

Registered Charity Number 1134210

Wirral and Chester Area Quaker Meeting

Annual report and accounts

for the year ending 31 December 2010

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Address for Correspondence

The Area Meeting Clerk, Quaker Meeting House, Union Walk, Frodsham Street, Chester CH1 3LF

Report of the Trustees

Wirral and Chester Area Quaker Meeting is made up of the three meetings at Birkenhead, Chester and Heswall. Public meetings for worship have been held every Sunday throughout 2010 at all three meeting houses, and Chester has a weekday lunchtime meeting. All the meetings have provision for young people. These meetings for worship provide a time of quiet reflection and spiritual refreshment for members, visitors, and any members of the public who wish to participate.

All three meetings have an active programme of study and social events. Heswall Meeting ran a series of "Quaker Quest" events to introduce Quaker ideas to a wider public. The Area Meeting, in conjunction with North Wales Area Quaker Meeting, held a weekend "Winter Gathering" at an outdoor pursuits centre in Bala.

The income and the expenditure of the Area Meeting were both about £110,000, leading to a small fall in funds of £200, down to £315,500. This level of assets corresponds to about three year's expenditure, which is more than the one year's expenditure required by the reserves policy shown in Note 1. The Trustees therefore expect it to fall in subsequent years.

The major sources of income were the hire of rooms when not required by local Quakers (£56,489 or 51%) followed by voluntary donations (£43,452 or 39%). We spent £45,061 on Quaker activities, such as attending at conferences and courses and contributing to the national activities of Britain Yearly Meeting. Support costs, such as the staffing and other running costs of the three Meeting Houses, amounted to £64,676, as shown in Note 2. These costs have been allocated between Quaker Activities and Generating Funds according to the usage of the Meeting Houses and show that room hire generated a small net income of £3318 (Income £56,489 less costs £53,171).

The internal refurbishment of Chester Meeting House continued into 2010, and the refurbished meeting room was celebrated by an open day at which Terry Waite CBE and Stephen Mosley MP were guest speakers. The external maintenance of the building is still unsatisfactory, and progress was hindered by the collapse of the company holding the lease on the building. Birkenhead Meeting House has had further treatment to combat dampness, the hallway has been painted, and the kitchen has a new basin for hand washing. Heswall Meeting House has completed the conversion to double glazed windows. All three buildings have had electrical safety inspections.

Wirral and Chester Area Quaker Meeting is now responsible for the administration of Teenage General Meeting. This provides activities for young people associated with Quaker Meetings in the North West of England and North Wales. Several of our young people have attended the Teenage General Meeting weekend events.

The Area Meeting takes its responsibility for safeguarding children seriously. The Trustees' policy document "Safeguarding Children" was accepted by the Area Meeting, and the Area Meeting is an active member of the Churches' Child Protection Advisory Service.

The Managing Trustees met four times in 2010. They adopted a new policy document on the Maintenance and Improvements to Meeting Houses; they revised the disciplinary and grievance

procedures for employees; and they drew up new Terms of Reference for the Winter Gathering Committee. The Trustees have registered the Area Meeting with the Information Commissioner's Office under the Data Protection Act. They reviewed the insurance needs of the Area Meeting, commissioned insurance surveys of the buildings, and revised the sums assured.

To manage their responsibilities the Trustees visited the wardens and other officers at all three Meetings to see how their policy documents are maintaining good practice in employment and other areas.

Details of the Trustees who served during the year, together with other legal and administrative information, are shown in note 11 to the accounts.

Signed: F. Alan Vernon (clerk to the Managing Trustees up to 31/12/2010)

Roger Turner (clerk to the Managing Trustees from 1/1/2011)

Date: 4/7/2011

Statement of the Trustees' responsibilities

Charity law requires the trustees to prepare accounts that give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources for the period ended 31 December 2010. In preparing those accounts the trustees are required to:

- (a) select suitable accounting policies and then apply them consistently;
- (b) make judgements and estimates that are reasonable and prudent; and
- (c) prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for maintaining proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the accounts comply with the Charities Act 1993. 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.

