

Registered Charity Number 1134210

## **Wirral and Chester Area Quaker Meeting**

### **Annual report and accounts**

for the year ending 31 December 2014

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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 consists of three Local Quaker Meetings with their own premises at Birkenhead, Chester and Heswall. Public meetings for worship have been held every Sunday throughout 2014 at all three meeting houses; Chester has also a week day 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 active programmes of study and social events in the form of discussion groups, often in members' homes, visiting speakers and outings. This Area Quaker Meeting, in conjunction with North Wales Area Quaker Meeting, held a weekend "Winter Gathering" at Beechwood Court, Conway in March.

Members are encouraged and financed to attend residential training courses at Woodbrooke Quaker Study Centre, linked to their appointed Quaker roles. Support is also available for spiritual development and attendance at Woodbrooke courses and other Quaker events.

The number of young people has declined in recent years and we actively strive to find the best ways to nurture children and young people in our meetings. Wirral and Chester Area Quaker Meeting is responsible for the administration of Teenage General Meeting which 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 four Teenage General Meeting weekend events. 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 the North West. In collaboration with North Wales Area Meeting, the American Exchange committee, which enabled a group of young people to travel to Pennsylvania in the summer of 2013, is actively preparing for the next exchange in two years time.

A network of overseers and volunteers ensures that the elderly and infirm are cared for, visited and given practical assistance. The Healing and Support group at Chester meets in Quaker worship once a month to identify who needs care and support, sending cards with loving wishes.

There is continuing dialogue among ourselves and with others, supported by appropriate action, relating to peace, sustainability, and welfare benefits reform. Much of this happens as Friends carry out their Quaker roles and in their personal and work lives. All meetings have regular appeals and collections for other organisations and charities, a total of £6103 was collected. Dialogue and interaction with other churches and faiths takes place through West Cheshire Inter Faith Forum and Churches Together in Cheshire.

Wirral and Chester Area Quaker Meeting continues to support the Quaker Campaign against Torture (QCAT).

All three meetings contribute to Britain Yearly Meeting, a total of £31,376 in 2014. This supports the centrally managed work of Quakers in Britain as described in their Annual Report for 2014, *Living our Quaker Faith*, published by Britain Yearly Meeting of the Religious Society of Friends (Quakers).

Hiring of our rooms provides a much valued service to local communities. Chester Quaker Meeting House in particular, having a city centre location, is very busy. Total room hire income was £60,000. Staff wages supporting this activity and for day to day running of our meeting houses amounted to £40,000.

Total expenditure was £178,000 against income of £115,000. The deficit of £63,000 was due to expenditure on refurbishment at Chester. £189,000 was carried forward at the end of 2014 which is slightly more than our agreed reserves policy of one year's normal expenditure. Further refurbishment at Chester will reduce this surplus over the next two years.

The Managing Trustees met four times in 2014. A watchful eye was kept on the health of the Co-op Bank and the protection offered to Area Meeting funds by the Financial Services Compensation Scheme. The requirements of the Charities Commission for amalgamation of the Area Meeting charity scheme of 2000 with the Area Meeting Charity registered in 2010 were completed. Quinquennial inspections of the three meeting houses, expenditure on refurbishment at Chester, local meeting financial reserves and the implications of new legislation on pension auto-enrolment were all dealt with by the trustees. 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 2014 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

Statement of Financial Activities	Unrestricted	Restricted	Endowment	2014	2013	
<b>Incoming resources</b>						
Voluntary income	46,711	0	0	46,711	40,946	
Activities for generating funds	60,020	0	0	60,020	65,704	
Investment income	1,438	325	0	1,763	2,487	
Income from Quaker activities	6,905	0	0	6,905	7,687	
Other incoming resources	29	0	0	29	1,500	
<b>Total incoming resources</b>	<b>115,103</b>	<b>325</b>	<b>0</b>	<b>115,428</b>	<b>118,324</b>	
<b>Resources expended</b>						
Costs of generating funds	110,191	0	0	110,191	87,596	Note 2
Costs of Quaker activities	67,090	500	0	67,590	64,073	Note 2
Support costs	0	0	0	0	0	Note 2
Costs of governance	750	0	0	750	770	
Other resources expended	0	0	0	0	0	
<b>Total resources expended</b>	<b>178,031</b>	<b>500</b>	<b>0</b>	<b>178,531</b>	<b>152,439</b>	
<b>Net inc. resources before transfers</b>	<b>(62,928)</b>	<b>(175)</b>	<b>0</b>	<b>(63,103)</b>	<b>(34,115)</b>	
Transfers into each fund	0	0	0	0	0	Note 9
<b>Net incoming resources after transfers</b>	<b>(62,928)</b>	<b>(175)</b>	<b>0</b>	<b>(63,103)</b>	<b>(34,115)</b>	
Gains (losses) on investments	0	0	0	0	0	Note 7
<b>Net movement in funds</b>	<b>(62,928)</b>	<b>(175)</b>	<b>0</b>	<b>(63,103)</b>	<b>(34,115)</b>	
Total funds brought forward, 1 Jan	252,182	9,878	0	262,060	296,175	Note 1
Prior year adjustment						
<b>Total funds carried forward, 31 Dec</b>	<b>189,254</b>	<b>9,703</b>	<b>0</b>	<b>198,957</b>	<b>262,060</b>	

