

Registered Charity Number 1134210

Wirral and Chester Area Quaker Meeting

Annual report and accounts

for the year ending 31 December 2013

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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 2013 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. The Area Meeting, in conjunction with North Wales Area Quaker Meeting, held a weekend "Winter Gathering" at Bala in March.

The income of the Area Meeting was £118,322, down by £8000. Expenditure exceeded income by £34,000 owing to refurbishment of Chester Quaker Meeting House. The result was a fall in total funds from £296,000 to £252,000. This level of assets corresponds to about two years' expenditure, which is more than the one year's expenditure required by the reserves policy shown in Note 1. The Trustees expect the reserves to fall in subsequent years.

The major sources of income were the hire of rooms when not required by local Quakers (£65,700 or 56%) followed by voluntary donations (£41,000 or 35%). We spent £64,000 on Quaker activities, such as attending 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 £108,000 including building improvements, as shown in Note 2.

Expenditure on building improvements at Chester was £33,000 made possible by a recent legacy and treating this cost as an investment for the future, the income from room hire covers normal expenditure.

Wirral and Chester Area Quaker Meeting supports the Quaker Campaign for the Abolition of Torture (QCAT).

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. Summer School (for 11-17 year olds), previously funded by General Meeting, is also supported by this Area Meeting, as it is by other Area Meetings. In addition, the American Exchange programme, which has been running for about 25 years, is supported in collaboration with North Wales Area Meeting and Gwynedd Meeting in Pennsylvania. A group of our young people travelled to Pennsylvania in the summer of 2013.

The Managing Trustees met three times in 2013. A draft scheme to amalgamate the latest charity scheme applicable to Wirral and Chester Area Quaker Meeting with the Wirral and Chester Area Meeting Charity set up in 2010 has been approved and forwarded to the Charity Commissioners for their observations and hopefully for their approval.

The possibility of failure of the Cooperative Bank has been of concern. At the end of 2013, 31% of our funds were in 9 separate Cooperative Bank Accounts. The remainder is with Barclays Bank, Triodos Bank, CAF Bank and Skipton Building Society.

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: Roger Turner (clerk to the Managing Trustees)
 Don Dickson (Treasurer)

Statement of the Trustees' responsibilities

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales 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 the resources 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;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- 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 proper 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, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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

I report on the accounts of the charity for the year ended 31 December 2013 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 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

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

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from 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 my examination, no matter has come to my attention:

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

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or

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

Robert Evans FCA
Hall Livesey Brown

Statement of Financial Activities	Unrestricted	Restricted	Endowment	2013	2012	
Incoming resources						
Voluntary income	40,946	0	0	40,946	47,847	
Activities for generating funds	65,704	0	0	65,704	65,468	
Investment income	2,190	297	0	2,487	2,368	
Income from Quaker activities	7,687	0	0	7,687	9,175	
Other incoming resources	1,500	0	0	1,500	1,600	
Total incoming resources	118,027	297	0	118,324	126,458	
Resources expended						
Costs of generating funds	87,596	0	0	87,596	61,754	Note 2
Costs of Quaker activities	63,573	500	0	64,073	66,743	Note 2
Support costs	0	0	0	0	0	Note 2
Costs of governance	770	0	0	770	816	
Other resources expended	0	0	0	0	0	
Total resources expended	151,939	500	0	152,439	129,313	
Net inc. resources before transfers	(33,912)	(203)	0	(34,115)	(2,855)	
Transfers into each fund	0	0	0	0	0	Note 9
Net incoming resources after transfers	(33,912)	(203)	0	(34,115)	(2,855)	
Gains (losses) on investments	0	0	0	0	0	Note 7
Net movement in funds	(33,912)	(203)	0	(34,115)	(2,855)	
Total funds brought forward, 1 Jan	286,094	10,081	0	296,175	299,030	
Prior year adjustment						Note 1
Total funds carried forward, 31 Dec	252,182	9,878	0	262,060	296,175	

Balance Sheet - Assets	Unrestricted	Restricted	Endowment	2013	2012	
Current assets						
Debtors	2,050	0	0	2,050	0	Note 8
Short term deposits	216,469	9,878	0	226,347	257,092	
Cash at bank	34,708	0	0	34,708	40,011	
Total current assets	253,227	9,878	0	263,105	297,103	
Liabilities						
Creditors: due within one year	1,045	0	0	1,045	928	Note 8
Net current assets	252,182	9,878	0	262,060	296,175	
Total assets less current liabilities	252,182	9,878	0	262,060	296,175	
Creditors: due after one year	0	0	0	0	0	
Provisions for liabilities and charges	0	0	0	0	0	
Net assets	252,182	9,878	0	262,060	296,175	

Balance Sheet - Analysis of Funds	Unrestricted	Restricted	Endowment	2013	2012	
Area Meeting General Fund	9,318			9,318	8,477	Note 9
Education Fund	0			0	0	
Quaker Quest Fund	0			0	0	
Winter Gathering	3,116			3,116	1,652	
Teenage General Meeting	1,335			1,335	1,334	
Birkenhead Local Meeting	38,426			38,426	38,292	
Chester Local Meeting	171,618			171,618	207,209	
Chester Safekeeping Fund	0			0	0	
Heswall Local Meeting	28,369			28,369	29,150	
Property Fund		2,017		2,017	1,726	
Children's Fund		7,861		7,861	8,335	
Totals for all funds	252,182	9,878	0	262,060	296,175	