Independent Examiner's Report to the Trustees of Wirral and Chester AQM

We report on the accounts of the charity for the year ended 31 December 2010 which are set out on pages 4 to 9.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 43(2) of the Charities Act 1993 (the 1993 Act) and that an independent examination is needed.

It is our responsibility to

- examine the accounts under section 43 of the 1993 Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 43(7)(b) of the 1993 Act; and
- state whether particular matters have come to our attention.

Basis of independent examiner's statement

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

Independent examiner's statement

In connection with our examination, no matter has come to our attention:

- 1 which gives us reasonable cause to believe that, in any material respect, the requirements:
 - to keep accounting records in accordance with section 41 of the 1993 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 1993 Acthave not been met; or
- 2 to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: Hall Livesey Brown

Chartered Accountants
HLB House
68 High Street
Tarporley
Cheshire
CW6 0AT

Statement of Financial Activities	Unrestricted	Restricted	Endowment	2010	2009
Incoming resources					
Voluntary income	43,452	0	0	43,452	40,412
Activities for generating funds	56,489	0	0	56,489	66,811
Investment income	562	334	0	896	2,465
Income from Quaker activities	9,400	0	0	9,400	8,632
Other incoming resources	20	0	0	20	165
Total incoming resources	109,923	334	0	110,257	118,485
Resources expended					
Costs of generating funds	52,604	567	0	53,171	103,075
Costs of Quaker activities	55,952	616	0	56,568	75,553
Support costs	0	0	0	0	0
Costs of governance	725	0	0	725	646
Other resources expended	0	0	0	0	0
Total resources expended	109,281	1,183	0	110,464	179,274
Net inc. resources before transfers	642	(849)	0	(207)	(60,789)
Transfers into each fund	0	0	0	0	0
Net incoming resources after transfers	642	(849)	0	(207)	(60,789)
Gains (losses) on investments	0	0	0	0	0
Net movement in funds	642	(849)	0	(207)	(60,789)
Total funds brought forward, 1 Jan	304,424	11,315	0	315,739	376,528
Total funds carried forward, 31 Dec	305,066	10,466	0	315,532	315,739

Note 2
Note 2
Note 2
Note 8, 9

Balance Sheet - Assets	Unrestricted	Restricted	Endowment	2010	2009
Current assets					
Debtors	3,600	0	0	3,600	0
Short term deposits	277,898	10,466	0	288,364	324,529
Cash at bank	31,258	0	0	31,258	26,673
Total current assets	312,756	10,466	0	323,222	351,202
Liabilities					
Creditors: due within one year	690	0	0	690	3,463
Net current assets	312,066	10,466	0	322,532	347,739
Total assets less current liabilities	312,066	10,466	0	322,532	347,739
Creditors: due after one year	0	0	0	0	0
Provisions for liabilities and charges	7,000	0	0	7,000	32,000
Net assets	305,066	10,466	0	315,532	315,739

Note 7
Note 7
Note 7

Balance Sheet - Analysis of Funds	Unrestricted	Restricted	Endowment	2010	2009
Area Meeting General Fund	7,224			7,224	6,076
Education Fund	405			405	603
Winter Gathering	2,843			2,843	4,070
Teenage General Meeting	1,598			1,598	1,811
Birkenhead Local Meeting	50,362			50,362	45,947
Chester Local Meeting	217,723			217,723	174,334
Chester Safekeeping Fund	17			17	50,697
Heswall Local Meeting	24,894			24,894	20,886
Property Fund		1,147		1,147	1,514
Children's Fund		9,319		9,319	9,801
Totals for all funds	305,066	10,466	0	315,532	315,739

Note 8, 9

Signed: F.Alan Vernon, Clerk to the Managing Trustees (up to 31/12/2010)
and Frank Sharman, Area Meeting Treasurer (up to 31/12/2010)

Date: 4/7/2011

Notes to the accounts

1 - Accounting policies

Basis of accounting - These accounts have been prepared in accordance with the Charity Commission Statement of Recommended Practice (SORP 2005) for accounting by Charities, except that the value of meeting houses has not been included in the balance sheet.