Balance Sheet - Assets	Unrestricted	Restricted	Endowment	2014	2013	
<b>Current assets</b>						
Debtors	1,140	0	0	1,140	2,050	Note 7a
Short term deposits	143,673	9,703	0	153,376	226,347	
Cash at bank	47,514	0	0	47,514	34,708	
<b>Total current assets</b>	<b>192,327</b>	<b>9,703</b>	<b>0</b>	<b>202,030</b>	<b>263,105</b>	
<b>Liabilities</b>						
Creditors: due within one year	3,073	0	0	3,073	1,045	Note 7b
<b>Net current assets</b>	<b>189,254</b>	<b>9,703</b>	<b>0</b>	<b>198,957</b>	<b>262,060</b>	
<b>Total assets less current liabilities</b>	<b>189,254</b>	<b>9,703</b>	<b>0</b>	<b>200,971</b>	<b>262,060</b>	
Creditors: due after one year	0	0	0	0	0	
Provisions for liabilities and charges	0	0	0	0	0	
<b>Net assets</b>	<b>189,254</b>	<b>9,703</b>	<b>0</b>	<b>198,957</b>	<b>262,060</b>	

Balance Sheet - Analysis of Funds	Unrestricted	Restricted	Endowment	2014	2013	Note 9
Area Meeting General Fund	9,767			9,767	9,318	
Education Fund	0			0	0	
Quaker Quest Fund	0			0	0	
Winter Gathering	3,947			3,947	3,116	
Teenage General Meeting	1,060			1,060	1,335	
Birkenhead Local Meeting	39,692			39,692	38,426	
Chester Local Meeting	101,658			101,658	171,618	
Chester Safekeeping Fund	0			0	0	
Heswall Local Meeting	33,130			33,130	28,369	
Property Fund		2,331		2,331	2,017	
Children's Fund		7,372		7,372	7,861	
<b>Totals for all funds</b>	<b>189,254</b>	<b>9,703</b>	<b>0</b>	<b>198,957</b>	<b>262,060</b>	

## 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.

<b>2 - Support costs</b>	<b>2014</b>	<b>2013</b>
Total support costs	136,493	108,114
Quaker activities before support costs	41,290	43,615
Support costs allocated to Quaker activities	19% 26,301	20,458
<b>Quaker activities with support costs</b>	<b>67,591</b>	<b>64,073</b>
Generating funds before support costs	0	-60
Support costs allocated to Generating funds	81% 110,192	87,656
<b>Generating Funds with support costs</b>	<b>110,192</b>	<b>87,596</b>

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. Several large maintenance and refurbishment items are included in the support costs, and so for this year the resulting cost of generating funds greatly exceeds the income from activities for generating funds.

<b>3 - Trustees and examiners</b>	<b>2014</b>	<b>2013</b>
Refund of expenses to Trustees as Trustees	0	0
Refund of other expenses to Trustees	0	0
Fees for examination or audit	715	755
Other fees paid to examiner or auditor	0	0
<b>Total</b>	<b>715</b>	<b>755</b>

<b>4 - Paid employees</b>	<b>2014</b>	<b>2013</b>
Staff wages and salaries	38,359	38,302
Employer's NI contributions	492	1,161
Employer's pension contributions	1,612	1,624
<b>Total</b>	<b>40,463</b>	<b>41,087</b>

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.

<b>5 - Grants and donations</b>	Unrestricted	Restricted	Endowment	<b>2014</b>	<b>2013</b>
Donations to BYM	23,000	0	0	<b>23,000</b>	20,000
Donations to other Quaker bodies	1,644	0	0	<b>1,644</b>	2,512
Donations to non-Quaker bodies	685	0	0	<b>685</b>	1,690
Grants to individuals (hardship)	0	0	0	<b>0</b>	0
Grants to individuals (education)	0	0	0	<b>0</b>	0
Grants to individuals (other)	0	0	0	<b>0</b>	0
<b>Totals</b>	<b>25,329</b>	<b>0</b>	<b>0</b>	<b>25,329</b>	<b>24,202</b>

<b>6a - Insured value of properties</b>	Land and buildings	Contents	Date of valuation
Birkenhead Meeting House and cottage	1,053,835	76,688	Sept 2010
Chester Meeting House	see below	87,643	Sept 2010
Heswall Meeting House and cottage	1,053,835	131,465	Sept 2010
	0	0	
	0	0	
	0	0	
<b>Totals</b>	<b>2,107,670</b>	<b>295,796</b>	

Chester Meeting House is part of a building owned and insured 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 Townson until 2125.

