-	50,304
	<u>277,963</u>	<u>342,358</u>

This balance represents a rental deposit received from Lucy Williamson under a revised Rent Security Deposit Deed dated August 2007. According to the revised terms of the Deed, the deposit represented half of the revised annual rent in the prior period, and approximately one month's rent for the current period, and must be held in an interest bearing account in the name of the trustees. All interest earned on this account is payable to Miss Williamson on written request.

10 Creditors : amounts falling due within one year

	2024	2023
	£	£
Social security & pensions	(80)	233
Accounts Payable	20	7
Accruals and deferred income	25,601	28,166
Other creditors	-	700
Rent deposit	4,481	4,481
	<u>30,022</u>	<u>33,587</u>

Income is deferred on the letting of the nursery billed quarterly and other room hires billed in advance. Movement on deferred income is as follows:

	2024	2023
	£	£
As at 1 January	23,396	4,620
Released	(23,396)	(4,620)
Additions	20,501	23,396
	<u>20,501</u>	<u>23,396</u>
As at 31 December		

ESSEX UNITARIAN CHAPEL AND MINISTERS HOUSE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

11 Fund analysis

Current year	Brought forward	Income	Expenditure and net gain/(loss) on investments	Transfers	Carried forward
Endowment funds	1,371,453	-	433	-	1,371,886
Restricted funds	117,852	-	7,941	-	125,793
Unrestricted funds	807,229	202,788	(178,722)	-	831,295
Total Funds	2,296,534	202,788	(170,348)	-	2,328,974

Endowment Funds

Permanent Endowment	1,316,255	-	179	-	1,316,434
Carlisle Capital Fund	9,552	-	254	-	9,806
Theophilus Lindsey	2,378	-	-	-	2,378
Percival North	535	-	-	-	535
Harriet Pearson	1,464	-	-	-	1,464
Thomas Scott	2,162	-	-	-	2,162
Mrs M L Whyte	2,825	-	-	-	2,825
Lindsey Hall	36,282	-	-	-	36,282
Total endowment funds	1,371,453	-	433	-	1,371,886

The endowments listed above comprise the original charity, known from 1793 as the Essex Unitarian Chapel and Minister's House, together with a number of other charities founded between the 19th and 20th centuries. These have been brought together by a number of Schemes of the Charity Commissioners, the most recent dated 18 April 1986. Under the terms of the Scheme, these charities are administered as a single charitable body. The smaller charities are accounted for as Endowment Funds, with the exception of the Stock bequest (for the Choir Fund).

The permanent endowment fund consists of the deemed cost of the property from which the charity operates and is not a readily convertible asset.

Restricted funds

Restricted funds relate to the A R Stock Bequest Fund which is held for the use of the choir. During the year transfers of £nil (2023: £6,565) were made from this fund to unrestricted funds because any income arising from the investments can be used at the discretion of the trustees.

ESSEX UNITARIAN CHAPEL AND MINISTERS HOUSE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

11 Fund analysis (continued)

Prior year	Brought forward	Income	Expenditure and net gain/(loss) on investments	Transfers	Carried forward
Endowment funds	1,371,764	-	(311)	-	1,371,453
Restricted funds	117,111	6,565	741	(6,565)	117,852
Unrestricted funds	672,830	233,629	(105,795)	6,565	807,229
Total Funds	2,161,705	240,194	(105,365)	-	2,296,534

Endowment Funds

Permanent Endowment	1,316,255	-	-	-	1,316,255
Carlisle Capital Fund	10,542	-	(990)	-	9,552
Theophilus Lindsey	2,378	-	-	-	2,378
Percival North	535	-	-	-	535
Harriet Pearson	1,464	-	-	-	1,464
Thomas Scott	2,162	-	-	-	2,162
Mrs M L Whyte	2,825	-	-	-	2,825
Lindsey Hall	35,603	-	679	-	36,282
Total endowment funds	1,371,764	-	(311)	-	1,371,453

12 Analysis of net assets between funds

	Unrestricted Funds	Endowment Funds	Restricted Funds	Total Funds
Current year	2024	2024	2024	2024
	£	£	£	£
Tangible assets	9,246	1,322,709	-	1,331,955
Investments	703,607	19,530	-	723,137
Net assets	118,442	29,647	125,793	273,882
	831,295	1,371,886	125,793	2,328,974

	Unrestricted Funds	Endowment Funds	Restricted Funds	Total Funds
Prior year	2023	2023	2023	2023
	£	£	£	£
Tangible assets	10,502	1,322,709	-	1,333,211
Investments	501,971	19,097	109,567	630,635
Net assets	294,756	29,647	8,285	332,688
	807,229	1,371,453	117,852	2,296,534

ESSEX UNITARIAN CHAPEL AND MINISTER'S HOUSE

England & Wales - Charity number 230789

Accounts



Kensington Unitarians

112 Palace Gardens Terrace, Notting Hill Gate, London W8 4RT



— Annual Report 2023 —

Essex Unitarian Chapel and Minister's House

Annual Report for the year ended 31st December 2023

Name of Charity

Essex Unitarian Chapel and Minister's House and Other Charities, as shown, known locally as Kensington Unitarians, 112 Palace Gardens Terrace, Kensington, London W8 4RT.

Charitable Registration

The church is registered as Charity number 230789. The original governing instrument is a conveyance dated 7th January 1783 and modified by schemes dated 9th December 1884, 15th January 1973 and 18th April 1986, which last incorporated the remaining eight charities.

Trustees

Jeannene Powell (chair) (resigned 30 September 2023)

Liz Tuckwell (chair) (appointed 1 October 2023)

Patricia Brewerton (treasurer)

Brian Ellis

Heidi Ferid-Hands

Harold Lorenzelli

Howard Hague

Charlotte Chanteloup (resigned 17 March 2023)

Maria Petnga-Wallace (resigned 8 August 2023)

The Custodian Trustee is the British and Foreign Unitarian Association Incorporated.

Minister

Rev. Dr. Jane Blackall (appointed 1 May 2023)
20 Manchester Grove, London E14 3BG

Treasurer

Patricia Brewerton,
5 Valerio Mews, London, N1 4FB

Warden

Ramona Cristea
Warden's Flat, 112 Palace Gardens Terrace, London W8 4RT

Independent Examiner

Samantha Wells FCA CTA
Lindeyer Francis Ferguson Limited, Chartered Accountants
North House, 198 High Street, Tonbridge, Kent, TN9 1BE

Investment Advisers

Citi Quilter,
4th Floor, The Pinnacle, 73 King Street, Manchester, M2 4NG

Bankers

CAF Bank Ltd,
25 King's Hill Avenue, King's Hill, West Malling, Kent, ME19 4TA

Essex Unitarian Chapel and Minister's House

Annual Report for the year ended 31st December 2023

The Trustees submit their annual report together with the financial statements of Essex Unitarian Church for the year ended 31 December 2023. The Trustees have adopted the provisions of "Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities in preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) (Charities SORP FRS 102).

The Charity's Purpose and Objectives:

Charitable Purpose and Policies

The purpose of the charity is to perpetuate public worship and to celebrate divine service every Sunday in the Unitarian manner.

Public Benefit

The Trustees have had due regard to the guidance issued by the Charity Commission on public benefit when reviewing the charity's objectives and planning future activities.

Aims and Activities of the Charity

We are here to worship, to welcome spiritual seekers, to explore our diverse faith lives, to share our experiences, to learn from each other, and to offer companionship on life's journey (including visiting the sick and comforting the bereaved). We advance Unitarianism in West London and beyond for the benefit of the public through the holding of open Sunday services; celebrating rites of passage and multi-faith festivals; offering programmes for religious education, spiritual development, and social connection; producing and distributing Unitarian literature. The church also provides meeting spaces for other spiritual and social groups in accord with our progressive religious ethos.

Structure, Governance and Management

The running of the church is under the control of the management committee with the trustees having overall responsibility for finance and staff employment. Trustees are appointed by invitation with a maximum number of 9 trustees to serve. They manage the charity by means of regular meetings, typically meeting eight times a year. The management committee is elected at the AGM with casual vacancies filled during the year. New trustees are given copies of the church accounts and previous Annual Reports along with a Charity Commission booklet explaining the responsibilities of trustees and a verbal explanation of how the church is organised.

The trustees who have served during the year are listed, with other key personnel, on page 1.

Review of Activities

During 2023 the trustees continued to work towards key objectives identified during previous AGMs and developed new initiatives in response to changes in the context in which we operate. In particular these objectives remain:

- Our commitment to maintaining a high standard in public progressive religious worship.
- Making our congregation more visible to the wider world through further developing a high-quality presence in digital media.
- Opening up new opportunities for people who are unable to attend in-person activities due to work, health, family, or caring responsibilities, and those who are geographically isolated, to take a full part in the life of the church through integrated online programming.
- Widening the number of people actively involved in congregational life by offering opportunities for people to take on leadership roles, to help facilitate and actively participate in a varied programme of small group activities in-person and online, and to volunteer for tasks which support the life of the church.

- The on-going maintenance and improvement of our church building and its facilities.
- Hiring space to groups whose activities are in accord with our ethos and enabling some local groups to use our building at low cost.
- Encouraging congregation members to participate in national Unitarian events, both in-person and online, in order to forge links with our wider movement.

Future Aims and Objectives

These objectives will continue to shape the trustees' future plans, with a renewed focus on developing high-quality hybrid activities which are accessible to both in-person and online congregation members, and a continuing emphasis on maintaining and improving facilities within our building. As always, we commit ourselves to welcoming all who seek an open-minded and open-hearted spiritual community, reaching out to work with others, and connecting with other local groups for the benefit of our wider community.

Risks

The major risk is generating enough income to finance appropriate levels of staffing to facilitate the continuing ministry of the church and its future development. The trustees and staff have worked to encourage donations and to reduce costs during this time of ongoing global uncertainty. Trustees continue to review the risks to which the charity is exposed, systems have been established to mitigate those risks, and temporary financial losses are being managed prudently in order to ensure longer term recovery.

Financial Review

The results for the year are set out in the statement of financial activities on page 6 and the position at the end of the year is shown in the balance sheet on page 7. The total income for the year was £240,194, compared to £178,891 in 2022 and expenditure was £140,131 compared to £161,486 in 2022, which resulted in a surplus of £134,829 (2022: deficit of £45,336) after the net gain on the revaluation of investments of £34,766 (2022: loss of £62,741). Excluding gains and losses on investments a surplus of £100,063 for the year was achieved compared to £17,405 in 2022.

Policy on Reserves

The Church's unrestricted funds at 31 December 2023 were £807,229 of which £10,502 was held in fixed assets leaving free reserves of £796,727. The church has invested most of the reserves in funds expected to give a reasonable rate of interest, while keeping accessible enough to cover three month's running costs, and to fund anything but very major repairs to the building.

Restrictions on Funds

All Funds/Trusts under the control of the Trustees are for the benefit of the Church other than Carlisle Income Fund (income may be expended at the sole discretion of the Minister) and Stock Bequest (income must be used for Church music). We are working towards merging the small trusts, except the Stock Bequest and the Lindsey Hall Trust, into the main Essex Church charity, in which case Carlisle Income Fund will be replaced by a sum from general church funds, agreed by the trustees, being set aside for the minister's discretionary use.

Investment Performance

Having consulted financial advisors attached to the Unitarian and Free Christian General Assembly, the church divided their financial reserves between short and long-term investments, bearing in mind their duty to invest safely and sensibly.

Trustees' responsibilities

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Charity law requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the

income and expenditure, of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently.
- observe the methods and principles in the Charities SORP FRS 102.
- make judgements and estimates that are reasonable and prudent.
- state whether applicable United Kingdom Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved on behalf of the Trustees:

.....
Liz Tuckwell
Chair of the Congregation

Date:

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

I report to the trustees on my examination of the accounts of the Essex Unitarian Church (the Charity) for the year ended 31 December 2023.

Respective responsibilities of trustees and examiner

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

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

Independent examiner's statement

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

- (1) accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- (2) the accounts do not accord with those records; or
- (3) the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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

Samantha Wells FCA CTA
LINDEYER FRANCIS FERGUSON LIMITED
Chartered Accountants

Date:

North House
198 High Street
Tonbridge
Kent TN9 1BE

ESSEX UNITARIAN CHAPEL AND MINISTERS HOUSE

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2023

		2023 Unrestricted Funds £	2023 Endowment Funds £	2023 Restricted Funds £	2023 Total Funds £	2022 Total Funds £
Income from:						
Donations and legacies		62,240	-	-	62,240	14,563
Investments:						
Dividends		13,571	-	6,565	20,136	18,484
Bank interest		4,777	-	-	4,777	2,236
Other trading activities:						
Lettings income		153,041	-	-	153,041	143,608
Total income		233,629	-	6,565	240,194	178,891
Expenditure on:						
Raising funds	2	46,840	-	-	46,840	65,255
Charitable activities	3	91,308	-	-	91,308	96,231
Total expenditure		138,148	-	-	138,148	161,486
Net (loss)/gain on investments	7	34,336	(311)	741	34,766	(62,741)
Net (expenditure)/income		129,817	(311)	7,306	136,812	(45,336)
Transfers between funds	11	6,565	-	(6,565)	-	-
Net movement in funds		136,382	(311)	741	136,812	(45,336)
Reconciliation of funds:						
Funds brought forward		672,830	1,371,764	117,111	2,161,705	2,207,041
Funds carried forward	11	809,212	1,371,453	117,852	2,298,517	2,161,705

In the previous year income included restricted dividends of £6,199 and net losses on investments included losses of £8,499 on restricted funds and £2,529 on endowment funds.

ESSEX UNITARIAN CHAPEL AND MINISTERS HOUSE

BALANCE SHEET AS AT 31 DECEMBER 2023

	Notes	2023 Total Funds £	2022 Total Funds £
Fixed assets			
Tangible assets	6	1,333,211	1,329,955
Investments	7	630,635	590,829
		1,963,846	1,920,784
Current assets			
Debtors	8	23,917	42,180
Cash at bank and in hand	9	342,358	258,115
		366,275	300,295
Creditors : amounts falling due within one year	10	33,587	59,374
		33,587	59,374
Net current assets		332,688	240,921
Total net assets		2,296,534	2,161,705
The funds of the charity			
Endowment funds	11	1,371,453	1,371,764
Restricted income funds	11	117,852	117,111
Unrestricted funds	11	809,212	672,830
		2,298,517	2,161,705

Approved by the trustees on and signed on their behalf by:

.....
Elizabeth Tuckwell

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

1 Accounting policies

Accounting convention

The financial statements have been prepared in accordance with the requirements of the Charities Act 2011, the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) (Charities SORP FRS 102) and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

The Essex Unitarian Church meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

There are no material uncertainties about the charity's ability to continue, and so the going concern basis of accounting has been adopted.

The financial statements are prepared in pounds sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest pound.

Income

Donations are recognised when the charity has entitlement to the funds, any performance conditions attached to the funds have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from legacies is recognised when there has been a grant of probate, the executors have established that there are sufficient assets in the estate to pay the legacy, and any conditions attached to the legacy are within the charity's control or have been met.

Grant income is recognised when a formal offer is made in writing to the Society, unless the grant contains terms and conditions which must be met before the charity is entitled to the funds.

Income from investments, is stated at the amount receivable.

Lettings income is recognised on a receivable basis.

Expenditure

Expenditure is recognised when there is a legal or constructive obligation to transfer resources to a third party, settlement is probable and the amount can be measured reliably. Expenditure is stated gross of irrecoverable VAT and has been classified under headings that aggregate all costs related to the category.

Support costs are allocated between raising funds and charitable activities based on the usage of the building.

Financial instruments

Other than investments, the charity only has financial instruments of a kind that qualify as basic financial instruments. Short term debtors and creditors are measured at their settlement value. Any losses from impairment are recognised in the statement of financial activities.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

1 Accounting policies continued

Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for any other purpose.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The aim and use of each restricted fund is set out in the notes to the financial statements.

Endowment funds represent those assets which must be held permanently by the charity, principally the church building and the investments. The income arising on The Carlisle endowment fund can be spent at the discretion of the minister. The income arising on the other endowment funds can be used in accordance with the objects of the charity and is included as unrestricted income.

Tangible fixed assets

Fixed assets (excluding investments and the freehold property) are stated at cost less accumulated depreciation. The costs of minor additions, or those costing below £400 are not capitalised.

Fixtures, fittings and works of art are depreciated at rates of 10% or 20% on cost per annum, depending on the estimated useful life of the asset. Computer equipment is depreciated on a straight line basis over 3 years.

Freehold property is included at the balance sheet at its deemed cost plus the cost of subsequent improvements. The freehold property is not depreciated as in the opinion of the trustees the estimated residual value and useful economic life of the property are sufficiently high that any depreciation would be immaterial.

Investments

Investments held are stated at fair value. All movements in valuation are taken to the Statement of Financial Activities.

Pension costs

The charity contributes to the Ministers Pension Fund. The assets of the scheme are held separately from those of the charity in an independently administered fund. The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. However because it is not possible to attribute the scheme's assets and liabilities to specific employees, its contributions are accounted for as if it were a defined contribution scheme. The pension cost charge represents contributions payable by the charity to the fund totalling £NIL (2022: £NIL).