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 SOFA or 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	2013	2012
Total support costs	108,114	75561
Quaker activities before support costs	43,615	52936
Support costs allocated to Quaker activities	20,458	13807
Quaker activities with support costs	64,073	66743
Generating funds before support costs	(60)	0
Support costs allocated to Generating	87,656	61754
Generating Funds with support costs	87,596	61754

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	2013	2012
Refund of expenses to Trustees as Trustees	0	0
Refund of other expenses to Trustees	0	0
Fees for examination or audit	755	720
Other fees paid to examiner or auditor	0	0
Total	755	720

4 - Paid employees	2013	2012
Staff wages and salaries	38,302	40,332
Employer's NI contributions	1,161	1,204
Employer's pension contributions	1,624	1,500
Total	41,087	43,036

There are no employees with emoluments over £60,000 per year. The Area Meeting employs 8 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	2013	2012
Donations to BYM	20,000	0	0	20,000	21,500
Donations to other Quaker bodies	2,512	0	0	2,512	5,776
Donations to non-Quaker bodies	1,690	0	0	1,690	1,344
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	24,202	0	0	24,202	28,620

6a - Insured value of properties	Land and buildings	Contents	Date of valuation
Birkenhead Meeting House and cottage	1,026,985	74,734	Sept 2010
Chester Meeting House	see below	85,410	Sept 2010
Heswall Meeting House and cottage	1,026,985	128,115	Sept 2010
	0	0	
	0	0	
	0	0	
Totals	2,053,970	288,259	

Chester Meeting House is part of a building owned and insured for £900,000 by The Townson Pension Scheme. 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 The Townson Pension Scheme until 2125.

6b - Depreciation of land & buildings	2013	2012
Asset initial cost or last valuation	0	0
Additions	0	0
Disposals	0	0
Revaluations	0	0
Balance carried forward	0	0
Accumulated depreciation	0	0
Depreciation for this year	0	0
Depreciation carried forward	0	0
Net book value at start of year	0	0
Net book value at end of year	0	0

7 - Investment Assets	Totals
Analysis of changes during the year	
Market value at beginning of year	0
Add: additions to investments at cost	0
Less: carrying value of investments sold	0
Net gain/(loss) on revaluation	0
Total market value at end of year	0
Analysis by type of investment	
Investment property	0
Stock exchange investments	0
Unit trusts or similar	0
Securities not listed on stock exchange	0
Cash held in an investment portfolio	0
Other investments	0
Total market value at end of year	0

8a - Debtors and prepayments	2013	2012
Deposit for Winter Gathering 2014	250	
Chester LM - Meeting House	1800	
Totals	2,050	0
8b - Creditors and Accruals	2013	2012
Area Meeting General Fund -late payment to Summer School	290	
Area Meeting General Fund - Fee for examination of accounts	755	740
TGM- Late claim for expenses		188
Totals	1,045	928

9a - 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 **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.

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. 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 administered by Friends Trusts Ltd under reference number 4846 as a permanent endowment fund with a balance at 31/12/2009 of £16,687. The annual income is shared equally with North Wales Area Meeting. It may only be used for the maintenance and repair of Meeting Houses.

Transfers

The main transfers between funds were the quotas of £6880 paid by the Local Meetings to the Area Meeting.

9b - 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	8,458	12	7,181	8,029	0	9,318
Education Fund	0	0	0	0	0	0
Quaker Quest Fund	0	0	0	0	0	0
Winter Gathering	1,652	8,103	6,639	0	0	3,116
Teenage General Meeting	1,335	1,412	1,412	0	0	1,335
Birkenhead Local Meeting	38,291	11,257	9,291	(1,831)	0	38,426
Chester Local Meeting	207,209	78,313	109,537	(4,367)	0	171,618
Chester Safekeeping Fund	0	0	0	0	0	0
Heswall Local Meeting	29,149	18,930	17,879	(1,831)	0	28,369
Unrestricted Fund 10	0	0	0	0	0	0
Unrestricted Fund 11	0	0	0	0	0	0
Unrestricted Fund 12	0	0	0	0	0	0
Totals for unrestricted funds	286,094	118,027	151,939	0	0	252,182
Restricted funds						
Property Fund	1,729	288	0	0	0	2017
Children's Fund	8,352	9	500	0	0	7861
Totals for restricted funds	10,081	297	500	0	0	9,878
Totals for all funds	296,175	118,324	152,439	0	0	262,060

10 - Acting as Agent	Income	
	2013	2012
Receipts to pass on to other bodies		
Contributions for AM	0	0
Contributions for BYM	184	1,164
Donations for other Quaker bodies	0	0
Donations for non-Quaker bodies	0	327
Special collections	6,312	5,030
Other receipts to pass on	46	321
Totals	6,542	6,842

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.

In Planning our activities for the year we kept in mind the Charity Commission's guidance on public benefit, at our trustee meetings.

Meetings - The affairs of the Area Meeting are managed by the Area Meeting for Business which met eight times in 2013. 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 2013: Roger Turner (clerk), Harvey Cox, Ann Fox, Leslie Hampson (retired Dec 2013), Don Dickson (Treasurer), Stephen O'brien, Lorraine Rycroft

Officers during 2013

Clerk: Peter Speirs, Assistant Clerk: Jan Cambridge, Treasurer: Don Dickson.

Address for Correspondence

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

Email: 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.
Skipton Building Society