<b>6b - Depreciation of land &amp; buildings</b>	<b>2014</b>	<b>2013</b>
Asset initial cost or last valuation	0	0
Additions	0	0
Disposals	0	0
Revaluations	0	0
<b>Balance carried forward</b>	<b>0</b>	<b>0</b>
Accumulated depreciation	0	0
Depreciation for this year	0	0
<b>Depreciation carried forward</b>	<b>0</b>	<b>0</b>
Net book value at start of year	0	0
<b>Net book value at end of year</b>	<b>0</b>	<b>0</b>

<b>7 - Investment Assets</b>	<b>Totals</b>
<b>Analysis of changes during the year</b>	
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
<b>Total market value at end of year</b>	<b>0</b>
<b>Analysis by type of investment</b>	
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
<b>Total market value at end of year</b>	<b>0</b>

<b>7a - Debtors and prepayments</b>	<b>2014</b>	<b>2013</b>
Deposit for Winter Gathering 2014		250
Chester LM - Meeting House		1,800
Chester LM - Trustees expenses	1140	
<b>Totals</b>	<b>1,140</b>	<b>2,050</b>
<b>7b - Creditors and Accruals</b>	<b>2014</b>	<b>2013</b>
Area Meeting General Fund -late quota payment to Summer School		290
Area Meeting General Fund - Fee for examination of accounts	750	755
Chester LM - Building Improvements	623	
Chester LM - Insurance	700	
Chester LM - Bursary Scheme	1000	
<b>Totals</b>	<b>3,073</b>	<b>1,045</b>

### **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 31/12/2013 of £21,581. 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 £8230 paid by the Local Meetings to the Area Meeting.



<b>9b - Movement of the funds</b>	<b>Fund balances brought forward</b>	<b>Incoming resources</b>	<b>Outgoing resources</b>	<b>Transfers</b>	<b>Gains and losses</b>	<b>Fund balances carried forward</b>
<b>Unrestricted funds</b>						
Area Meeting General Fund	9,318	16	7,797	8,230	0	9,767
Education Fund	0	0	0	0	0	0
Quaker Quest Fund	0	0	0	0	0	0
Winter Gathering	3,116	6,501	5,670	0	0	3,947
Teenage General Meeting	1,335	1,112	1,387	0	0	1,060
Birkenhead Local Meeting	38,426	12,930	9,868	(1,796)	0	39,692
Chester Local Meeting	171,618	72,612	138,158	(4,414)	0	101,658
Chester Safekeeping Fund	0	0	0	0	0	0
Heswall Local Meeting	28,369	21,932	15,151	(2,020)	0	33,130
<b>Totals for unrestricted funds</b>	<b>252,182</b>	<b>115,103</b>	<b>178,031</b>	<b>0</b>	<b>0</b>	<b>189,254</b>
<b>Restricted funds</b>						
Property Fund	2,017	314	0	0	0	2331
Children's Fund	7,861	11	500	0	0	7372
<b>Totals for restricted funds</b>	<b>9,878</b>	<b>325</b>	<b>500</b>	<b>0</b>	<b>0</b>	<b>9,703</b>
<b>Totals for all funds</b>	<b>262,060</b>	<b>115,428</b>	<b>178,531</b>	<b>0</b>	<b>0</b>	<b>198,957</b>

<b>10 - Acting as Agent</b>	<b>Income</b>	
<b>Receipts to pass on to other bodies</b>	<b>2014</b>	<b>2013</b>
Contributions for AM	0	0
Contributions for BYM	500	184
Donations for other Quaker bodies	370	0
Donations for non-Quaker bodies	1,476	0
Special collections	3,757	6,312
Other receipts to pass on	0	46
<b>Totals</b>	<b>6,103</b>	<b>6,542</b>

At the end of the year Chester Local Meeting was holding a balance of £302 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 9/11/2008 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.

**Meetings** - The affairs of the Area Meeting are managed by the Area Meeting for Business which met nine 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 2014: Roger Turner (Clerk), Don Dickson (Treasurer), Stephen O'Brien, Harvey Cox, Lorraine Rycroft, Ann Fox

### Officers during 2014

Clerk: Sheila Houldin, 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](mailto: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, The Bailey, Skipton, North Yorkshire BD23 1DN

### Custodian Trustee

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