The most recent actuarial valuation was carried out on 31 December 2019. The valuation revealed a deficit of £379,000 and a deficit recovery plan was put in place to increase contributions to the fund from members.

The charity also operates a defined contribution scheme for the benefit of the other employees. Contributions payable are charged to the Statement of Financial Activities in the year they are payable. The charge for the year was £3,619 (2022: £3,362).

Status

The Church is a registered charity in England and Wales. The address of the registered office is given in the Report of the Trustees.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

1 Accounting policies continued

Significant estimates and judgements

The key sources of estimation uncertainty at the balance sheet date relate to the assessment of the useful life and the residual value of the charity's freehold property, which is included in the financial statements at its cost of £1,322,709 including land. The trustees consider that the charity will make use of the property for at least 50 years, and that, because they intend to maintain the property to at least its current condition, the value of the property in today's prices if it were at the end of its useful life is not less than its cost.

2 Expenditure on raising funds

	2023 Total Funds £	2022 Total Funds £
Staff costs	12,375	13,768
Support costs (Note 4)	34,465	51,487
	46,840	65,255

3 Expenditure on charitable activities

	2023 Total Funds £	2022 Total Funds £
Staff costs	48,281	45,529
Staff courses & training	4,576	3,374
Congregational costs	3,888	455
Music	11,060	7,204
Donations, grants & projects	2,232	5,359
Support costs (Note 4)	21,271	34,310
	91,308	96,231

4 Support costs

	2023 Total Funds £	2022 Total Funds £
Insurance	4,410	4,056
Utilities	9,881	8,960
Cleaning	4,340	3,320
Repairs and maintenance	6,169	40,132
Office costs	24,495	19,918
Professional Fees	354	2,400
Depreciation	2,402	845
<i>Governance costs</i>		
Fees paid to examiner:		
Independent Examination fees	2,400	2,880
Accountancy and payroll fees	1,285	3,286
	55,736	85,797

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

5 Employee costs

There was an average of two employees in the financial year (2022: 2). The significant volume of voluntary contribution to the life of the Church by members of the congregation is not quantified in these accounts.

	Ministry £	Church Running £	2023 Total £	2022 Total £
Ministry Coordinator	12,484	-	12,484	38,110
Minister	27,260		27,260	-
Warden	-	12,021	12,021	12,553
Congregational Development Coordinator	3,602	-	3,602	584
Social security costs	-	-	-	1,411
Pension contributions	3,265	354	3,619	3,362
Employee costs	46,611	12,375	58,986	56,020
Locum Preachers	1,670	-	1,670	1,310
Co-Host Fees	1,983	-	1,983	1,967
Total staff costs	50,264	12,375	62,639	59,297
Average number of staff:				
31 December 2023	1	1	2	
31 December 2022	1	1	2	

No employee earned over £60,000 during the year.

Key management personnel are considered to be the trustees, the ministry coordinator, the treasurer and the churchwarden. Total remuneration to key management personnel in 2023 was £46,611 (2022: £42,251.)

The trustees are not remunerated. Fees are paid to trustees for officiating at services and preaching. During the year the following fees were paid to two trustees for such services: choir fees £210 (2022: £350), Conference Delegate Fees £426 (2022: £Nil) and Co-Host fees £30 (2022: £210)

There are no other related parties to disclose.

ESSEX UNITARIAN CHAPEL AND MINISTERS HOUSE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

6 Fixed tangible assets

	Freehold Property £	Fixtures & Fittings £	Total £
Cost			
At 1st January 2023	1,322,709	88,313	1,411,022
Additions	-	5,658	5,658
At 31st December 2023	1,322,709	93,971	1,416,680
Depreciation			
At 1st January 2023	-	81,067	81,067
Charge for the year	-	2,402	2,402
At 31st December 2023	-	83,469	83,469
Net Book Value			
At 31st December 2023	1,322,709	10,502	1,333,211
At 31st December 2022	1,322,709	7,246	1,329,955

The Freehold property relates to the Essex Church building in Palace Gardens Terrace.

7 Listed investments

	General Fund £	The Stock Bequest £	The Carlisle Fund £	Endowment Funds £	Total £
Market value at 1 January 2023	454,773	116,648	12,142	7,266	590,829
Add: Additions at cost	416,174	-	-	-	416,174
Less: Disposals	(403,313)	(7,822)	-	-	(411,135)
Net losses on revaluation	34,336	741	(990)	679	34,767
Market value at 31 December 2023	501,971	109,567	11,152	7,945	630,635

Non-UK investments total £84,129 as at the year end. UK investments total £543,932.

8 Debtors

	2023 £	2022 £
Trade debtors	18,135	35,019
Other debtors	3,023	2,253
Prepayments	2,759	4,908
	23,917	42,180

ESSEX UNITARIAN CHAPEL AND MINISTERS HOUSE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

9 Cash at bank and in hand

	2023	2022
	£	£
Cash at bank and on deposit	287,573	254,617
Cash held for rent deposit (see below)	4,481	4,398
Cash held by Stockbroker	50,304	(900)
	<u>342,358</u>	<u>258,115</u>

This balance represents a rental deposit received from Lucy Williamson under a revised Rent Security Deposit Deed dated August 2007. According to the revised terms of the Deed, the deposit represented half of the revised annual rent in the prior period, and approximately one month's rent for the current period, and must be held in an interest bearing account in the name of the trustees. All interest earned on this account is payable to Miss Williamson on written request.

10 Creditors : amounts falling due within one year

	2023	2022
	£	£
Social security & pensions	233	125
Accounts Payable	7	4,671
Accruals and deferred income	28,166	46,780
Other creditors	700	3,400
Rent deposit	4,481	4,398
	<u>33,587</u>	<u>59,374</u>

Income is deferred on the letting of the nursery billed quarterly and other room hires billed in advance. Movement on deferred income is as follows:

	2023	2022
	£	£
As at 1 January	4,620	4,620
Released	(4,620)	(4,620)
Additions	23,396	37,827
	<u>23,396</u>	<u>37,827</u>

ESSEX UNITARIAN CHAPEL AND MINISTERS HOUSE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

11 Fund analysis

Current year	Brought forward	Income	Expenditure and net gain/(loss) on investments	Transfers	Carried forward
Endowment funds	1,371,764	-	(311)	-	1,371,453
Restricted funds	117,111	6,565	741	(6,565)	117,852
Unrestricted funds	672,830	233,629	(103,812)	6,565	809,212
Total Funds	2,161,705	240,194	(103,382)	-	2,298,517

Endowment Funds

Permanent Endowment	1,316,255	-	-	-	1,316,255
Carlisle Capital Fund	10,542	-	(990)	-	9,552
Theophilus Lindsey	2,378	-	-	-	2,378
Percival North	535	-	-	-	535
Harriet Pearson	1,464	-	-	-	1,464
Thomas Scott	2,162	-	-	-	2,162
Mrs M L Whyte	2,825	-	-	-	2,825
Lindsey Hall	35,603	-	679	-	36,282
Total endowment funds	1,371,764	-	(311)	-	1,371,453

The endowments listed above comprise the original charity, known from 1793 as the Essex Unitarian Chapel and Minister's House, together with a number of other charities founded between the 19th and 20th centuries. These have been brought together by a number of Schemes of the Charity Commissioners, the most recent dated 18 April 1986. Under the terms of the Scheme, these charities are administered as a single charitable body. The smaller charities are accounted for as Endowment Funds, with the exception of the Stock bequest (for the Choir Fund).

The permanent endowment fund consists of the deemed cost of the property from which the charity operates and is not a readily convertible asset.

Restricted funds

Restricted funds relate to the A R Stock Bequest Fund which is held for the use of the choir. During the year transfers of £6,565 (2022: £6,199) were made from this fund to unrestricted funds because any income arising from the investments can be used at the discretion of the trustees.

ESSEX UNITARIAN CHAPEL AND MINISTERS HOUSE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

11 Fund analysis (continued)

Prior year	Brought forward	Income	Expenditure and net gain/(loss) on investments	Transfers	Carried forward
Endowment funds	1,374,293	-	(2,529)	-	1,371,764
Restricted funds	125,610	6,199	(8,499)	(6,199)	117,111
Unrestricted funds	707,138	172,692	(213,199)	6,199	672,830
Total Funds	2,207,041	178,891	(224,227)	-	2,161,705

Endowment Funds

Permanent Endowment	1,316,255	-	-	-	1,316,255
Carlisle Capital Fund	12,115	-	(1,573)	-	10,542
Theophilus Lindsey	2,378	-	-	-	2,378
Percival North	535	-	-	-	535
Harriet Pearson	1,464	-	-	-	1,464
Thomas Scott	2,162	-	-	-	2,162
Mrs M L Whyte	2,825	-	-	-	2,825
Lindsey Hall	36,559	-	(956)	-	35,603
Total endowment funds	1,374,293	-	(2,529)	-	1,371,764

12 Analysis of net assets between funds

	Unrestricted Funds 2023 £	Endowment Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £
Current year				
Tangible assets	10,502	1,322,709	-	1,333,211
Investments	501,971	19,097	109,567	630,635
Net assets	294,756	29,647	8,285	332,688
	807,229	1,371,453	117,852	2,296,534
	Unrestricted Funds 2022 £	Endowment Funds 2022 £	Restricted Funds 2022 £	Total Funds 2022 £
Prior year				
Tangible assets	7,246	1,322,709	-	1,329,955
Investments	454,773	19,408	116,648	590,829
Net assets	210,811	29,647	463	240,921
	672,830	1,371,764	117,111	2,161,705

Chair of Trustees and Management Committee's Report

A Ministerial Appointment Committee, comprised of members of the management committee, led the process for appointing a new Minister in early 2023. Jane Blackall, who had previously been serving as our Ministry Coordinator during the period of interregnum, was eventually and happily appointed as our new Minister in May 2023. The congregation was consulted on a new church programme going forward and the committee agreed that Jane could implement the proposals that arose.

The committee agreed that we would have a part-time supporting post to assist the new Minister once the minister was in place. A subcommittee was set up to develop a job description for this role. A search also started for a tech/audio visual assistant. There were a couple of potential candidates, but no one was able to take on the position at this time, unfortunately.

In the summer we held a special "End of an Era" Service, followed by a lunch, for Sarah Tinker and Harold Lorenzelli. This was a postponed marking of Sarah's retirement, and a grateful thanks to Harold for his long-standing church singing commitment, which came to an end.

The renewal of the nursery lease was progressed, and the hope is that the lease will be finalised in Spring 2024.

We had changes and continuations with the management and running of the church. Ramona is still the warden and still hosting the tech for Sunday Services. Sarah Tinker is still helping out with services about once a month. Brian Ellis continued to do sterling work on the Premises Subcommittee and acting as the ad hoc handyman around the church. Jeannene Powell stepped down as Chair and Liz Tuckwell took over this role in October 2023. Charlotte Chanteloup left as a trustee but stayed on the management committee. Maria Petnga-Wallace stepped down as a trustee due to moving further away. Mindful Business Services (MBS) is still continuing to work with us in support of our administrative processes.

We had some changes and continuations to our co-hosting team in 2023. Charlotte continued to organise the co-hosting rota and Jeannene continued to co-host. Hannah King, Maria Petnga-Wallace, and Rachel Hills left the team while Shari McDaid joined it. Liz Tuckwell took over organising the coffee rota. Marianne Harvey, Juliet Edwards, Julia Alden, David and Patricia Brewerton, Hannah King and Carolyn Appleby have all supported the church by making coffee and greeting.

Sadly, two long standing members of our congregation died in 2023, Veronica Needa and Carole Grace, they will be much missed. We were also sad to learn of the death of Jill Inskip, who was a long-standing friend of Essex Church, and who very kindly left us a bequest in her will.

I'd like to close by thanking trustees and members of the management committee and all those not mentioned by name, members, and friends of Essex Church, for all that you do and contribute to sustain our collective community and life of our beloved church.

Jeannene Powell and Liz Tuckwell
Chairs of the Congregation
(Jeannene to September 2023, Liz from October 2023)

Treasurer's Report

The church continues to be in a strong financial situation. The hire of our rooms provides most of our income. In addition to this we receive a considerable amount of money from Lloyd Williamson school together with a valuable income from the rental of the manse flat. We are also very grateful to those members who continue to donate to the work of Essex Church. This year we received two legacies from supporters who have sadly passed away – £53,500 from Diana Ward and £500 from Jill Inskip – it's great to know that Essex Church meant so much to them that they wished to remember us in their wills.

There has been a significant change in how we manage our investments. The Carlisle Fund and the Stock Bequest Fund had been managed by Quilter Cheviot for some years on an Advice and Dealing Service. In order to make the most of our investments and to ensure that they reflect our ethical values we have now amended this Service to a Discretionary Portfolio Service and all monies have been invested in Quilter Cheviot's Climate Assets Balanced Fund. The Stock Bequest Fund has been liquidated and closed and the proceeds of this Fund have also been invested in the Climate Assets Fund. This investment is managed in such a way as to ensure that the income remains identifiable and available should it be needed for any music expenditure.

To make the task for myself and any future Treasurer simpler it has been decided that our other investments should be liquidated and reinvested in Quilter Cheviot's Climate Assets Balanced Fund. Furthermore, as our current account with Charities Aid Foundation is frequently larger than is desirable, we have decided that income from these investments be re-invested rather than paid into our current account. We can always change this arrangement if it becomes necessary.

We are sorry that Jeannene Powell was only briefly able to serve in the newly-created role of Community Development Officer (at the time of writing, in early 2024, she has stepped down from the role due to a change in her family commitments) but thank her for her continued support of the congregation. We will once again be looking to employ some part-time assistance for our minister during the coming months and are confident that our financial situation allows for this.

A new bank account with Lloyds Bank was opened during the year to act as a petty cash account for our Warden to use to cover daily building requirements. We are very fortunate in having Ramona Cristea as our Warden and appreciate everything she does for us. We are also extremely grateful to Brian Ellis who assists Ramona in looking after the building and cleans it when our regular cleaner is away. I am sure Brian would love to share the task of caring for the building with anyone else who has some time on their hands.

Finally, when I took on the role of Treasurer it was for a three-month trial period. This ended a long time ago and I have been very happy to continue in the role. As I shall be 85 in 2025 I feel that I should stand down and offer this role to someone new as from next year's AGM.

Patricia Brewerton
Congregational Treasurer

Minister's Report

After several years of upheaval, 2023 was a year in which things began to settle, and we were able to start making more definite plans for the future of our congregation. I was delighted and honoured to be appointed as Minister of Kensington Unitarians in May. I look forward to serving Essex Church, my home congregation for nearly 25 years already, and leading this historic community through this next chapter of its story, as we adapt and evolve to meet the needs of a changing world.

In autumn, I invited members of the congregation to contribute short statements of our shared values, and how we put them into action in the real world, from which I assembled a shared expression of our congregational vision, to be included in the Induction Service to mark the start of this new era of ministry. This service was due to take place in October 2023 but sadly had to be postponed until the new year as I became unwell with Covid-19 just days before the originally scheduled date.

Towards the end of 2023 we carried out a congregational consultation to discern what our priorities should be when making plans to expand the programme of church events in the coming year. As a result we planned to offer a mix of some in-person activities and some online activities to reflect the hybrid nature of our current congregation. We re-launched a monthly in-person Heart and Soul contemplative spiritual gathering, and planned to re-start monthly Sunday Conversations, as well as continuing the monthly Poetry Group led by Brian Ellis, and monthly singing class led by Margaret Marshall. We also started up a Community Singing group in autumn, at the initiative of local musician Brian Eno, who leads fortnightly sessions for us, and we have made plans to team up with the Many Voices LGBTQ+ singing group led by Tati Howell and Gaynor Harper. Our online Heart and Soul gatherings are still going strong and drawing in new people from all over the country and beyond. We made plans to launch a 'Better World Book Club' in the new year to expand our online offering and will also be offering 'Mini-Retreats' which will be run bi-monthly, online on a Saturday, then repeated in-person on Sunday, to broaden our reach.

While we are keen to offer a varied programme of activities, we are mindful of the need to balance this desire with an awareness of what is realistically sustainable to put on, given our capacity in terms of staff and volunteers, and indeed the levels of interest in participating in these events from within and beyond the current congregation. From January to May we ran a group exploring the collection of talks from Hucklow Summer School: *'Why Are We Here? Discerning our Unitarian Mission in an Upturned World'*. This helped us to focus on pertinent questions during our time of congregational transition but we noted that people seemed less keen to commit to a multi-session course than they might have done in the past. We brought our online midweek coffee-morning to an end in spring; this had been a popular event during pandemic lockdowns but attendance was irregular and declining as people re-engaged with alternative weekday activities. The West London GreenSpirit group also decided to wind up their activities in late summer, after Sarah Tinker stepped down from her role in coordinating their programme, but we nonetheless held a winter solstice gathering, with a concert by Marilisa Valtazanou, and a hybrid solstice sharing circle, and I am sure we will continue to incorporate earth-centred spirituality in our activities.