Income and expenditure - Contributions, grants, legacies, interest, dividends, and rents are all treated as income in the year in which they are received. Accruals and prepayments have been included in the income and expenditure where the amounts are significant and their inclusion gives greater clarity.

Acting as Agent - Further sums are collected specifically for passing on to other bodies, and so they do not represent income for the Area Meeting. These are not included in the Statement of Financial Activities or the Balance Sheet, but they are summarised in Note 10.

Land and buildings - The properties owned by the Area Meeting comprise Meeting Houses and wardens' accommodation which are held for the furtherance of the Area Meeting's charitable objects. The current insured values are shown in Note 6. The contents of the Meeting Houses are written off at purchase and therefore only the current insured values are shown in these accounts.

Reserves - The Trustees have agreed a policy on reserves to allow for building repairs and other contingencies which involves an annual target of 1% of the building value and a capital target of 12 month's average expenditure.

Investments - The Managing Trustees have agreed a policy that the sums of money at present held by the Area Meeting and Local Meetings are insufficient to require long term investment.

Pensions - The Area Meeting pays contributions to personal pensions for those employees who are eligible as shown in note 4.

Risk Management - The Trustees have agreed a policy on risk management which identifies the risks the Area Meeting faces and the means by which they are being managed.

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

2 - Support costs	2010	2009
Total support costs	64,677	126,464
Quaker activities before support costs	45,062	52,151
Support costs allocated to Quaker activities 18%	11,506	23,402
Quaker activities with support costs	56,568	75,553
Generating funds before support costs	0	13
Support costs allocated to Generating 82%	53,171	103,062
Generating Funds with support costs	53,171	103,075

The support costs cover the costs of running the Meeting Houses. They are allocated between Quaker activities and Generating funds according to the approximate usage of the buildings by Quakers and by others hiring rooms.

3 - Trustees and examiners	2010	2009
Refund of expenses to Trustees as Trustees	0	0
Refund of other expenses to Trustees	170	33
Fees for examination or audit	725	646
Other fees paid to examiner or auditor	0	0
Total	895	679

4 - Paid employees	2010	2009
Staff wages and salaries	33,871	35,334
Employer's NI contributions	930	724
Employer's pension contributions	1,355	1,116
Total	36,156	37,174

There are no employees with emoluments over £60,000 per year. During 2010 the Area Meeting employed 8 individuals as part-time staff at the three Meeting Houses, equivalent to 2 to 3 full time employees. In addition there is one unpaid voluntary caretaker. The pension contributions are for a defined-contribution pension plan for one of the employees.

5 - Grants and donations	Unrestricted	Restricted	Endowment	2010	2009
Donations to BYM	20,500	0	0	20,500	33,500
Donations to other Quaker bodies	1,182	0	0	1,182	32
Donations to non-Quaker bodies	399	0	0	399	946
Grants to individuals (hardship)	0	0	0	0	0
Grants to individuals (education)	0	0	0	0	0
Grants to individuals (other)	0	0	0	0	0
Totals	22,081	0	0	22,081	34,478

6 - Insured value of properties	Land and buildings	Contents	Date of valuation
Birkenhead Meeting House and cottage	1,000,000	70,000	Sep 2010
Chester Meeting House	see below	80,000	Sep 2010
Heswall Meeting House and cottage	1,000,000	120,000	Sep 2010
Totals	2,000,000	270,000	

Chester Meeting House is part of a building owned and insured for £900,000 by New Embrace Ltd. The rest of the building is sublet by them to Caversham Trading Ltd, who operate a household goods store on the premises, trading as BrightHouse. The site belongs to the Area Meeting, and is leased to New Embrace Ltd until 2125.