This year we got into our stride with hybrid worship, and can be proud of the quality and professionalism of our offering, which has been commented on by numerous visitors who compare it favourably to what's being achieved elsewhere. Many thanks to our regular tech-hosts, Ramona Cristea and Jeannene Powell, and to our team of co-hosts, ably coordinated by Charlotte Chanteloup, and also including Hannah King, Sonya Leite, Shari McDaid, Maria Petnga-Wallace, and Jeannene Powell, who enable us to maintain such high standards, and offer a warm welcome to everyone joining services live and online from afar. This has also enabled us to help out other UK congregations who are short of worship leaders as they can 'beam in' to ours. At the time of writing we have built up an archive of over 200 videos of past services on our YouTube channel which are a great resource and 'shop window' for people curious about Unitarianism to find out more about who we are and what we do. Numbers attending our Sunday services are quite variable but seemed to be on an upward trend in the latter part of the year.

In December 2023 we freshened up our on-street appearance with a brand-new sign for the church. I also designed a range of new flyers and posters to promote our various activities and updated the photo-board of church members in the foyer. Next year I hope to overhaul the website and work towards producing a congregational handbook to help orient newcomers.

Thanks to all who led worship during the year: visiting ministers Michael Allured, Stephanie Bisby, Rory Castle-Jones, Cody Coyne, Laura Dobson, Sheena Gabriel, and our own Sarah Tinker; guest speakers Eleanor Chiari, Ann Howell, and Lizzie Kingston-Harrison; and all who contributed reflections to our congregational services: Julia Alden, Carolyn Appleby, Patricia Brewerton, Alex Brianson, David Carter, Charlotte Chanteloup, Roy Clark, Heidi Ferid, Cheryl Glinwell, Pat Gregory, Karen Hill-Jones, Harold Lorenzelli, Maria Petnga-Wallace, Jeannene Powell, and Michaela von Britzke. I am also grateful to all those who gave readings, contributed to interactive services, or helped out by making coffee, welcoming newcomers, shifting chairs, and organising potluck lunches; special mention to Liz Tuckwell for all her work in coordinating the volunteering rotas.

There have been a number of changes to our roster of musicians this year. Harold Lorenzelli stepped down from his fifty-year involvement with church music in the summer. Both of our long-standing pianists have also moved on in 2023: Sandra Smith was sadly unable to return as a result of her ongoing health issues, and Peter Crockford announced his departure in autumn. I am grateful to all three for their many years of dedicated service to the church. We are very lucky to have connected with two excellent new pianists, Andrew Robinson and George Ireland, who play for us regularly, and we are also grateful to Brian Parsons, Clive Pollard, Evi Wang, and Xiaowen Shang, who have all kindly stepped in to cover occasional Sundays. Benjie del Rosario's presence on Sunday mornings, to help support our congregational singing, has been much appreciated. We have enjoyed a splendid range of music from regular instrumentalists Abby Lorimier (cello), Holly Redshaw (bassoon), Benjie del Rosario (clarinet), Jess Scott (flute), and occasional appearances from our quartet of singers (including at various times Margaret Marshall, Lucy Elston-Panter, Benjie del Rosario, Harold Lorenzelli, Trevor Alexander, and Edwin Dizer), Georgia Dawson (horn), Toby Morgan (guitar), Jenny Sturt (viola), Xinyue Wang (violin), Gavin Stewart (flute), and the Kyan Quartet comprising Naomi Warburton (violin I), Sydney Mariano (violin II), Wanshu Qiu (viola), and Simon Guémy (cello).

As ever, it feels important to emphasise how much our continued existence depends on the efforts of dedicated volunteers. I would to thank our committee members and trustees for their commitment and good cheer through this time of transition. Many thanks to our former Chair, Jeannene Powell, who steered us through most of 2023, crucially including the ministerial appointment process, before stepping down in order to join the staff team as our 'Congregational Development Coordinator'. Sadly, at the time of writing, Jeannene has had to step down from her staff role due to a change in her family commitments, but I am glad that she will return to the committee, as she is a stalwart of our congregation and her contribution is immense. Thanks also to our new Chair, Liz Tuckwell, for stepping up into that role while still serving as rota coordinator and librarian. Many thanks to Patricia Brewerton, our Treasurer, who has been so diligent in organising our finances and getting us on a good footing for the future, and who is always ready with a word of encouragement when it is most needed. Thanks to Brian Ellis for his supportive presence and all he quietly does to tend to our church building. It has been a delight to work alongside Ramona Cristea who is such a cheerful presence and always so willing to help keep the show on the road. Thanks also to Wendrie Heywood, Andrea Williams, and the team at Mindful Business Services (MBS) for their administrative support.

I want to express particular gratitude to everyone who has quietly given me personal encouragement during the year. Life has been challenging on several fronts in the last year or two and your support has been so important during the tough times. Much gratitude to our former minister Sarah Tinker for continuing to be there for me as a sounding board and a dear friend.

During the year I continued to make a contribution to the wider Unitarian denomination on behalf of our congregation through my ongoing role as convenor of the panel organising Hucklow Summer School. After three years of online-only provision, the event returned to the Nightingale Centre in 2023, with a parallel online programme being offered for the first time. I will also be commissioning editor of a volume of collected talks from Hucklow Summer Schools 2022-23 which is due to be published by the Lindsey Press in early 2024 as *'Right Relationship in the Real World: Learning to Live by our Unitarian Values'*.

Our community suffered three very sad losses this year, with the deaths of Jill Inskip in March, Veronica Needa in April, and Carole Grace in November. Though not a member of this church, Jill was a long-standing friend of the congregation, as the church had supported her to do social work in the Kensington area many years ago, and she maintained a connection and regularly came to our AGMs for decades after the project had ceased, as a sign of her gratitude to Essex Church. Veronica was a huge presence in our congregation, and will be greatly missed, not just by our community in Kensington but by her friends the world over. Carole had been unable to come to church in recent years, being in residential care with dementia, but is fondly remembered for her keen intellect, her deep concern for social justice, and her sense of fun.

Finally, I hope that everyone who has supported the church in any way knows that they are much appreciated, even if not named. The church belongs to us, its members, and its ongoing work and witness depends on each of us playing our part. As we say at the end of our announcements every week: the congregation very much has a life beyond Sunday mornings, and we encourage you to keep in touch, look out for each other, and do what you can to nurture supportive connections.

Rev. Dr. Jane Blackall
Minister

ESSEX UNITARIAN CHAPEL AND MINISTER'S HOUSE

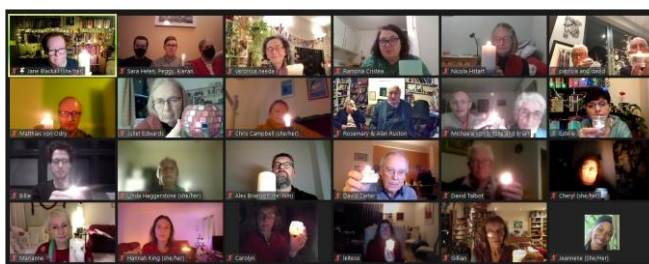
England & Wales - Charity number 230789

Accounts



Kensington Unitarians

112 Palace Gardens Terrace, Notting Hill Gate, London W8 4RT



— Annual Report 2022 —

Essex Unitarian Chapel and Minister's House

Annual Report for the year ended 31st December 2022

Name of Charity

Essex Unitarian Chapel and Minister's House and Other Charities, as shown, known locally as Kensington Unitarians, 112 Palace Gardens Terrace, Kensington, London W8 4RT.

Charitable Registration

The church is registered as Charity number 230789. The original governing instrument is a conveyance dated 7th January 1783 and modified by schemes dated 9th December 1884, 15th January 1973 and 18th April 1986, which last incorporated the remaining eight charities.

Trustees

John Humphreys (chair) (resigned 26 October 2022),
Jeannene Powell (chair) (appointed 26 October 2022)
Patricia Brewerton (treasurer) (appointed 29 May 2022)
Brian Ellis
Heidi Ferid-Hands
Harold Lorenzelli
Howard Hague
Maria Petnga-Wallace (appointed 26 October 2022)
Patricia Brewerton (appointed 26 October 2022)
Charlotte Chanteloup (appointed 26 October 2022, resigned 17 March 2023)
Liz Tuckwell (appointed 26 October 2022)

The Custodian Trustee is the British and Foreign Unitarian Association Incorporated.

Management Committee

Minister

Vacant

Treasurer

Patricia Brewerton, 5 Valerio Mews, London, N1 4FB

Warden

Jenny Moy (until 31 January 2022)
Then Ramona Cristea (May 2022 – present)
Warden's Flat, 112 Palace Gardens Terrace, London W8 4RT

Secretary/Ministry Coordinator Jane Blackall, 20 Manchester Grove, London E14 3BG

Independent Examiner

Samantha Wells FCA CTA
Lindeyer Francis Ferguson Limited, Chartered Accountants
North House, 198 High Street, Tonbridge, Kent, TN9 1BE

Investment Advisers

Citi Quilter, 4th Floor, The Pinnacle, 73 King Street, Manchester, M2 4NG

Bankers

CAF Bank Ltd, 25 King's Hill Avenue, King's Hill, West Malling, Kent,
ME19 4TA

Essex Unitarian Chapel and Minister's House

Annual Report for the year ended 31st December 2022

The Trustees submit their annual report together with the financial statements of Essex Unitarian Church for the year ended 31 December 2022. The Trustees have adopted the provisions of "Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities in preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) (Charities SORP FRS 102).

The Charity's Purpose and Objectives:

Charitable Purpose and Policies

The purpose of the charity is to perpetuate public worship and to celebrate divine service every Sunday in the Unitarian manner.

Public Benefit

The Trustees have had due regard to the guidance issued by the Charity Commission on public benefit when reviewing the charity's objectives and planning future activities.

Aims and Activities of the Charity

We are here to worship, to welcome spiritual seekers, to explore our diverse faith lives, to share our experiences, to learn from each other, and to offer companionship on life's journey (including visiting the sick and comforting the bereaved). We advance Unitarianism in West London and beyond for the benefit of the public through the holding of open Sunday services; celebrating rites of passage and multi-faith festivals; offering programmes for religious education, spiritual development, and social connection; producing and distributing Unitarian literature. The church also provides meeting spaces for other spiritual and social groups in accord with our progressive religious ethos.

Structure, Governance and Management

The running of the church is under the control of the management committee with the trustees having overall responsibility for finance and staff employment. Trustees are appointed by invitation with a maximum number of 9 trustees to serve. They manage the charity by means of regular meetings, typically meeting eight times a year. The management committee is elected at the AGM with casual vacancies filled during the year. New trustees are given copies of the church accounts and previous Annual Reports along with a Charity Commission booklet explaining the responsibilities of trustees and a verbal explanation of how the church is organised.

The trustees who have served during the year are listed, with other key personnel, on page 1.

Review of Activities

During 2022 the trustees continued to work towards key objectives identified during previous AGMs and developed new initiatives in response to changes in the context in which we operate. In particular these objectives remain:

- Our commitment to maintaining a high standard in public progressive religious worship.
- Making our congregation visible to the wider world through further developing a high-quality presence in digital media.
- Opening up new opportunities for people who are unable to attend in-person activities due to work, health, family, or caring responsibilities, and those who are geographically isolated, to take a full part in the life of the church through integrated online programming.
- Widening the number of people actively involved in congregational life by offering opportunities for people to take on leadership roles, to join a varied programme of small group activities and to volunteer for tasks which support the life of the church.

- The on-going maintenance and improvement of our church building and its facilities.
- Hiring space to groups whose activities are in accord with our ethos and enabling some local groups to use our building at low cost.
- Encouraging congregation members to participate in national Unitarian events in order to forge links with our wider movement.

Future Aims and Objectives

These objectives will continue to shape the trustees' future plans, with a renewed focus on developing high-quality hybrid activities which are accessible to both in-person and online congregation members, and a continuing emphasis on maintaining and improving facilities within our building. As always, we commit ourselves to welcoming all who seek an open-minded and open-hearted spiritual community, reaching out to work with others, and connecting with other local groups for the benefit of our wider community.

Risks

The major risk is generating enough income to finance appropriate levels of staffing to facilitate the continuing ministry of the church and its future development. The trustees and staff have worked to encourage donations and to reduce costs during this time of ongoing global uncertainty. Trustees continue to review the risks to which the charity is exposed, systems have been established to mitigate those risks, and temporary financial losses are being managed prudently in order to ensure longer term recovery.

Financial Review

The results for the year are set out in the statement of financial activities on page 6 and the position at the end of the year is shown in the balance sheet on page 7. The total income for the year was £178,891, compared to £140,556 in 2021 and expenditure was £161,486 compared to £122,002 in 2021, which resulted in a deficit of £45,336 (2021: surplus of £82,475) after the net loss on the revaluation of investments of £62,741 (2021: gain of £63,291). Excluding gains and losses on investments a surplus of £17,405 for the year was achieved compared to £18,554 in 2021.

Policy on Reserves

The Church's unrestricted funds at 31 December 2022 were £672,830 of which £7,246 was held in fixed assets leaving free reserves of £665,584. The church has invested most of the reserves in funds expected to give a reasonable rate of interest, while keeping accessible enough to cover three month's running costs, and to fund anything but very major repairs to the building.

Restrictions on Funds

All Funds/Trusts under the control of the Trustees are for the benefit of the Church other than Carlisle Income Fund (income may be expended at the sole discretion of the Minister) and Stock Bequest (income must be used for Church music). We are working towards merging the small trusts, except the Stock Bequest and the Lindsey Hall Trust, into the main Essex Church charity, in which case Carlisle Income Fund will be replaced by a sum from general church funds, agreed by the trustees, being set aside for the minister's discretionary use.

Investment Performance

Having consulted financial advisors attached to the Unitarian and Free Christian General Assembly, the church divided their financial reserves between short and long-term investments, bearing in mind their duty to invest safely and sensibly.

Trustees' responsibilities

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Charity law requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the

income and expenditure, of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently.
- observe the methods and principles in the Charities SORP FRS 102.
- make judgements and estimates that are reasonable and prudent.
- state whether applicable United Kingdom Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved on behalf of the Trustees:

.....
Jeannene Powell
Chair of the Congregation

Date:

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

I report to the trustees on my examination of the accounts of the Essex Unitarian Church (the Charity) for the year ended 31 December 2022.

Respective responsibilities of trustees and examiner

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

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

Independent examiner's statement

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

- (1) accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- (2) the accounts do not accord with those records; or
- (3) the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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

.....
Samantha Wells FCA CTA
LINDEYER FRANCIS FERGUSON LIMITED
Chartered Accountants

Date:

North House
198 High Street
Tonbridge
Kent TN9 1BE

ESSEX UNITARIAN CHAPEL AND MINISTERS HOUSE

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2022

		2022 Unrestricted Funds £	2022 Endowment Funds £	2022 Restricted Funds £	2022 Total Funds £	2021 Total Funds £
Income from:						
Donations and legacies		14,563	-	-	14,563	8,430
Furlough Grant		-	-	-	-	7,037
Investments:						
Dividends		12,285	-	6,199	18,484	17,273
Bank interest		2,236	-	-	2,236	1,680
Other trading activities:						
Lettings income		143,608	-	-	143,608	106,136
Total income		172,692	-	6,199	178,891	140,556
Expenditure on:						
Raising funds	2	65,255	-	-	65,255	57,432
Charitable activities	3	96,231	-	-	96,231	64,570
Total expenditure		161,486	-	-	161,486	122,002
Net (loss)/gain on investments	7	(51,713)	(2,529)	(8,499)	(62,741)	63,921
Net (expenditure)/income		(40,507)	(2,529)	(2,300)	(45,336)	82,475
Transfers between funds	11	6,199	-	(6,199)	-	-
Net movement in funds		(34,308)	(2,529)	(8,499)	(45,336)	82,475
Reconciliation of funds:						
Funds brought forward		707,138	1,374,293	125,610	2,207,041	2,124,566
Funds carried forward	11	672,830	1,371,764	117,111	2,161,705	2,207,041

In the previous year income included restricted dividends of £5,309 and net gains on investments included gains of £15,234 on restricted funds and gains of £2,387 on endowment funds.

ESSEX UNITARIAN CHAPEL AND MINISTERS HOUSE

BALANCE SHEET AS AT 31 DECEMBER 2022

	Notes	2022 Total Funds £	2021 Total Funds £
Fixed assets			
Tangible assets	6	1,329,955	1,322,911
Investments	7	590,829	651,852
		1,920,784	1,974,763
Current assets			
Debtors	8	42,180	12,451
Cash at bank and in hand	9	258,115	238,545
		300,295	250,996
Creditors : amounts falling due within one year	10	59,374	18,718
		59,374	18,718
Net current assets		240,921	232,278
Total net assets		2,161,705	2,207,041
The funds of the charity			
Endowment funds	11	1,371,764	1,374,293
Restricted income funds	11	117,111	125,610
Unrestricted funds	11	672,830	707,138
		2,161,705	2,207,041

Approved by the trustees on and signed on their behalf by:

.....
Jeannene Powell

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

1 Accounting policies

Accounting convention

The financial statements have been prepared in accordance with the requirements of the Charities Act 2011, the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) (Charities SORP FRS 102) and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

The Essex Unitarian Church meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

There are no material uncertainties about the charity's ability to continue, and so the going concern basis of accounting has been adopted.

The financial statements are prepared in pounds sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest pound.

Income

Donations are recognised when the charity has entitlement to the funds, any performance conditions attached to the funds have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from legacies is recognised when there has been a grant of probate, the executors have established that there are sufficient assets in the estate to pay the legacy, and any conditions attached to the legacy are within the charity's control or have been met.

Grant income is recognised when a formal offer is made in writing to the Society, unless the grant contains terms and conditions which must be met before the charity is entitled to the funds.

Income from investments, is stated at the amount receivable.

Lettings income is recognised on a receivable basis.

Expenditure

Expenditure is recognised when there is a legal or constructive obligation to transfer resources to a third party, settlement is probable and the amount can be measured reliably. Expenditure is stated gross of irrecoverable VAT and has been classified under headings that aggregate all costs related to the category.

Support costs are allocated between raising funds and charitable activities based on the usage of the building.

Financial instruments

Other than investments, the charity only has financial instruments of a kind that qualify as basic financial instruments. Short term debtors and creditors are measured at their settlement value. Any losses from impairment are recognised in the statement of financial activities.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

1 Accounting policies continued

Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for any other purpose.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The aim and use of each restricted fund is set out in the notes to the financial statements.

Endowment funds represent those assets which must be held permanently by the charity, principally the church building and the investments. The income arising on The Carlisle endowment fund can be spent at the discretion of the minister. The income arising on the other endowment funds can be used in accordance with the objects of the charity and is included as unrestricted income.

Tangible fixed assets

Fixed assets (excluding investments and the freehold property) are stated at cost less accumulated depreciation. The costs of minor additions, or those costing below £400 are not capitalised.

Fixtures, fittings and works of art are depreciated at rates of 10% or 20% on cost per annum, depending on the estimated useful life of the asset. Computer equipment is depreciated on a straight line basis over 3 years.

Freehold property is included at the balance sheet at its deemed cost plus the cost of subsequent improvements. The freehold property is not depreciated as in the opinion of the trustees the estimated residual value and useful economic life of the property are sufficiently high that any depreciation would be immaterial.

Investments

Investments held are stated at fair value. All movements in valuation are taken to the Statement of Financial Activities.

Pension costs

The charity contributes to the Ministers Pension Fund. The assets of the scheme are held separately from those of the charity in an independently administered fund. The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. However because it is not possible to attribute the scheme's assets and liabilities to specific employees, its contributions are accounted for as if it were a defined contribution scheme. The pension cost charge represents contributions payable by the charity to the fund totalling £NIL (2021: £NIL).

The most recent actuarial valuation was carried out on 31 December 2019. The valuation revealed a deficit of £379,000 and a deficit recovery plan was put in place to increase contributions to the fund from members.

The charity also operates a defined contribution scheme for the benefit of the other employees. Contributions payable are charged to the Statement of Financial Activities in the year they are payable. The charge for the year was £3,362 (2021: £2,138).

Status

The Church is a registered charity in England and Wales. The address of the registered office is given in the Report of the Trustees.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

1 Accounting policies continued

Significant estimates and judgements

The key sources of estimation uncertainty at the balance sheet date relate to the assessment of the useful life and the residual value of the charity's freehold property, which is included in the financial statements at its cost of £1,322,709 including land. The trustees consider that the charity will make use of the property for at least 50 years, and that, because they intend to maintain the property to at least its current condition, the value of the property in today's prices if it were at the end of its useful life is not less than its cost.

2 Expenditure on raising funds

	2022 Total Funds £	2021 Total Funds £
Staff costs	13,768	33,221
Support costs (Note 4)	51,487	24,211
	65,255	57,432

3 Expenditure on charitable activities

	2022 Total Funds £	2021 Total Funds £
Staff costs	45,529	35,029
Staff courses & training	3,374	1,207
Congregational costs	455	324
Music	7,204	6,812
Donations, grants & projects	5,359	1,051
Support costs (Note 4)	34,310	20,147
	96,231	64,570

4 Support costs

	2022 Total Funds £	2021 Total Funds £
Insurance	4,056	3,841
Utilities	8,960	6,762
Cleaning	3,320	2,269
Repairs and maintenance	40,132	11,044
Office costs	19,918	12,290
Professional Fees	2,400	-
Depreciation	845	110
<i>Governance costs</i>		
Fees paid to examiner:		
Independent Examination fees	2,880	2,450
Accountancy and payroll fees	3,286	5,592
	85,797	44,358

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

5 Employee costs

There was an average of two employees in the financial year (2021: 4). The significant volume of voluntary contribution to the life of the Church by members of the congregation is not quantified in these accounts.

	Ministry £	Church Running £	2022 Total £	2021 Total £
Ministry Coordinator	38,110	-	38,110	31,339
Warden	-	12,553	12,553	21,216
Administration	-	584	584	2,462
Cleaner	-	-	-	7,186
Social security costs	1,190	221	1,411	638
Pension contributions	2,952	410	3,362	2,138
Employee costs	42,252	13,768	56,020	64,979
Locum Preachers	3,277	-	3,277	3,271
Total staff costs	45,529	13,768	59,297	68,250
Average number of staff:				
31 December 2022	1	1	2	
31 December 2021	1	3	4	

No employee earned over £60,000 during the year.

Key management personnel are considered to be the trustees, the ministry coordinator, the treasurer and the churchwarden. Total remuneration to key management personnel in 2022 was £42,251 (2021: £60,232.)

The trustees are not remunerated. Fees are paid to trustees for officiating at services and preaching. During the year the following fees were paid to two trustees for such services: choir fees £350 (2021: £70) and Co-Host fees £210 (2021: £Nil)

There are no other related parties to disclose.

ESSEX UNITARIAN CHAPEL AND MINISTERS HOUSE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

6 Fixed tangible assets

	Freehold Property £	Fixtures & Fittings £	Total £
Cost			
At 1st January 2022	1,322,709	87,899	1,410,608
Additions	-	7,889	7,889
Disposals	-	(7,475)	(7,475)
At 31st December 2022	1,322,709	88,313	1,411,022
Depreciation			
At 1st January 2022	-	87,697	87,697
Charge for the year	-	845	845
Disposals		(7,475)	(7,475)
At 31st December 2022	-	81,067	81,067
Net Book Value			
At 31st December 2022	1,322,709	7,246	1,329,955
At 31st December 2021	1,322,709	202	1,322,911

The Freehold property relates to the Essex Church building in Palace Gardens Terrace.

7 Listed investments

	General Fund £	The Stock Bequest £	The Carlisle Fund £	Endowment Funds £	Total £
Market value at 1 January 2022	504,768	125,147	13,715	8,222	651,852
Add: Additions at cost	1,718	-	-	-	1,718
Net losses on revaluation	(51,713)	(8,499)	(1,573)	(956)	(62,742)
Market value at 31 December 2022	454,773	116,648	12,142	7,266	590,829

Non-UK investments total £253,472 as at the year end. UK investments total £337,359.

8 Debtors

	2022 £	2021 £
Trade debtors	35,019	3,130
Other debtors	2,253	2,819
Prepayments	4,908	6,502
	42,180	12,451

ESSEX UNITARIAN CHAPEL AND MINISTERS HOUSE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

9 Cash at bank and in hand

	2022	2021
	£	£
Cash at bank and on deposit	254,617	235,064
Cash held for rent deposit (see below)	4,398	4,381
Cash held by Stockbroker	(900)	(900)
	<u>258,115</u>	<u>238,545</u>

This balance represents a rental deposit received from Lucy Williamson under a revised Rent Security Deposit Deed dated August 2007. According to the revised terms of the Deed, the deposit represented half of the revised annual rent in the prior period, and approximately one month's rent for the current period, and must be held in an interest bearing account in the name of the trustees. All interest earned on this account is payable to Miss Williamson on written request.

10 Creditors : amounts falling due within one year

	2022	2021
	£	£
Social security & pensions	125	514
Accounts Payable	4,671	-
Accruals and deferred income	46,780	13,518
Other creditors	3,400	305
Rent deposit	4,398	4,381
	<u>59,374</u>	<u>18,718</u>

Income is deferred on the letting of the nursery billed quarterly and other room hires billed in advance. Movement on deferred income is as follows:

	2022	2021
	£	£
As at 1 January	4,620	4,620
Released	(4,620)	(4,620)
Additions	37,827	4,620
	<u>37,827</u>	<u>4,620</u>
As at 31 December		

ESSEX UNITARIAN CHAPEL AND MINISTERS HOUSE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

11 Fund analysis

Current year	Brought forward	Income	Expenditure and net gain/(loss) on investments	Transfers	Carried forward
Endowment funds	1,374,293	-	(2,529)	-	1,371,764
Restricted funds	125,610	6,199	(8,499)	(6,199)	117,111
Unrestricted funds	707,138	172,692	(213,199)	6,199	672,830
Total Funds	2,207,041	178,891	(224,227)	-	2,161,705

Endowment Funds

Permanent Endowment	1,316,255	-	-	-	1,316,255
Carlisle Capital Fund	12,115	-	(1,573)	-	10,542
Theophilus Lindsey	2,378	-	-	-	2,378
Percival North	535	-	-	-	535
Harriet Pearson	1,464	-	-	-	1,464
Thomas Scott	2,162	-	-	-	2,162
Mrs M L Whyte	2,825	-	-	-	2,825
Lindsey Hall	36,559	-	(956)	-	35,603
Total endowment funds	1,374,293	-	(2,529)	-	1,371,764

The endowments listed above comprise the original charity, known from 1793 as the Essex Unitarian Chapel and Minister's House, together with a number of other charities founded between the 19th and 20th centuries. These have been brought together by a number of Schemes of the Charity Commissioners, the most recent dated 18 April 1986. Under the terms of the Scheme, these charities are administered as a single charitable body. The smaller charities are accounted for as Endowment Funds, with the exception of the Stock bequest (for the Choir Fund).

The permanent endowment fund consists of the deemed cost of the property from which the charity operates and is not a readily convertible asset.

Restricted funds

Restricted funds relate to the A R Stock Bequest Fund which is held for the use of the choir. During the year transfers of £6,199 (2021: £5,309) were made from this fund to unrestricted funds because any income arising from the investments can be used at the discretion of the trustees.

ESSEX UNITARIAN CHAPEL AND MINISTERS HOUSE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

11 Fund analysis (continued)

Prior year	Brought forward	Income	Expenditure and net gain/(loss) on investments	Transfers	Carried forward
Endowment funds	1,371,906	-	2,387	-	1,374,293
Restricted funds	110,376	5,309	15,234	(5,309)	125,610
Unrestricted funds	642,284	135,247	(75,702)	5,309	707,138
Total Funds	2,124,566	140,556	(58,081)	-	2,207,041

Endowment Funds

Permanent Endowment	1,316,255	-	-	-	1,316,255
Carlisle Capital Fund	10,753	-	1,362	-	12,115
Theophilus Lindsey	2,378	-	-	-	2,378
Percival North	535	-	-	-	535
Harriet Pearson	1,464	-	-	-	1,464
Thomas Scott	2,162	-	-	-	2,162
Mrs M L Whyte	2,825	-	-	-	2,825
Lindsey Hall	35,534	-	1,025	-	36,559
Total endowment funds	1,371,906	-	2,387	-	1,374,293

12 Analysis of net assets between funds

	Unrestricted Funds	Endowment Funds	Restricted Funds	Total Funds
Current year	2022	2022	2022	2022
	£	£	£	£
Tangible assets	7,246	1,322,709	-	1,329,955
Investments	454,773	19,408	116,648	590,829
Net assets	210,811	29,647	463	240,921
	672,830	1,371,764	117,111	2,161,705
Prior year	2021	2021	2021	2021
	£	£	£	£
Tangible assets	202	1,322,709	-	1,322,911
Investments	504,768	21,937	125,147	651,852
Net assets	202,168	29,647	463	232,278
	707,138	1,374,293	125,610	2,207,041

Chair of Trustees and Management Committee's Report

After a couple of years away from the church building, due to the Covid pandemic, we tentatively made plans to safely re-open our building for on-site worship this year. Having drawn congregation members from across the country through our Zoom service offerings, our first task was to set up the framework with which to offer hybrid services, which would provide both online and in-person attendees an interactive worship experience.

A new sound system was installed at the beginning of the year and the first fully hybrid service happened in March. With good feedback from in-person and online attendees, including visits from congregations such as Brighton Unitarians and Edinburgh Unitarians due to a shortage of worship leaders across the country, hybrid services moved from monthly to fortnightly then to weekly by the autumn of 2022.

I'd like to offer great thanks to our Ministry Coordinator, Jane Blackall, and those in the tech team for working out the logistics and becoming technically trained in order to set up and maintain this valuable way to be part of our community, whichever way people are able to attend.

Opening up our building for Sunday worship meant drawing on the skills and services of many valuable volunteers, from those who serve refreshments in the church building and host online conversations after the Sunday service, to those who greet visitors both in the building and online, and those who organise the rotas to make all these things possible. We're very grateful for all that you do to keep the church not only running, but welcoming too.

Of course, as in previous years, we've had changes and continuations with those involved in the running and management of the church. Jane Blackall continued as our Ministry Coordinator, organising and leading most of our Sunday worship, and running other things besides, such as our Heart and Soul gatherings, and some online courses, such as "How to be a Unitarian" giving members and visitors opportunity to deepen their spiritual explorations. Doing these things alongside some of the tasks from her previous role has been no easy task, and we're very appreciative of Jane's dedication, effort and commitment to our community. Sarah Tinker, although retired, continued to lead some Sunday services, for which we are very thankful for her continued support.

There were adjustments to Trustee members with John Humphreys stepping down as Chair of the Trustees and Management Committee in August, and myself, Jeannene Powell, officially stepping into the role in October. We're really grateful for all the work John Humphreys put into the church during his time as Chair and helping set us on a steady footing in preparation for the rest of the year.

Also in October Maria Petnga-Wallace, Liz Tuckwell, Charlotte Chanteloup and Patricia Brewerton became Trustees, the last three having joined the Management Committee earlier in the year. They have been really engaged in looking out for the best interests of our church, alongside the other long-standing Trustees, and we are fortunate to have them on board.

The other change to the Management Committee was that Juliet Edwards re-joined after she stepped down as Church Treasurer. Many thanks to her for her many years in this role and overseeing the church's finances so diligently. Patricia Brewerton very kindly offered to take over as Church Treasurer in August, a task that she's turned her hand to well, and we're very appreciative of her work.

In the spring, we were lucky to recruit a new church warden, Ramona Cristea. She's settled in well, familiarising herself with the building, and helping with the practical set-up and technical side of Sunday services. During the year we continued our working relationship with Mindful Business Services (MBS), particularly Wendrie Heywood and Andrea Williams, and they have continued to provide invaluable admin support to our church. Together MBS and our Church Warden oversaw and enabled old and new user groups to use our building, and our bookings began to grow throughout the year.

All in all, it was a year for laying the foundation for settling back into the church building, but in a new way now that we've become a hybrid church community. With the work done over the year beginning to provide us a sense of stability, in autumn we turned our attention to the preparations needed to enable us to appoint a Minister, and to start making longer-term plans.

I'd like to close by thanking all those, not mentioned by name, members and friends of Essex Church, for all that you do and contribute to sustain our collective community and life of our much-loved church.

Jeannene Powell
Chair of the Congregation

Treasurer's Report

After Juliet Edwards retired at the end of March 2022, Jeannene Powell took over the role of Treasurer until I was elected on 10th August 2022. I have received a lot of support in fulfilling the role. My thanks to Juliet, Jeannene, Jane Blackall and Mindful Business Services (MBS).

It took me a while to get on top of the Church's finances and I have been busy getting the mandates for our investment accounts up to date. This task is now complete. Now that everything is up to date it may be worth considering if we need to make changes to our investments to ensure that we are not investing in anything which does not reflect our values.

I have also been assisting MBS in making sure our Gift Aid is up to date. Thank you for everyone who has confirmed whether they are eligible to claim Gift Aid.

The church is in a strong financial situation. The income from the hire of rooms has now fully recovered from the difficult period of the pandemic. Most of our income is derived from the hire of rooms. A new lease is being drawn up for Lloyd Williamson school although we are not raising the rental at this stage.

You will have noticed from the accounts that the value of some of our investments declined during the last year although some of these will possibly have recovered with the improvement in markets since the year end. The rate of interest, however, on some of our investments has increased following the Bank of England's recent raising of interest rates and our investments continue to contribute a considerable amount of our income. In addition, we receive a valuable income from the rental of the manse flat. We are also very grateful to those members who continue to donate to the work of Essex Church.

After work was completed on the Warden's flat, we were able to employ Ramona Cristea who started with us in the Spring. She not only looks after the buildings, but also hosts the hybrid morning service three Sundays a month. Thanks are also due to Brian Ellis who assists Ramona in caring for the building and steps in when our cleaner is away. But there is always room for another volunteer. So if anyone has an interest in caring for the building perhaps they could speak to Brian.

We are pleased that Rev Dr Jane Blackall has now been appointed as our Minister and we are confident that our financial situation is strong enough to allow us to employ another member of staff who can complement her skills and abilities.