7a - Debtors and prepayments	2010	2009
Chester LM - Room hire invoices.	3,600	
Totals	3,600	0
7b - Creditors and Accruals	2010	2009
Area Meeting General Fund - Fee for examination of accounts	690	646
Area Meeting Property Fund - Survey invoiced but not paid until Jan 2010	0	518
Chester LM - Insurance premiums not invoiced	0	2,300
Chester LM - Provision for building work	7000	32,000
Totals	7,690	35,464

8 - Designated, Restricted and Endowment Funds

Unrestricted funds are freely available for any purpose of the Area Meeting. **Designated funds** are unrestricted funds which are set aside for specific purposes, but remain at the discretion of the Area Meeting. **Restricted funds** have been earmarked by the donor or testator for certain specific purposes. **Endowment funds** must usually have their capital preserved, but the income can be used for the purposes specified by the donor or testator.

Area Meeting Designated Funds

The **Education Fund** arose from the laying down of Friends Penketh Education Foundation, and is designated for educational purposes, including expenses for attending courses at Woodbrooke.

The **Winter Gathering Fund** - By agreement with North Wales Area Meeting the Winter Gathering Committee uses this fund to administer a residential weekend for both Area Meetings. The Gathering is usually held in February or March, and so this fund uses an accounting period from July to June, so as to show the complete income and expenditure for one Gathering. Using an accounting period from January to December would give a misleading impression by showing the expenditure for one gathering and the income for the next. Payments from Local Meetings to the Winter Gathering Fund are technically transfers, but they are shown in these accounts as income and expenditure to avoid the complexity created by the overlapping financial years.

The **Teenage General Meeting Fund** was established during 2008 when the Area Meeting took over the administration on the closure of Lancashire and Cheshire General Meeting. It is a fund designated for the provision of events for children and young people in this and nearby Area Meetings.

The **American Exchange Fund** - The joint fund for the American Exchange, which involves British and American young people visiting Britain and the US, is administered by North Wales Area Meeting and appears in their annual report and accounts.

The **Local Meeting funds** are primarily for the expenses of each local meeting, but may also be used for the centrally-managed work of the Society of Friends, or other purposes of the Area Meeting, and may be held in the name of the Local Meeting.

The **Chester Safekeeping Fund** was created at the height of the banking crisis in October 2008 to hold a transfer of £50,000 from Chester Local Meeting to urgently safeguard its funds by spreading them across several different banks. This money and the interest earned by it was held on behalf of Chester LM. The capital was returned to Chester LM in March 2010 with only the final interest payment remaining at the end of the year.

Area Meeting Restricted Funds

The **Property Fund** receives the income from the Wirral and North Wales Fund and can only be used for the maintenance and repair of Meeting Houses.

The **Children's Fund** was created from money donated by a Chester Friend in March 2008. The fund is restricted with the primary aim of providing continuing support for the American Exchange, and the Area Meeting is asked to consider paying £500 each year for that purpose. The Area Meeting can spend both the capital and the income, and after at least 5 years the Area Meeting can spend all of the fund on work for children and young people, or transfer what remains to the General Fund of the Area Meeting.

Area Meeting Endowment Funds

The **Wirral and North Wales Fund** is a fund administered by Friends Trusts Ltd under reference number 4846. This was intended by the donor as an endowment fund to meet a permanent need as long as there are Meeting Houses, but Friends Trusts Ltd may at their discretion permit the spending of the capital. This Area Meeting receives one half of the annual income, which may only be used for the maintenance and repair of Meeting Houses.

Transfers

The main transfers between funds were the quotas of £6657 paid by the Local Meetings to the Area Meeting.