Patricia Brewerton
Congregational Treasurer

Ministry Coordinator's Report

2022 was another year of transition for our community. Perhaps the most visible change was the gradual introduction of hybrid services which enable both in-person and online congregation members to fully participate as equals in Sunday worship. Getting to grips with the design, installation, and smooth operation of the technology to make this possible has been a huge learning curve for all of us (and not without teething troubles), but by the autumn of 2022 we were able to offer interactive hybrid services as our default every week. This is a significant achievement, and sets us up well for the future, extending our reach, and making our Sunday services accessible to many people who could not otherwise join us.

In addition to this development there has been a great deal of work going on behind the scenes, following changes in the management committee, trustees, and staff, in order to clarify and strengthen our organisational structure and processes. It has been a delight to welcome our new warden, Ramona Cristea, to the team. Thanks to Ramona for being so willing to help, and learning how to tech-host, and for being such an upbeat and encouraging presence early on Sunday mornings. Thanks also to Wendrie Heywood and Andrea Williams of Mindful Business Services (MBS) for their administrative support. We have faced a number of significant challenges in the last year or two, but we have surely now begun to turn a corner, and can at last begin to look forward with confidence and make longer-term plans for the future flourishing of the congregation.

Once again, it feels important to emphasise just how much the church depends on the contributions of dedicated volunteers. I would to thank our committee members and trustees for their commitment to keeping the show on the road through these turbulent times. Thanks to our former Chair, John Humphreys, who steered us through the early part of 2022 and doggedly

dealt with several complex contractual issues on behalf of the church. Thanks to Juliet Edwards, our long-standing Treasurer, who stepped down in spring, and who has kindly continued to help out with occasional financial queries since the handover. Thanks to Patricia Brewerton who bravely stepped up to take on the Treasurer's role and who has been so diligent and cheerful in fulfilling it. Thanks to Brian Ellis, such a stalwart, supporting our new warden Ramona as she settled in to the job.

I would like to pay particular tribute to Jeannene Powell, our Chair, who has put a phenomenal amount of work, care, and dedication into the life of the church over the past year. Jeannene took on temporary oversight of the tasks of the Treasurer in early 2022 while we were still searching for someone to take on the role on a longer-term basis. She was simultaneously the first person to be trained as a tech host and was pivotal in enabling us to introduce regular hybrid services from spring 2022. Jeannene then agreed to take on the role of chair of the committee and trustees, and through her diligent effort, she enabled the necessary preparations for the church to proceed with its long-awaited ministerial appointment process in early 2023. We owe a huge debt of gratitude to her for carrying so much on our behalf and gracefully steering us through this transition.

Our regular online events continued throughout 2022, most notably 'Heart and Soul', our twice-weekly contemplative spiritual gathering which has a dedicated core of regular participants and is still attracting newcomers. Our online coffee morning continued throughout the year, despite reduced numbers, as it is still a space for good conversation (and often laughter). I offered 'How to be a Unitarian' as a bi-weekly online course from Jan-Mar, which connected members of our congregation with Unitarians from further afield, and it seemed to be well received. I also offered an online New Year mini-retreat at the end of the year and feedback indicates that this is something we should run on a regular basis in future years. We held a series of 'Getting to Know You' walks early in the year with help from Patricia and David Brewerton, David Carter, and Pat Gregory. Carolyn Appleby and Sarah Tinker also organised a one-off cultural outing to an exhibition on Stonehenge. Thanks to all the volunteers who organised these social gatherings (and if anyone wants to take responsibility for running some more social get-togethers in the coming year that would be very welcome). Thanks to Brian Ellis, David Carter and Marianne Harvey for launching a monthly group for in-person poetry sharing which has proved to be very popular. There was a welcome return for Margaret Marshall's singing classes which resumed in the autumn and are held after the last Sunday service of each month. Thanks to Abby Lorimier and her musical friends who put on a special fundraising concert for Ukraine at the church in July. We continued to collaborate with the West London GreenSpirit group on regular online and in-person gatherings to mark the changing seasons thanks to the involvement of congregation members David Carter, Chloë Harewood, and Sarah Tinker. We set up an 'In-Touch' WhatsApp group during the summer which has been a useful channel for community connection. We also held a congregational meeting in September to explore ways in which we might cultivate connections between those who only attend in-person and those who can only attend online; this is something we will continue to pay attention to.

Thanks to all who led worship during the year: visiting ministers Michael Allured, Sheena Gabriel, our own Sarah Tinker, and all who contributed to our congregational services in 2022: Teresa Baldwin, Patricia Brewerton, David Carter, Charlotte Chanteloup, Juliet Edwards, Brian Ellis, Heidi Ferid, Emily Ford, Chloë Harewood, Gaynor Harper, Marianne Harvey, Rachel Hills, Hannah King, Lizzie Kingston-Harrison, Sonya Leite, Liz Tuckwell, and the West London GreenSpirit Group. Thanks also to regular zoom co-hosts Charlotte Chanteloup, Hannah King, Maria Petnga-Wallace and Jeannene Powell. Thanks are due to our long-standing pianists, Peter Crockford and Sandra Smith, and all the musicians who contributed to our services: Trevor Alexander, Georgia Dawson, Benjie del Rosario, Laurence and Lucy Elston-Panter, Jessica Hu, Harold Lorenzelli, Abby Lorimier, Margaret Marshall, Toby Morgan, Jess Scott, Rachel Spence, Jenny Sturt, and Marilisa Valtazanou. I am also grateful to all those who gave readings or helped out on Sundays by making coffee, or greeting and welcoming newcomers; many thanks to Liz Tuckwell and Marianne Harvey for coordinating the volunteering rotas since we returned to the building.

Our community suffered several very sad losses in quick succession with the deaths of three much-loved and long-standing members of our congregation in July 2022; Diana Ward, Corrina Dolso, and Maureen Cummings will all be greatly missed.

Finally, I hope that everyone who has supported the church in any way knows that they are much appreciated, even if not named. The church belongs to us, its members, and its ongoing work and witness depends on each of us playing our part. As we say at the end of our announcements every week: the congregation very much has a life beyond Sunday mornings, and we encourage you to keep in touch, look out for each other, and do what you can to nurture supportive connections.

Rev. Dr. Jane Blackall
Ministry Coordinator

ESSEX UNITARIAN CHAPEL AND MINISTER'S HOUSE

England & Wales - Charity number 230789

Accounts



Kensington Unitarians

112 Palace Gardens Terrace, Notting Hill Gate, London W8 4RT



Annual Report 2021

Essex Unitarian Chapel and Minister's House

Annual Report for the year ended 31st December 2021

Name of Charity

Essex Unitarian Chapel and Minister's House and Other Charities, as shown, known locally as Kensington Unitarians, 112 Palace Gardens Terrace, Kensington, London W8 4RT.

Charitable Registration

The church is registered as Charity number 230789. The original governing instrument is a conveyance dated 7th January 1783 and modified by schemes dated 9th December 1884, 15th January 1973 and 18th April 1986, which last incorporated the remaining eight charities.

Trustees

Roy Clark (chair) (until August 2021), Brian Ellis, Heidi Ferid-Hands, Howard Hague, Harold Lorenzelli, John Humphreys (chair) (from August 2021).

The Custodian Trustee is the British and Foreign Unitarian Association Incorporated.

Management Committee

Roy Clark (chair) (until August 2021), Brian Ellis, Heidi Ferid-Hands, John Humphreys (from January 2021)(chair from August 2021), Harold Lorenzelli, Jeannene Powell (from February 2021), Jennifer Young, Guy Gschwendter (from October 2021), Maria Petnga-Wallace(from October 2021).

Minister

Vacant

Treasurer

Juliet Edwards
112 Palace Gardens Terrace, London W8 4RT

Warden

Jenny Moy (until 31 January 2022)
Warden's Flat, 112 Palace Gardens Terrace, London W8 4RT

Secretary/Ministry Coordinator

Jane Blackall
20 Manchester Grove, London E14 3BG

Independent Examiner

Samantha Wells FCA CTA
Lindeyer Francis Ferguson Limited, Chartered Accountants
North House, 198 High Street, Tonbridge, Kent, TN9 1BE

Investment Advisers

Citi Quilter
4th Floor, The Pinnacle, 73 King Street, Manchester, M2 4NG

Bankers

CAF Bank Ltd.
25 King's Hill Avenue, King's Hill, West Malling, Kent, ME19 4TA

Essex Unitarian Chapel and Minister's House

Annual Report for the year ended 31st December 2021

The Trustees submit their annual report together with the financial statements of Essex Unitarian Church for the year ended 31 December 2021. The Trustees have adopted the provisions of "Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities in preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) (Charities SORP FRS 102).

The Charity's Purpose and Objectives:

Charitable Purpose and Policies

The purpose of the charity is to perpetuate public worship and to celebrate divine service every Sunday in the Unitarian manner.

Public Benefit

The Trustees have had due regard to the guidance issued by the Charity Commission on public benefit when reviewing the charity's objectives and planning future activities.

Aims and Activities of the Charity

We are here to worship, to welcome spiritual seekers, to explore our diverse faith lives, to share our experiences, to learn from each other, and to offer companionship on life's journey (including visiting the sick and comforting the bereaved). We advance Unitarianism in West London and beyond for the benefit of the public through: the holding of open Sunday services; celebrating rites of passage and multi-faith festivals; offering programmes for religious education, spiritual development, and social connection; producing and distributing Unitarian literature. The church also provides meeting spaces for other spiritual and social groups in accord with our progressive religious ethos.

Structure, Governance and Management

The running of the church is under the control of the management committee with the trustees having overall responsibility for finance and staff employment. Trustees are appointed by invitation with a maximum number of 9 trustees to serve. They manage the charity by means of regular meetings, typically meeting eight times a year. The management committee is elected at the AGM with casual vacancies filled during the year. New trustees are given copies of the church accounts and previous Annual Reports along with a Charity Commission booklet explaining the responsibilities of trustees and a verbal explanation of how the church is organised.

The trustees who have served during the year are listed, with other key personnel, on page 1.

Review of Activities

During 2021 the trustees continued to work towards key objectives identified during previous AGMs and developed new initiatives in response to the challenges presented by the Covid-19 pandemic. In particular these objectives remain:

- Our commitment to maintaining a high standard in public progressive religious worship as we moved our services online.
- Making our congregation visible to the wider world through further developing a high quality presence in digital media.
- Opening up new ways for people who are unable to attend in-person activities due to work, health, family, or caring responsibilities, and those who are geographically isolated, to take a full part in the life of the church through integrated online programming.

- Widening the number of people actively involved in congregational life by offering opportunities for people to take on leadership roles, to join a varied programme of small group activities and to volunteer for tasks which support the life of the church.
- The on-going maintenance and improvement of our church building and its facilities.
- Renting space to groups whose activities are in accord with our ethos and enabling some local groups to use our building at low cost.
- Encouraging congregation members to participate in national Unitarian events in order to forge links with our wider movement.

Future Aims and Objectives

These objectives will continue to shape the trustees' future plans, with a renewed focus on developing high-quality hybrid activities which are accessible to both in-person and online congregation members, and a continuing emphasis on maintaining and improving facilities within our building. As always we commit ourselves to welcoming all who seek an open-minded and open-hearted spiritual community, reaching out to work with others, and connecting with other local groups for the benefit of our wider community.

Risks

The major risk is generating enough income to finance the charity's occupation of the building and the global pandemic has led to a significant drop in our lettings income. The trustees and staff have worked to encourage donations and to reduce costs during these exceptional times. Trustees continue to review the risks to which the charity is exposed, systems have been established to mitigate those risks, and temporary financial losses are being managed prudently in order to ensure longer term recovery.

Financial Review

The results for the year are set out in the statement of financial activities on page 6 and the position at the end of the year is shown in the balance sheet on page 7. The total income for the year was £140,556, compared to £133,020 in 2020 and expenditure was £122,002 compared to £132,507 in 2020, which resulted in a surplus of £82,475 (2020: deficit of £25,879) after the net gain on the revaluation of investments of £63,291 (2020: net losses £26,392). Excluding gains and losses on investments a surplus of £18,554 for the year was achieved compared to £513 in 2020.

Policy on Reserves

The Church's unrestricted funds at 31 December 2021 were £707,138 of which £202 was held in fixed assets leaving free reserves of £706,936. The church has invested most of the reserves in funds expected to give a reasonable rate of interest, while keeping accessible enough to cover three month's running costs, and to fund anything but very major repairs to the building.

Restrictions on Funds

All Funds/Trusts under the control of the Trustees are for the benefit of the Church other than Carlisle Income Fund (income may be expended at the sole discretion of the Minister) and Stock Bequest (income must be used for Church music). We are working towards merging the small trusts, except the Stock Bequest and the Lindsey Hall Trust, into the main Essex Church charity, in which case Carlisle Income Fund will be replaced by a sum from general church funds, agreed by the trustees, being set aside for the minister's discretionary use.

Investment Performance

Having consulted financial advisors attached to the Unitarian and Free Christian General Assembly, the church divided their financial reserves between short and long term investments, bearing in mind their duty to invest safely and sensibly.

Trustees' responsibilities

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Charity law requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP FRS 102;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable United Kingdom Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved on behalf of the Trustees:

John Humphreys
Chair of the Congregation

Date: 25 May 2022

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

I report to the trustees on my examination of the accounts of the Essex Unitarian Church (the Charity) for the year ended 31 December 2021.

Respective responsibilities of trustees and examiner

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

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

Independent examiner's statement

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

- (1) accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- (2) the accounts do not accord with those records; or
- (3) the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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

Samantha Wells FCA CTA
LINDEYER FRANCIS FERGUSON LIMITED
Chartered Accountants

Date: 27 May 2022

North House
198 High Street
Tonbridge
Kent TN9 1BE

ESSEX UNITARIAN CHAPEL AND MINISTERS HOUSE

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2021

		2021 Unrestricted Funds £	2021 Endowment Funds £	2021 Restricted Funds £	2021 Total Funds £	2020 Total Funds £
Income from:						
Donations and legacies		8,430	-	-	8,430	12,676
Furlough Grant		7,037	-	-	7,037	22,652
Investments:						
Dividends		11,964	-	5,309	17,273	16,620
Bank interest		1,680	-	-	1,680	2,153
Other trading activities:						
Lettings income		106,136	-	-	106,136	78,919
Total income		135,247	-	5,309	140,556	133,020
Expenditure on:						
Raising funds	2	57,432	-	-	57,432	52,554
Charitable activities	3	64,570	-	-	64,570	79,953
Total expenditure		122,002	-	-	122,002	132,507
Net gain/(loss) on investments	7	46,300	2,387	15,234	63,921	(26,392)
Net income/(expenditure)		59,545	2,387	20,543	82,475	(25,879)
Transfers between funds	11	5,309	-	(5,309)	-	-
Net movement in funds		64,854	2,387	15,234	82,475	(25,879)
Reconciliation of funds:						
Funds brought forward		642,284	1,371,906	110,376	2,124,566	2,150,445
Funds carried forward	11	707,138	1,374,293	125,610	2,207,041	2,124,566

In the previous year income included restricted dividends of £5,013 and net losses on investments included losses of £19,675 on restricted funds and gains of £1,033 on endowment funds.

ESSEX UNITARIAN CHAPEL AND MINISTERS HOUSE

BALANCE SHEET AS AT 31 DECEMBER 2021

	Notes	2021 Total Funds £	2020 Total Funds £
Fixed assets			
Tangible assets	6	1,322,911	1,323,021
Investments	7	651,852	586,340
		1,974,763	1,909,361
Current assets			
Debtors	8	12,451	7,921
Cash at bank and in hand	9	238,545	233,292
		250,996	241,213
Creditors : amounts falling due within one year	10	18,718	26,008
		18,718	26,008
Net current assets		232,278	215,205
Total net assets		2,207,041	2,124,566
The funds of the charity			
Endowment funds	11	1,374,293	1,371,906
Restricted income funds	11	125,610	110,376
Unrestricted funds	11	707,138	642,284
		2,207,041	2,124,566

Approved by the trustees on 24 May 2022 and signed on their behalf by:

John Humphreys

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

1 Accounting policies

Accounting convention

The financial statements have been prepared in accordance with the requirements of the Charities Act 2011, the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) (Charities SORP FRS 102) and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

The Essex Unitarian Church meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

There are no material uncertainties about the charity's ability to continue, and so the going concern basis of accounting has been adopted.

The financial statements are prepared in pounds sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest pound.

Income

Donations are recognised when the charity has entitlement to the funds, any performance conditions attached to the funds have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from legacies is recognised when there has been a grant of probate, the executors have established that there are sufficient assets in the estate to pay the legacy, and any conditions attached to the legacy are within the charity's control or have been met.

Grant income is recognised when a formal offer is made in writing to the Society, unless the grant contains terms and conditions which must be met before the charity is entitled to the funds.

Income from investments, is stated at the amount receivable.

Lettings income is recognised on a receivable basis.

Expenditure

Expenditure is recognised when there is a legal or constructive obligation to transfer resources to a third party, settlement is probable and the amount can be measured reliably. Expenditure is stated gross of irrecoverable VAT and has been classified under headings that aggregate all costs related to the category.

Support costs are allocated between raising funds and charitable activities based on the usage of the building.

Financial instruments

Other than investments, the charity only has financial instruments of a kind that qualify as basic financial instruments. Short term debtors and creditors are measured at their settlement value. Any losses from impairment are recognised in the statement of financial activities.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

1 Accounting policies continued

Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for any other purpose.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The aim and use of each restricted fund is set out in the notes to the financial statements.

Endowment funds represent those assets which must be held permanently by the charity, principally the church building and the investments. The income arising on The Carlisle endowment fund can be spent at the discretion of the minister. The income arising on the other endowment funds can be used in accordance with the objects of the charity and is included as unrestricted income.

Tangible fixed assets

Fixed assets (excluding investments and the freehold property) are stated at cost less accumulated depreciation. The costs of minor additions, or those costing below £400 are not capitalised.

Fixtures, fittings and works of art are depreciated at rates of 10% or 20% on cost per annum, depending on the estimated useful life of the asset. Computer equipment is depreciated on a straight line basis over 3 years.

Freehold property is included at the balance sheet at its deemed cost plus the cost of subsequent improvements. The freehold property is not depreciated as in the opinion of the trustees the estimated residual value and useful economic life of the property are sufficiently high that any depreciation would be immaterial.

Investments

Investments held are stated at fair value. All movements in valuation are taken to the Statement of Financial Activities.

Pension costs

The charity contributes to the Ministers Pension Fund. The assets of the scheme are held separately from those of the charity in an independently administered fund. The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. However because it is not possible to attribute the scheme's assets and liabilities to specific employees, its contributions are accounted for as if it were a defined contribution scheme. The pension cost charge represents contributions payable by the charity to the fund totalling £NIL (2020: £3,884).

The most recent actuarial valuation was carried out on 31 December 2019. The valuation revealed a deficit of £379,000 and a deficit recovery plan was put in place to increase contributions to the fund from members.

The charity also operates a defined contribution scheme for the benefit of the other employees. Contributions payable are charged to the Statement of Financial Activities in the year they are payable. The charge for the year was £2,138 (2020: £2,649).

Status

The Church is a registered charity in England and Wales. The address of the registered office is given in the Report of the Trustees.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

1 Accounting policies continued

Significant estimates and judgements

The key sources of estimation uncertainty at the balance sheet date relate to the assessment of the useful life and the residual value of the charity's freehold property, which is included in the financial statements at its cost of £1,322,709 including land. The trustees consider that the charity will make use of the property for at least 50 years, and that, because they intend to maintain the property to at least its current condition, the value of the property in today's prices if it were at the end of its useful life is not less than its cost.

2 Expenditure on raising funds

	2021 Total Funds £	2020 Total Funds £
Staff costs	33,221	29,759
Support costs (Note 4)	24,211	22,795
	57,432	52,554

3 Expenditure on charitable activities

	2021 Total Funds £	2020 Total Funds £
Staff costs	35,029	53,876
Staff courses & training	1,207	2,049
Congregational costs	324	1,229
Music	6,812	2,559
Donations, grants & projects	1,051	853
Support costs (Note 4)	20,147	19,387
	64,570	79,953

4 Support costs

	2021 Total Funds £	2020 Total Funds £
Insurance	3,841	3,639
Utilities	6,762	6,817
Cleaning	2,269	1,985
Repairs and maintenance	11,044	11,763
Office costs	12,290	9,878
Depreciation	110	110
<i>Governance costs</i>		
Fees paid to examiner:		
Independent Examination fees	2,450	2,510
Accountancy and payroll fees	5,592	5,480
	44,358	42,182

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

5 Employee costs

There was an average of four employees in the financial year (2020: 5). The significant volume of voluntary contribution to the life of the Church by members of the congregation is not quantified in these accounts.

	Ministry £	Church Running £	2021 Total £	2020 Total £
Minister	-	-	-	27,735
Ministry Coordinator	31,339	-	31,339	18,750
Warden	-	21,216	21,216	17,366
Administration	-	2,462	2,462	2,169
Cleaner	-	7,186	7,186	8,420
Social security costs	398	240	638	1,546
Pension contributions	21	2,117	2,138	7,043
Employee costs	31,758	33,221	64,979	83,029
Locum Preachers	3,271	-	3,271	606
Total staff costs	35,029	33,221	68,250	83,635
Average number of staff:				
31 December 2021	1	3	4	
31 December 2020	2	3	5	

No employee earned over £60,000 during the year.

Key management personnel are considered to be the trustees and JM Blackall, J Edwards and JE Moy. Total remuneration to key management personnel in 2021 was £60,232 (2020: £41,698.)

The trustees are not remunerated. Fees are paid to trustees for officiating at services and preaching. During the year the following fees were paid to one trustee for such services: choir fees £70 (2020: £360)

There are no other related parties to disclose.

ESSEX UNITARIAN CHAPEL AND MINISTERS HOUSE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

6 Fixed tangible assets

	Freehold Property £	Fixtures & Fittings £	Total £
Cost			
At 1st January 2021	1,322,709	87,899	1,410,608
At 31st December 2021	1,322,709	87,899	1,410,608
Depreciation			
At 1st January 2021	-	87,587	87,587
Charge for the year	-	110	110
At 31st December 2021	-	87,697	87,697
Net Book Value			
At 31st December 2021	1,322,709	202	1,322,911
At 31st December 2020	1,322,709	312	1,323,021

The Freehold property relates to the Essex Church building in Palace Gardens Terrace.

7 Listed investments

	General Fund £	The Stock Bequest £	The Carlisle Fund £	Endowment Funds £	Total £
Market value at 1 January 2021	456,877	109,913	12,353	7,197	586,340
Add: Additions at cost	1,591	-	-	-	1,591
Net gains on revaluation	46,300	15,234	1,362	1,025	63,921
Market value at 31 December 2021	504,768	125,147	13,715	8,222	651,852

Non-UK investments total £274,819 as at the year end. UK investments total £377,033.

8 Debtors

	2021 £	2020 £
Trade debtors	3,130	1,110
Other debtors	2,819	3,011
Prepayments	6,502	3,800
	12,451	7,921

ESSEX UNITARIAN CHAPEL AND MINISTERS HOUSE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

9 Cash at bank and in hand

	2021	2020
	£	£
Cash at bank and on deposit	235,064	229,811
Cash held for rent deposit (see below)	4,381	4,381
Cash held by Stockbroker	(900)	(900)
	<u>238,545</u>	<u>233,292</u>

This balance represents a rental deposit received from Lucy Williamson under a revised Rent Security Deposit Deed dated August 2007. According to the revised terms of the Deed, the deposit represented half of the revised annual rent in the prior period, and approximately one month's rent for the current period, and must be held in an interest bearing account in the name of the trustees. All interest earned on this account is payable to Miss Williamson on written request.

10 Creditors : amounts falling due within one year

	2021	2020
	£	£
Social security & pensions	514	2,762
Funds held as agent	-	456
Accruals and deferred income	13,518	18,409
Other creditors	305	-
Rent deposit	4,381	4,381
	<u>18,718</u>	<u>26,008</u>

Funds held as agent refer to donations collected by the church on behalf of other agencies. During the year £NIL (2020: £456) was received and is shown in creditors due within one year.

Income is deferred on the letting of the nursery billed quarterly. Movement on deferred income is as follows:

	2021	2020
	£	£
As at 1 January	4,620	4,620
Released	(4,620)	(4,620)
Additions	4,620	4,620
	<u>4,620</u>	<u>4,620</u>

ESSEX UNITARIAN CHAPEL AND MINISTERS HOUSE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

11 Fund analysis

Current year	Brought forward	Income	Expenditure and net gain/(loss) on investments	Transfers	Carried forward
Endowment funds	1,371,906	-	2,387	-	1,374,293
Restricted funds	110,376	5,309	15,234	(5,309)	125,610
Unrestricted funds	642,284	135,247	(75,702)	5,309	707,138
Total Funds	2,124,566	140,556	(58,081)	-	2,207,041

Endowment Funds

Permanent Endowment	1,316,255	-	-	-	1,316,255
Carlisle Capital Fund	10,753	-	1,362	-	12,115
Theophilus Lindsey	2,378	-	-	-	2,378
Percival North	535	-	-	-	535
Harriet Pearson	1,464	-	-	-	1,464
Thomas Scott	2,162	-	-	-	2,162
Mrs M L Whyte	2,825	-	-	-	2,825
Lindsey Hall	35,534	-	1,025	-	36,559
Total endowment funds	1,371,906	-	2,387	-	1,374,293

The endowments listed above comprise the original charity, known from 1793 as the Essex Unitarian Chapel and Minister's House, together with a number of other charities founded between the 19th and 20th centuries. These have been brought together by a number of Schemes of the Charity Commissioners, the most recent dated 18 April 1986. Under the terms of the Scheme, these charities are administered as a single charitable body. The smaller charities are accounted for as Endowment Funds, with the exception of the Stock bequest (for the Choir Fund).

The permanent endowment fund consists of the deemed cost of the property from which the charity operates and is not a readily convertible asset.

Restricted funds

Restricted funds relate to the A R Stock Bequest Fund which is held for the use of the choir. During the year transfers of £5,309 (2020: £5,013) were made from this fund to unrestricted funds because any income arising from the investments can be used at the discretion of the trustees.

ESSEX UNITARIAN CHAPEL AND MINISTERS HOUSE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

11 Fund analysis (continued)

Prior year	Brought forward	Income	Expenditure and net gain/(loss) on investments	Transfers	Carried forward
Endowment funds	1,370,873	-	1,033	-	1,371,906
Restricted funds	130,051	5,013	(19,675)	(5,013)	110,376
Unrestricted funds	649,521	128,007	(140,257)	5,013	642,284
Total Funds	2,150,445	133,020	(158,899)	-	2,124,566

Endowment Funds

Permanent Endowment	1,316,255	-	-	-	1,316,255
Carlisle Capital Fund	10,139	-	614	-	10,753
Theophilus Lindsey	2,378	-	-	-	2,378
Percival North	535	-	-	-	535
Harriet Pearson	1,464	-	-	-	1,464
Thomas Scott	2,162	-	-	-	2,162
Mrs M L Whyte	2,825	-	-	-	2,825
Lindsey Hall	35,115	-	419	-	35,534
Total endowment funds	1,370,873	-	1,033	-	1,371,906

12 Analysis of net assets between funds

	Unrestricted Funds	Endowment Funds	Restricted Funds	Total Funds
Current year	2021	2021	2021	2021
	£	£	£	£
Tangible assets	202	1,322,709	-	1,322,911
Investments	504,768	21,937	125,147	651,852
Net assets	202,168	29,647	463	232,278
	707,138	1,374,293	125,610	2,207,041
Prior year	2020	2020	2020	2020
	£	£	£	£
Tangible assets	312	1,322,709	-	1,323,021
Investments	456,877	19,550	109,913	586,340
Net assets	185,095	29,647	463	215,205
	642,284	1,371,906	110,376	2,124,566

ESSEX UNITARIAN CHAPEL AND MINISTER'S HOUSE

England & Wales - Charity number 230789

Accounts



Kensington Unitarians

112 Palace Gardens Terrace, Notting Hill Gate, London W8 4RT



Annual Report 2020

Essex Unitarian Church

Annual Report for the year ended 31st December 2020

Name of Charity

Essex Unitarian Chapel and Minister's House and Other Charities, as shown, known locally as Kensington Unitarians, 112 Palace Gardens Terrace, Kensington, London W8 4RT.

Charitable Registration

The church is registered as Charity number 230789. The original governing instrument is a conveyance dated 7th January 1783 and modified by schemes dated 9th December 1884, 15th January 1973 and 18th April 1986, which last incorporated the remaining eight charities.

Trustees:

Gina Bayley (until February 2020), Roy Clark (chair), Brian Ellis, Heidi Ferid-Hands, Howard Hague, Harold Lorenzelli, Roy Parnell and Jennifer Young (from April 2021).

The Custodian Trustee is the British and Foreign Unitarian Association Incorporated.

Management Committee

Gina Bayley (until February 2020), Roy Clark (chair), Maureen Cummings (from February 2020 until December 2020), Brian Ellis, Heidi Ferid-Hands, John Humphreys (from January 2021), Harold Lorenzelli, Jeannene Powell (from February 2021) and Jennifer Young (from July 2020).

Minister

Rev. Sarah Tinker (Retired 31 December 2020)
The Manse Flat, 112 Palace Gardens Terrace, London W8 4RT

Treasurer

Juliet Edwards
112 Palace Gardens Terrace, London W8 4RT

Warden

Jenny Moy
Warden's Flat, 112 Palace Gardens Terrace, London W8 4RT

Secretary

Jane Blackall
20 Manchester Grove, London E14 3BG

Independent Examiners and Accountants

Lindeyer Francis Ferguson Limited
North House, 198 High Street, Tonbridge, Kent, TN9 1BE

Investment Advisers

Citi Quilter
4th Floor, The Pinnacle, 73 King Street, Manchester, M2 4NG

Bankers

CAF Bank Ltd.
25 King's Hill Avenue, King's Hill, West Malling, Kent, ME19 4TA

Essex Unitarian Church

Annual Report for the year ended 31st December 2020

The Trustees submit their annual report together with the financial statements of Essex Unitarian Church for the year ended 31 December 2020. The Trustees have adopted the provisions of "Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities in preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) (Charities SORP FRS 102).

The Charity's Purpose and Objectives:

Charitable Purpose and Policies

The purpose of the charity is to perpetuate public worship and to celebrate divine service every Sunday in the Unitarian manner.

Public Benefit

The Trustees have had due regard to the guidance issued by the Charity Commission on public benefit when reviewing the charity's objectives and planning future activities.

Aims and Activities of the Charity

We are here to worship, to welcome spiritual seekers, to explore our diverse faith lives, to share our experiences, to learn from each other, and to offer companionship on life's journey (including visiting the sick and comforting the bereaved). We advance Unitarianism in West London and beyond for the benefit of the public through: the holding of open Sunday services; celebrating rites of passage and multi-faith festivals; offering programmes for religious education, spiritual development, and social connection; producing and distributing Unitarian literature. The church also provides meeting spaces for other spiritual and social groups in accord with our progressive religious ethos.

Structure, Governance and Management

The running of the church is under the control of the management committee with the trustees having overall responsibility for finance and staff employment. Trustees are appointed by invitation with a maximum number of 9 trustees to serve. They manage the charity by means of regular meetings, typically meeting eight times a year. The management committee is elected at the AGM with casual vacancies filled during the year. New trustees are given copies of the church accounts and previous Annual Reports along with a Charity Commission booklet explaining the responsibilities of trustees and a verbal explanation of how the church is organised.

The trustees who have served during the year are listed, with other key personnel, on page 1.

Review of Activities

During 2020 the trustees continued to work towards key objectives identified during previous AGMs and developed new initiatives in response to the challenges presented by the Covid-19 pandemic. In particular these objectives included:

- Our commitment to maintaining a high standard in public progressive religious worship as we moved our services online.
- Making our congregation visible to the wider world through further developing a high quality presence in digital media.
- Opening up new ways for people who are unable to attend in-person activities due to work, health, family, or caring responsibilities, and those who are geographically isolated, to take a full part in the life of the church through integrated online programming.

- Widening the number of people actively involved in congregational life by offering opportunities for people to take on leadership roles, to join a varied programme of small group activities and to volunteer for tasks which support the life of the church.
- The on-going maintenance and improvement of our church building and its facilities.
- Renting space to groups whose activities are in accord with our ethos and enabling some local groups to use our building at low cost.
- Encouraging congregation members to participate in national Unitarian events in order to forge links with our wider movement.

Future Aims and Objectives

These objectives will continue to shape the trustees' future plans, with a renewed focus on developing high-quality hybrid activities which are accessible to both in-person and online congregation members, and a continuing emphasis on maintaining and improving facilities within our building. As always we commit ourselves to welcoming all who seek an open-minded and open-hearted spiritual community, reaching out to work with others, and connecting with other local groups for the benefit of our wider community.

Risks

The major risk is generating enough income to finance the charity's occupation of the building and the global pandemic of 2020 has led to a significant drop in our lettings income. The trustees and staff have worked to encourage donations and to reduce costs during these exceptional times. Trustees continue to review the risks to which the charity is exposed, systems have been established to mitigate those risks, and temporary financial losses are being managed prudently in order to ensure longer term recovery.

Financial Review

The results for the year are set out in the statement of financial activities on page 6 and the position at the end of the year is shown in the balance sheet on page 6. The total income for the year was £133,020, compared to £183,610 in 2019 and expenditure was £132,507 compared to £155,337 in 2019, which resulted in a deficit of £25,879 (2019 surplus of £100,895) after the net losses (2019 net gains) on the revaluation of investments. Excluding gains and losses on investments we achieved a surplus of £513 for the year compared to £28,273 in 2019.

Policy on Reserves

The Church's unrestricted funds at 31 December 2020 were £642,284 of which £312 was held in fixed assets leaving free reserves of £641,972. The church has invested most of the reserves in funds expected to give a reasonable rate of interest, while keeping accessible enough to cover three month's running costs, and to fund anything but very major repairs to the building.

Restrictions on Funds

All Funds/Trusts under the control of the Trustees are for the benefit of the Church other than Carlisle Income Fund (income may be expended at the sole discretion of the Minister) and Stock Bequest (income must be used for Church music). We are working towards merging the small trusts, except the Stock Bequest and the Lindsey Hall Trust, into the main Essex Church charity, in which case Carlisle Income Fund will be replaced by a sum from general church funds, agreed by the trustees, being set aside for the minister's discretionary use.