9 - Movement of the funds	Fund balances brought forward	Incoming resources	Outgoing resources	Transfers	Gains and losses	Fund balances carried forward
Unrestricted funds						
Area Meeting General Fund	6,075	16	5,524	6,657	0	7,224
Education Fund	603	1	199	0	0	405
Winter Gathering	4,071	9,151	10,379	0	0	2,843
Teenage General Meeting	1,811	742	955	0	0	1,598
Birkenhead Local Meeting	45,947	14,578	8,809	(1,354)	0	50,362
Chester Local Meeting	174,334	63,105	66,464	46,748	0	217,723
Chester Safekeeping Fund	50,697	17	0	(50,697)	0	17
Heswall Local Meeting	20,886	22,313	16,951	(1,354)	0	24,894
Totals for unrestricted funds	304,424	109,923	109,281	0	0	305,066
Restricted funds						
Property Fund	1,514	316	683	0	0	1147
Children's Fund	9,801	18	500	0	0	9319
Totals for restricted funds	11,315	334	1,183	0	0	10,466
Totals for all funds	315,739	110,257	110,464	0	0	315,532

10 - Acting as Agent	Income	
Receipts to pass on to other bodies	2010	2009
Contributions for BYM	1,075	1,005
Donations for other Quaker bodies	420	632
Donations for non-Quaker bodies	0	1,178
Special collections	4,422	3,145
Other receipts to pass on	482	604
Totals	6,399	7,569

At the end of 2010 Chester Local Meeting was holding a balance of £1495 in its Acting-as-Agent Fund awaiting distribution.

11 - Legal and administrative information

Constitution and governance - As a constituent part of Britain Yearly Meeting of the Religious Society of Friends (Quakers), the Area Meeting used to be excepted from registration with the Charity Commission under Statutory Instrument 180 of 1996 and 1598 of 2002. The Area Meeting applied for registration in December 2008, and in February 2010 became a registered charity with the registered charity number 1134210.

The Governing Document adopted by the Area Meeting on 7/9/2007 states that the object of the Area Meeting is the furtherance of the general religious and charitable purposes of the Religious Society of Friends (Quakers) in Britain in the area of Wirral and Chester and beyond.

Activities - The Governing Document lists the main activities of the Area Meeting as follows:

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

11 - Legal and administrative information - continued

Meetings - The affairs of the Area Meeting are managed by the Area Meeting for Business which met six times in 2010. The three constituent Local Quaker Meetings in Birkenhead, Chester, and Heswall also hold meetings for business which manage the affairs delegated to them by the Area Meeting.

Members - The members of the Area Meeting are all those persons whose names are for the time being recorded in its official register.

Managing Trustees - The Trustees of the Area Meeting are members of the Area Meeting who are nominated by the nominations committee and appointed by the Area Meeting for Business, normally for a term of three years.

The following persons served as trustees during 2010: Lawrence Holden, John Noble, Stephen O'Brien, Frank Sharman (Treasurer), Roger Turner, Monica Tyler, Alan Vernon (Clerk).

Officers during 2010

Clerk: Harvey Cox, Assistant Clerk: Nicolette Richardson, Treasurer: Frank Sharman.

Address for Correspondence

The Area Meeting Clerk, Quaker Meeting House, Union Walk, Frodsham Street, Chester CH1 3LF
email@wirralchesterquakers.org.uk

Meeting House Addresses

Quaker Meeting House, 83 Park Road South, Birkenhead CH43 4UU
Quaker Meeting House, Union Walk, Frodsham Street, Chester CH1 3LF
Quaker Meeting House, North Drive, Heswall CH60 0BD

Independent Examiners

Hall Livesey Brown, Chartered Accountants and Business Advisors,
HLB House, 68 High Street, Tarporley, Cheshire CW6 0AT

Bankers

Barclays Bank, 50 Hamilton Square, Birkenhead, Merseyside CH41 5BL,
CAF Bank Ltd, Kings Hill, West Malling, Kent ME9 4TA,
Co-operative Bank, 1 Balloon Street, Manchester M60 4EP,
Triodos Bank, Brunel House, 11 The Promenade, Bristol BS8 3NN.

Custodian Trustee

Friends Trusts Ltd., Friends House, 173 Euston Road, London NW1 2BJ
Registered Charity 237698