Investment Performance

Having consulted financial advisors attached to the Unitarian and Free Christian General Assembly, the church divided their financial reserves between short and long term investments, bearing in mind their duty to invest safely and sensibly.

Trustees' responsibilities

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Charity law requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP FRS 102;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable United Kingdom Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved on behalf of the Trustees:

.....
Roy Clark
Chair of the Congregation

Date:

ESSEX UNITARIAN CHURCH

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2020

	2020 Unrestricted Funds £	2020 Endowment Funds £	2020 Restricted Funds £	2020 Total Funds £	2019 Total Funds £
Income from:					
Donations and legacies	11,334	-	-	11,334	10,442
Investments					
Dividends	11,607	-	5,013	16,620	20,401
Bank interest	2,153	-	-	2,153	2,217
Gift aid reclaim	1,342			1,342	2,331
Other trading activities					
Lettings income	78,919	-	-	78,919	148,219
Furlough Grant	22,652	-	-	22,652	-
Total income	128,007	-	5,013	133,020	183,610
Expenditure on:					
Raising funds	52,554	-	-	52,554	56,077
Charitable activities	79,953	-	-	79,953	99,260
Total expenditure	132,507	-	-	132,507	155,337
Net (loss)/ gain on investments	(7,750)	1,033	(19,675)	(26,392)	72,712
Net(expenditure)/income	(12,250)	1,033	(14,662)	(25,879)	100,985
Transfers between funds	5,013	-	(5,013)	-	-
Net movement in funds	(7,237)	1,033	(19,675)	(25,879)	100,985
Reconciliation of funds:					
Funds brought forward	649,521	1,370,873	130,051	2,150,445	2,049,460
Funds carried forward	642,284	1,371,906	110,376	2,124,566	2,150,445

In the previous year income included restricted dividends of £6,325. Net gains on investments included gains of £14,976 on restricted funds and £2,470 on endowment funds.

ESSEX UNITARIAN CHURCH

BALANCE SHEET AS AT 31 DECEMBER 2020

	Notes	2020 Total Funds £	2019 Total Funds £
Fixed assets			
Tangible assets	5	1,323,021	1,323,131
Investments	6	586,340	611,299
		<u>1,909,361</u>	<u>1,934,430</u>
Current assets			
Debtors	8	7,921	11,008
Cash at bank and in hand	9	233,292	230,432
		<u>241,213</u>	<u>241,440</u>
Creditors : amounts falling due within one year	10	26,008	25,425
		<u>26,008</u>	<u>25,425</u>
Net current assets		215,205	216,015
Total net assets		<u>2,124,566</u>	<u>2,150,445</u>
The funds of the charity			
Endowment funds	11	1,371,906	1,370,873
Restricted income funds	11	110,376	130,051
Unrestricted funds	11	642,284	649,521
		<u>2,124,566</u>	<u>2,150,445</u>

Approved by the trustees on.....and signed on their behalf by:

.....
Roy Clark

1 Accounting policies

Accounting convention

The financial statements have been prepared in accordance with the requirements of the Charities Act 2011, the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) (Charities SORP FRS 102) and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

The Essex Unitarian Church meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

There are no material uncertainties about the charity's ability to continue, and so the going concern basis of accounting has been adopted.

The financial statements are prepared in pounds sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest pound.

Incoming resources

Lettings income is recognised on a receivable basis.

Grant income is recognised when a formal offer is made in writing to the Society, unless the grant contains terms and conditions which must be met before the charity is entitled to the funds.

Donations are recognised when the charity has entitlement to the funds, any performance conditions attached to the funds have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from legacies is recognised when there has been a grant of probate, the executors have established that there are sufficient assets in the estate to pay the legacy, and any conditions attached to the legacy are within the charity's control or have been met.

Income from investments, is stated at the amount receivable.

Resources expended

Expenditure is recognised when there is a legal or constructive obligation to transfer resources to a third party, settlement is probable and the amount can be measured reliably. Expenditure is stated gross of irrecoverable VAT and has been classified under headings that aggregate all costs related to the category.

Support costs are allocated between raising funds and charitable activities based on the usage of the building.

Financial instruments

The charity only has financial instruments of a kind that qualify as basic financial instruments. Short term debtors and creditors are measured at their settlement value. Any losses from impairment are recognised in the statement of financial activities.

1 Accounting policies continued

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for any other purpose.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The aim and use of each restricted fund is set out in the notes to the financial statements.

Endowment funds represent those assets which must be held permanently by the charity, principally the church building and the investments. The income arising on The Carlisle endowment fund can be spent at the discretion of the minister. The income arising on the other endowment funds can be used in accordance with the objects of the charity and is included as unrestricted income.

Tangible fixed assets and depreciation

Fixed assets (excluding investments and the freehold property) are stated at cost less accumulated depreciation. The costs of minor additions, or those costing below £400 are not capitalised.

Fixtures, fittings and works of art are depreciated at rates of 10% or 20% on cost per annum, depending on the estimated useful life of the asset. Computer equipment is depreciated on a straight line basis over 3 years.

Freehold property is included at the balance sheet at its deemed cost plus the cost of subsequent improvements. The freehold property is not depreciated as in the opinion of the trustees the estimated residual value and useful economic life of the property are sufficiently high that any depreciation would be immaterial.

Investments

Investments held are stated at market value. All movements in valuation are taken to the Statement of Financial Activities.

Pension costs

The charity contributes to the Ministers Pension Fund. The assets of the scheme are held separately from those of the charity in an independently administered fund. The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. However because it is not possible to attribute the scheme's assets and liabilities to specific employees, its contributions are accounted for as if it were a defined contribution scheme. The pension cost charge represents contributions payable by the charity to the fund totalling £3,884 (2019: £3,884).

The charity also operates a defined contribution scheme for the benefit of the other employees. Contributions payable are charged to the Statement of Financial Activities in the year they are payable. The charge for the year was £2,649 (2019: £3,554).

Status

The Church is a registered charity in England and Wales. The address of the registered office is given in the Report of the Trustees.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

1 Accounting policies continued

Significant estimates and judgements

The key sources of estimation uncertainty at the balance sheet date relate to the assessment of the useful life and the residual value of the charity's freehold property, which is included in the financial statements at its cost of £1,322,709 including land. The trustees consider that the charity will make use of the property for at least 50 years, and that, because they intend to maintain the property to at least its current condition, the value of the property in today's prices if it were at the end of its useful life is not less than its cost.

2 Expenditure on raising funds

	2020 Unrestricted Funds £	2020 Endowment Funds £	2020 Restricted Funds £	2020 Total Funds £	2019 Total Funds £
Staff costs	29,759	-	-	29,759	32,399
Book costs	-	-	-	-	38
Support costs (Note 4)	22,795	-	-	22,795	23,640
	<u>52,554</u>	<u>-</u>	<u>-</u>	<u>52,554</u>	<u>56,077</u>

3 Expenditure on charitable activities

Staff costs	53,876	-	-	53,876	58,519
Staff courses & training	2,049	-	-	2,049	2,221
Congregational costs	1,229	-	-	1,229	6,638
Music	2,559	-	-	2,559	10,779
Donations, grants & projects	853	-	-	853	3,145
Support costs (Note 4)	19,387	-	-	19,387	17,958
	<u>79,953</u>	<u>-</u>	<u>-</u>	<u>79,953</u>	<u>99,260</u>

4 Support costs

General support costs

Insurance	3,639	-	-	3,639	3,449
Utilities	6,817	-	-	6,817	9,595
Cleaning	1,985	-	-	1,985	1,712
Repairs and maintenance	11,763	-	-	11,763	9,252
Office costs	9,878	-	-	9,878	11,119
Depreciation	110	-	-	110	333

Governance costs

Independent Examiner fees	2,510	-	-	2,510	2,400
Other fees paid to the Independent Examiner:					
Accountancy and payroll fees	5,480	-	-	5,480	3,738
	<u>42,182</u>	<u>-</u>	<u>-</u>	<u>42,182</u>	<u>41,598</u>

ESSEX UNITARIAN CHURCH

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

5 Fixed tangible assets

	Freehold Property £	Fixtures & Fittings £	Total £
Cost			
At 1st January 2020	1,322,709	87,899	1,410,608
At 31st December 2020	<u>1,322,709</u>	<u>87,899</u>	<u>1,410,608</u>
Depreciation			
At 1st January 2020	-	87,477	87,477
Charge for the year	-	110	110
At 31st December 2020	<u>-</u>	<u>87,587</u>	<u>87,587</u>
Net Book Value			
At 31st December 2020	<u>1,322,709</u>	<u>312</u>	<u>1,323,021</u>
At 31st December 2019	<u>1,322,709</u>	<u>422</u>	<u>1,323,131</u>

The Freehold property relates to the Essex Church building in Palace Gardens Terrace.

6 Listed investments

	General Fund £	The Stock Bequest £	The Carlisle Fund £	Endowment Funds £	Total £
Market value at 1 January 2020	463,194	129,588	11,739	6,778	611,299
Add: Additions at cost	1,433	-	-	-	1,433
Net losses on revaluation	(7,750)	(19,675)	614	419	(26,392)
Market value at 31 December 2020	<u>456,877</u>	<u>109,913</u>	<u>12,353</u>	<u>7,197</u>	<u>586,340</u>

Non-UK investments total £244,379 as at the year end. UK investments total £341,963.

7 Employee costs

There was an average of five employees in the financial year (2019: 5). The significant volume of voluntary contribution to the life of the Church by members of the congregation is not quantified in these accounts.

	Ministry £	Church Running £	2020 Total £	2019 Total £
Minister	27,735	-	27,735	29,835
Outreach Officer	18,750	-	18,750	19,616
Warden	-	17,366	17,366	19,276
Administration	-	2,169	2,169	2,246
Cleaner	-	8,420	8,420	8,181
Social security costs	1,189	357	1,546	2,883
Pension contributions	5,596	1,447	7,043	7,438
Employee costs	<u>53,270</u>	<u>29,759</u>	<u>83,029</u>	<u>89,475</u>
Locum Preachers	606	-	606	1,443
Total staff costs	<u>53,876</u>	<u>29,759</u>	<u>83,635</u>	<u>90,918</u>
Average number of staff:				
31 December 2020	<u>2</u>	<u>3</u>	<u>5</u>	
31 December 2019	<u>2</u>	<u>3</u>	<u>5</u>	

ESSEX UNITARIAN CHURCH

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

7 Employee costs continued

No employee earned over £60,000 during the year.

Key management personnel are considered to be the trustees and JM Blackall, J Edwards and JE Moy. Total remuneration to key management personnel in 2020 was £39,292 (2019: £45,682.)

The trustees are not remunerated. Fees are paid to trustees for officiating at services and preaching. During the year the following fees were paid to two trustees for such services: choir fees £360 (2019: £1,545) and repairs £NIL (2019 £154).

There are no other related parties to disclose.

8 Debtors

	2020	2019
	£	£
Trade debtors	1,110	7,653
Other debtors	3,011	1,669
Prepayments	3,800	1,686
	<u>7,921</u>	<u>11,008</u>

9 Cash at bank and in hand

	2020	2019
	£	£
Cash at bank and on deposit	229,811	226,055
Cash held for rent deposit (see below)	4,381	4,377
Cash held by Stockbroker	(900)	-
	<u>233,292</u>	<u>230,432</u>

This balance represents a rental deposit received from Lucy Williamson under a revised Rent Security Deposit Deed dated August 2007. According to the revised terms of the Deed, the deposit represented half of the revised annual rent in the prior period, and approximately one month's rent for the current period, and must be held in an interest bearing account in the name of the trustees. All interest earned on this account is payable to Miss Williamson on written request.

ESSEX UNITARIAN CHURCH

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

10 Creditors : amounts falling due within one year

	2020	2019
	£	£
Trade creditors	-	1,523
Social security & pensions	2,762	2,771
Held as agent	456	(169)
Accruals and deferred income	18,409	16,923
Rent deposit	4,381	4,377
	<u>26,008</u>	<u>25,425</u>

Income is deferred on the letting of the nursery billed quarterly. Movement on deferred income is as follows:

	2020	2019
	£	£
As at 1 January	4,620	4,620
Released	(4,620)	(4,620)
Additions	4,620	4,620
As at 31 December	<u>4,620</u>	<u>4,620</u>

Funds held as agent refer to donations collected by the church on behalf of other agencies. During the year £456 (2019: £169) was received and is shown in creditors due within one year.

11 Analysis of funds - current year

	Brought forward	Net movement	Movement on investments	Carried forward
	£	£	£	£
Endowment Funds				
* Permanent Endowment	1,316,255	-	-	1,316,255
Carlisle Capital Fund	10,139	-	614	10,753
Theophilus Lindsey	2,378	-	-	2,378
Percival North	535	-	-	535
Harriet Pearson	1,464	-	-	1,464
Thomas Scott	2,162	-	-	2,162
Mrs M L Whyte	2,825	-	-	2,825
Lindsey Hall	35,115	-	419	35,534
Total endowment funds	<u>1,370,873</u>	<u>-</u>	<u>1,033</u>	<u>1,371,906</u>

Endowment Funds:

The endowments listed above comprise the original charity, known from 1793 as the Essex Unitarian Chapel and Minister's House, together with a number of other charities founded between the 19th and 20th centuries. These have been brought together by a number of Schemes of the Charity Commissioners, the most recent dated 18 April 1986. Under the terms of the Scheme, these charities are administered as a single charitable body. The smaller charities are accounted for as Endowment Funds, with the exception of the Stock bequest (for the Choir Fund).

- * The permanent endowment fund consists of the deemed cost of the property from which the charity operates and is not a readily convertible asset.

ESSEX UNITARIAN CHURCH

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

11 Analysis of funds - current year continued

	Brought forward £	Net movement £	Movement on investments £	Carried forward £
Restricted Funds				
A E Stock Bequest	130,051	-	(19,675)	110,376
Total restricted funds	<u>130,051</u>	<u>-</u>	<u>(19,675)</u>	<u>110,376</u>

The AE Stock Bequest funds were a bequest for the use of the choir.

Unrestricted Funds

General Fund	649,521	513	(7,750)	642,284
	<u>649,521</u>	<u>513</u>	<u>(7,750)</u>	<u>642,284</u>
Total Funds	<u>2,150,445</u>	<u>513</u>	<u>(26,392)</u>	<u>2,124,566</u>

Net movement in funds, included in the above, are as follows:

	Income £	Expenditure £	Transfers £	Net movement £
Restricted and Endowment Funds				
A E Stock Bequest	4,722	-	(4,722)	-
Carlisle Income Fund	291	-	(291)	-
	<u>5,013</u>	<u>-</u>	<u>(5,013)</u>	<u>-</u>
Unrestricted Funds				
General Fund	128,007	(132,507)	5,013	513
	<u>133,020</u>	<u>(132,507)</u>	<u>-</u>	<u>513</u>

The income received on the A E Stock Bequest Fund and the Carlisle Income Fund have been transferred from restricted and endowment funds to unrestricted because any income arising from the investments can be used at the discretion of the trustees.

12 Analysis of funds - prior year

	Brought forward £	Net movement £	Movement on investments £	Carried forward £
Endowment Funds				
Permanent Endowment	1,316,255	-	-	1,316,255
Carlisle Capital Fund	8,698	-	1,441	10,139
Theophilus Lindsey	2,378	-	-	2,378
Percival North	535	-	-	535
Harriet Pearson	1,464	-	-	1,464
Thomas Scott	2,162	-	-	2,162
Mrs M L Whyte	2,825	-	-	2,825
Lindsey Hall	34,086	-	1,029	35,115
Total endowment funds	<u>1,368,403</u>	<u>-</u>	<u>2,470</u>	<u>1,370,873</u>

12 Analysis of funds - prior year continued

	Brought forward £	Net movement £	Movement on investments £	Carried forward £
Restricted Funds				
A E Stock Bequest	115,075	-	14,976	130,051
Total restricted funds	<u>115,075</u>	<u>-</u>	<u>14,976</u>	<u>130,051</u>
Unrestricted Funds				
General Fund	565,982	28,273	55,266	649,521
	<u>565,982</u>	<u>28,273</u>	<u>55,266</u>	<u>649,521</u>
Total Funds	<u>2,049,460</u>	<u>28,273</u>	<u>72,712</u>	<u>2,150,445</u>

Net movement in funds, included in the above, are as follows:

	Income £	Expenditure £	Transfers £	Net movement £
Endowment Funds				
Permanent Endowment	-	-	-	-
Restricted Funds				
A E Stock Bequest	6,039	-	(6,039)	-
Carlisle Fund Income Fund	286	-	(286)	-
	<u>6,325</u>	<u>-</u>	<u>(6,325)</u>	<u>-</u>
Unrestricted Funds				
General Fund	177,285	(155,337)	6,325	28,273
	<u>183,610</u>	<u>(155,337)</u>	<u>-</u>	<u>28,273</u>

13 Analysis of net assets between funds

	Unrestricted Funds 2020 £	Endowment Funds 2020 £	Restricted Funds 2020 £	Total Funds 2020 £	Total Funds 2019 £
Current year					
Tangible assets	312	1,322,709	-	1,323,021	1,323,131
Investments	456,877	19,550	109,913	586,340	611,299
Net assets	185,095	29,647	463	215,205	216,015
	<u>642,284</u>	<u>1,371,906</u>	<u>110,376</u>	<u>2,124,566</u>	<u>2,150,445</u>
Prior year					
Tangible assets	422	1,322,709	-	1,323,131	1,323,464
Investments	463,194	18,517	129,588	611,299	536,917
Net assets	185,905	29,647	463	216,015	189,079
	<u>649,521</u>	<u>1,370,873</u>	<u>130,051</u>	<u>2,150,445</u>	<u>2,049,460</u>

Treasurer's Report

Essex Church (Kensington Unitarians) is keeping on Keeping On. January and February were almost normal, financially, although we were aware of what was becoming a world pandemic. Then 'lockdown' began.

Much of the church's income is from lettings and they came to an end and of course our investments lost value too. Jenny will explain in her report which lettings were able to open again during the year.

We had to stop holding services in the church, which meant, financially, we did not have weekly 'collections' which would normally be about £100. I circulated an email explaining this and asking anyone who was not going to be under financial pressure themselves to make a contribution either by a one off donation or by setting up a standing order to make a monthly donation. Our congregation has been very generous and donations were soon made easier by the installation of a button on our Kensington Unitarians website which would take you to a PayPal site (though it was not necessary to use PayPal to arrange a payment). We currently hold our services and other events online. Who would have thought that a new expense would have been two Zoom licences!

The Government helped the situation by initiating a furlough scheme which helped us to pay our employees when there was, slightly, less work to be done. Until the end of the year Sarah Tinker, Jenny Moy, Jane Blackall and I took a 20% reduction in our salaries.

With some regret but having reached the time she could receive her State Pension, Sarah Tinker announced her intention to retire, on December 31st 2020. It was a generous decision on Sarah's part. We can save our resources until we can afford to have a fulltime minister again and we hope to rent out the Manse Flat for a while too.

I invited members of our congregation, near and far, old and new to contribute to a Testimonial for Sarah to show how much we appreciate and love her. She was minister at Essex Church for 15 years. We were able to give her a cheque for £1,801 and there were some separate donations too, which reached just under £3,000 in total. When we are back in our beloved church again we owe Sarah a splendid party.

The pandemic has had a serious effect on the income of most charities and businesses and Essex Church has, of course been no exception to this. We will continue to be affected financially in 2021. But our congregation has been in existence since 1774 and as treasurer I am confident we can weather these difficult times and emerge with the resources we need to continue as a thriving spiritual community.

Juliet Edwards
Congregational Treasurer

Chair of Trustees and Management Committee's Report

Every year in the life of our church community brings changes, challenges, joys and sorrows, arrivals and departures. This year has undoubtedly seen all of those happenings in extremis as we have grappled with the impact of the Coronavirus pandemic.

When the government announced the first set of restrictive measures and lockdown due to Covid-19 back in March of this year, our staff and trustees sprang into action. In short order a revised budget and lettings programme were established and new protocols for entering and using the building. A building subcommittee was promptly set up to manage and plan all aspects of building management and sustainability for the period of the pandemic and its aftermath. Our Warden Jenny Moy was pivotal in all of these developments and a key factor in their continuing success in protecting staff and visitors and stabilising our revenue streams.

Given the severe disruption and subsequent loss of much of our rental income this year, our church finances, although very significantly reduced, remain healthy. This is in part due to prudent financial management in the past resulting in a good level of reserves. We have also been helped financially by the UK Government furlough scheme.

A further important factor has been the generosity of members of the congregation. Like any charitable organisation, we are grateful to receive donations that help us continue our work in the world, especially at this time as the aforementioned fall in lettings income is unlikely to recover for some considerable time.

The other major development to report (in terms of our church life) is that our long standing Minister Sarah Tinker retired on December 31st after 15 years of outstanding service to Kensington Unitarians. She has been a wonderful and inspiring minister and we wish her every happiness as she leaves us to enjoy a both a well-earned rest and the challenge of other roles within the Unitarian movement. We look forward to the whole congregation celebrating her ministry in person once the pandemic has eased.

Our Outreach Officer and Ministry Student Jane Blackall will be stepping up to the newly created role of Ministry Coordinator. As well as maintaining many of her existing administrative functions, going forward Jane will assume responsibility for programme and pastoral matters. During the past few months Jane has already taken on many of our Sunday and midweek services, coffee mornings and other activities. As we have not been able to gather to worship in person due to the Covid crisis, Jane has developed digital delivery methods through Zoom/podcasts and YouTube uploads. On behalf of the Trustees I would like to thank and commend Jane on her exceptional service at this time of need.

It is anticipated that the congregation will not look to appoint a new full time Minister until 2022.

I would like to end by thanking my fellow trustees and members of the Church Management Committee for their wisdom, good humour, sound good sense, hard work and energy in guiding our church during these immensely challenging times.

Roy Clark
Chair of the Congregation

Minister's Report

I wonder how many of us remembered this old saying at some point during the year 2020: if you want to make the gods smile, tell them your plans. The global pandemic brought our habitual ways of being to a rapid halt and altered most people's plans. As the year progressed and the serious effect on church finances became apparent, I decided to bring forward my retirement by one year and leave this ministry at the end of 2020. A minister is an expensive investment for any congregation and after 15 years serving Kensington Unitarians, it felt the right time to step away. When income allows, this congregation will offer a marvellous opportunity for a new minister, who can bring fresh energy and ideas for our changed and changing times.

In the meantime I am very grateful to be leaving this congregation in such capable hands – hands of both paid staff and volunteers. My thanks go to Jenny Moy as our resident warden, who has kept us so up to date with the latest government requirements and the science of virology. My thanks go to Jane Blackall, now our Ministry Co-ordinator, who so quickly set up various innovative ways of keeping us in touch online as a worshipping community. Who could have known that Zoom coffee mornings would be such fun! My thanks go to all our trustees who have stepped up so willingly to take the reins of responsibility in this time of transition.

And my greatest thanks go to every person who has been part of the Kensington Unitarians congregation, for welcoming me into a first ministry back in 2005, for engaging so enthusiastically with ministry as a shared path and for raising such a very generous collection for my 'kayak fund' as a leaving gift. I'll look forward to a time when we can hold a leaving celebration in person, when I can thank each of you face to face, hand in hand.

Once our building closed in March 2020, we had to find new ways of 'doing' and 'being' church. Not everybody has been able to adapt to online worship and social gatherings, so I am especially grateful to those congregation members who have made the effort to keep in touch with others by phone, sending cards and meeting up outdoors. This has helped us stay strong as a community and has been a healthy reminder that a congregation exists beyond a church building. A congregation exists through relatedness and care, and we have shown both these qualities as a community during this year of challenge and disruption. The pandemic has disrupted so many people's working lives and I have been so aware of how it has particularly affected musicians and others involved with the arts world. Thanks go to the musicians connected with our Kensington Unitarians community, who have stepped up and provided high quality music recordings and videos for our online services on Zoom.

Our trustees have always encouraged my involvement with our wider Unitarian movement and that continued in 2020, when I continued to serve as chair of the interview Panel and as interim chair of the Ministry Strategy Group. Our national connections have been strengthened by Jane Blackall's highly regarded online Heart and Soul sessions, our involvement in the Summer School online initiative and the FUSE (Festival of Unitarianism in the

South East) events. My involvement with national and international Unitarianism will continue and it will be a pleasure to meet people at various Unitarian gatherings, including our West London GreenSpirit group meetings, which weave together our spirituality and our environmental concerns.

This congregation's history stretches back to 1774 when an Anglican minister formed a new church in which people could be free to articulate their own beliefs. That commitment to freedom in religion continues to this day and is accompanied by a passion for social justice and a yearning for inclusion. We live in a world that needs these qualities as much as ever and I trust that Kensington Unitarians will continue to play their part in this work in the years ahead. It won't be easy stepping forward into an unknown future after the Covid-19 pandemic. Life won't simply fit back into old ways of being. My hope for us all is that we can spot the new paths and new opportunities that await and continue to make best use of the resources bequeathed to us by previous generations. Go well everyone and blessed be.

Rev. Sarah Tinker
Minister with Kensington Unitarians

Warden's Report

The first two months of 2020 were like many previous years. Lettings income was around £15k as expected and we had an interesting new booking - a weeklong psychology training by Internal Family Systems - with two follow up weeks booked for later in the year. Then, in early March, the first warning signs of global pandemic became obvious - as a few hirers started cancelling events. We started displaying posters encouraging hand-washing and tried to show understanding by halving and then waiving cancellation charges - but within a few weeks the trickle of cancellations was becoming a tsunami and on March 16th, Sarah and I decided to close the building completely, as the UK went into its first national lockdown.

In my previous 15 years of wardening here, the longest period we've ever locked the doors was the week between Xmas and New Year. Even then, there was often building work going on, or I might organise a dance event. Now, week after week went by with no-one entering the building except me and Sarah - Gitana didn't come to clean, Jackie wasn't doing the garden, Brian didn't pop by to decorate or repair. Even Sarah and I carefully avoided being in the same room together - and held our weekly check-ins in the garden. Thankfully it was a warm and beautiful spring, so that was no great hardship.

In early June, I wrote a report for trustees predicting the building might remain closed for the rest of the year - but later that month we were approached by Cypher Coders about running summer holiday camps. After some debate, Sarah and I decided to accept this offer - which necessitated removal of all extraneous fittings and furniture, installation of touch-free soap and sanitiser dispensers and dividing the floor with masking tape to create social distancing boxes (12 in the church, 6 in the hall). We also had to arrange thorough daily cleaning.

Cypher Coders ran five weeks of summer camps (generating £3.5k income) and returned at October half-term and Xmas. Taking this booking gave us confidence to welcome back three other regular hirers during the autumn term - but most of our previous users suspended their activities, or found ways to take them online. Additionally we had to close the building again for the second UK lockdown in November and again just before Xmas as the whole country was put into Tier 4.

Total income from post-pandemic lettings was therefore only £12.5k, which together with the income before we closed and some very kind donations from long-standing users who continued to pay for space they were not using (Ashtanga Yoga, C G Jung psychotherapists, Tse Qigong and Sufi Zikr) gave a year's total of just under £30k - compared to the £85k projected in our 2021 budget. Under the circumstances, we economised as much as possible on building maintenance, but we did complete the year with a full electrical survey of the building - including the Manse and Warden's flats and nursery. The electricians were also able to repair the church sidelights and replace defunct bulbs in the outdoor spotlights and noticeboard, which had been a problem for some time.

The nursery missed a quarterly rent payment in May, while they were forced to close during the first lockdown, but was able to re-open in June and resume paying the next quarter's rent in monthly instalments. Our financial situation was also improved by furloughing me and Gitana completely while the building was closed and keeping us flexibly furloughed on reduced hours, even as we re-opened. Jackie our Gardener stopped coming in March - as she cares for an elderly parent. Gitana returned to Lithuania just before the November lockdown, to seek treatment for an injured shoulder - and has been on sick leave since.

All in all, a unique year - and although there were many stressful times, it was also a privilege to be able to get to know the building in a different way as I spent so many months alone here. Early in the pandemic, I started a WhatsApp group called 'Spring at Essex Church' so I could share garden photos with congregation members. As our many keen photographers also started contributing, this evolved into 'Nature Carries On - a place to share images which remind us that however challenged human societies may be by the new SARS virus, 99.9% of the natural world continues to thrive'. As I write this, David Carter has just posted a picture of a bee amongst his bluebells.

David Carter was also very helpful in encouraging us to organise some small onsite worship gatherings, once this became permitted. COVID restrictions forbade singing and refreshments and made it compulsory to wear masks - so we set up a circle of eight chairs 2m apart in the Hall. Sarah led seven Saturday sessions, with themes such as Masks We Wear and Glimpses of Joy and Brian offered a Heart and Soul in December with the theme Plus ça Change. It was strange not to be able to hug, or see each other's smiling faces, but still very comforting just to be able to look each other in the eye while we shared experiences from this unprecedented year and lit candles for our suffering world.

I'll close with ten principles Sarah and I formulated for our first Zoom trustee meeting.

Suggested Guiding Principles as we walk this Path:

1. Our most important task as individuals and as an organisation, is to nurture the life of the Spirit
2. During this pandemic period, we will prioritise human life and health
3. We have a particular duty of care to individuals connected to this church
4. Our building is a precious asset that we need to cherish and maintain carefully
5. We aim to get to a financially sustainable situation as soon as possible
6. We wish the burden of needed efforts, sacrifices and long term impacts to be shared justly
7. We are concerned for the wellbeing of the planet and all living beings
8. We don't just aim to return to where we were, but to get somewhere better
9. We are developing a vision for the long term future of this church
10. During this pandemic period, we wish to collaborate with local, national and global efforts to minimise harm

Jenny Moy
Essex Church Warden

Outreach Officer's Report

In the early months of 2020 it was 'business as usual' in my former role as Outreach Officer: producing our monthly newsletter and weekly orders of service, looking after our website and podcast, coordinating our volunteers, and working with Sarah our minister to plan our programme of worship and other activities. We were heading into our fourth year of thematic ministry and the worship team (me, Sarah, and Jeannene Powell) had set our monthly themes for the rest of 2020. In February I set up a new website to promote our 'Heart and Soul' gatherings (www.heartandsoulcircles.org.uk), and share guidelines and resources, in the hope of encouraging other Unitarian congregations around the country to run them. Jeannene and I launched the new 'Heart and Soul' website at FUSE (Festival of Unitarians in the South East) in Worthing.

In early March, as the Covid-19 pandemic loomed, our staff team and church committee were faced with difficult decisions. Our final regular on-site service took place on Sunday 15th March. We switched to producing short-format podcasts containing a weekly reflection from our minister, and released them each Sunday morning from 22nd March, as a temporary measure while we considered other options and adjusted to the rapidly-changing situation.

At a very early stage I wondered about the possibility of holding 'Heart and Soul' online and so invited a dozen volunteers to join me for a first experimental gathering on Zoom on Sunday 15th March. There was a clear and urgent need for such a space for people to come together and process what they were going through in the early days of the pandemic. I offered a

new themed 'Heart and Soul' every week and repeated it on Sundays, Tuesdays, and Fridays throughout spring/summer (in the autumn I dropped down to twice-weekly but other volunteer leaders from other congregations around the country are offering 'repeats' so as many people as possible can access the gatherings). In these early weeks I encouraged congregation members to get to grips with Zoom and helped coach people who were less technically confident to use it. These online 'Heart and Soul' gatherings have been open to all-comers and have brought in people who did not previously attend our in-person events and also helped to build valuable relationships between Unitarians in different congregations.

We added a weekly Zoom coffee morning to our programme on Tuesday 31st March and this has continued ever since. This is not something we've offered on-site in all the years I've been at the church but it has proved a great success online, and I anticipate it is something we will continue long-term, as it is easier for our geographically widespread congregation to 'drop in' in the middle of their day. Many congregation members have commented that these online small-group gatherings have provided an unexpected opportunity to deepen their sense of connection with others in the congregation.

Production of our monthly newsletter was suspended after the March issue, as I turned my energies to facilitating our online programme, though we assembled a one-off 'Lockdown Chronicle' in June to record congregation members' reflection on the experience of the early months of the pandemic. We switched instead to producing a weekly Friday email and adding a form on our website for people to sign up to our e-mailing list for details of our events; this has brought in quite a few visitors.

As it became apparent that things would not be returning to normal anytime soon we thought hard about how to adapt our Sunday services so they would work online. We are committed to offering high quality worship and so there were plenty of behind-the-scenes discussions, rehearsals, and drafting of protocols before we held our first Zoom service on 5th July. Many thanks to Jeannene, Sarah, Jenny, and John Davies for their hard work and patience in getting to grips with Zoom hosting. Thanks also to our team of regular musicians who have adapted to a new way of working. I think we can take pride in the quality of our online offerings and particularly in the fact that our services are interactive, so that we can see each other's faces and feel connected, take part in candles of joy and concern, and stay to chat for virtual coffee time in breakout rooms. I also set up a new Kensington Unitarians YouTube channel so all our online services will be archived there in perpetuity. We have also committed to putting the full text of services online for the benefit of those who find it helpful to follow along with the text of a service, or re-read it afterwards, or share it with friends. I am hopeful that both of these initiatives may, in due course, prove to help new people discover our community. Over the past year we have discovered that lots of people who could not previously join us at in-person services – congregation members who have had to move away from London, or those who have health issues, family responsibilities, or work commitments preventing them from attending on-site services – are now regularly attending our services and events in the online realm.

With the announcement of Sarah's retirement we made plans for a two-year transition period to 'keep the show on the road' while the post-pandemic financial picture becomes clearer. As the year ended the committee created a new role of 'Ministry Coordinator' so in 2021 my role will expand to include oversight of worship and the rest of the church programme. It has been a wonderful experience to work alongside Sarah and learn from her for the last fifteen years. I hope we can do her proud, in taking our next steps together as a community, and rising to meet the challenges of a changing world.

Jane Blackall
Ministry Coordinator
(formerly Outreach Officer)