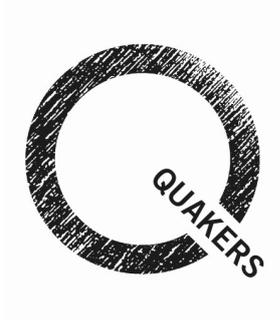
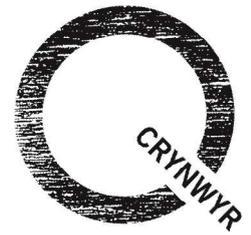


Registered number  
1134528



**The Religious Society of Friends  
(Quakers)**



**Southern Marches Area Quaker Meeting/Cyfarfod Crynwyr Rhanbarth Y  
Gororau Deheuol**

**Report and Unaudited Accounts**

**31 December 2019**

**Southern Marches Area Quaker Meeting/Cyfarfod Crynwyr Rhanbarth Y Gororau  
Deheuol  
Report and accounts  
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## **Southern Marches Area Quaker Meeting/Cyfarfod Crynwyr Rhanbarth Y Gororau Deheuol**

### **Charity Information**

#### **Trustees**

Jeff Beatty - Appointed 1st January 2018

Liz Chave - Appointed 1st January 2018

Bridget Cherry - Appointed 1st January 2015

Linda Green - Appointed 1st January 2015

Penny Harding - (Clerk from August 2018) Appointed 1st January 2015 - released 27th April 2020

Jan Shivel (Area Meeting Treasurer) Ex-Officio appointed 1st January 2015

Jane Turnbull - Appointed 1st January 2015

John York Skinner - Appointed 1st January 2018

#### **Independent Examiner**

Catherine A Williams Ltd

1 High Street

Crickhowell

Powys

NP8 1BD

#### **Principal office**

1 New Street

Talgarth

Brecon

Powys

LD3 0AH

#### **Charity registration number**

1134528

#### **Website**

[www.smquakers.org.uk](http://www.smquakers.org.uk)

#### **Membership in 2019**

From the 2019 Tabular Statement SMAQM had 207 members, and 150 recorded attenders compared to 199 members and 160 attenders in 2018. From the combined figures of members and attenders, 14 were children, 217 women and 126 men. There were no marriages and four deaths amongst our membership.

#### **Land & Interest in Land**

Held by Friends Trusts Ltd, Friends House, 173 Euston Road, London, NW1 2BJ as Custodian Trustee.

#### **Meeting Houses (all Freehold)**

Almeley Wootton Meeting House, HR3 6PX

(Title number: HE39720)

Hereford Meeting House, 21 King Street, Hereford, HR4 9BX

(Title number: HE43591)

Llandrindod Wells Meeting House, Temple Street, LD1 5HF

(Title number: CYM 502640 including land at rear)

Ludlow Meeting House & annex, St Mary's Lane, Ludlow, SY8 1DZ

(Title number: SL207758)

The Pales, Llandegley, LD1 5UH

(Title number: CYM 504823)

## **Southern Marches Area Quaker Meeting/Cyfarfod Crynwyr Rhanbarth Y Gororau Deheuol**

### **Charity Information**

Ross-on-Wye Meeting House, Brampton Street, HR9 7EQ  
(Title number: HE 43601)

### **Freehold Properties**

Syches Meadow  
Freehold Title No HE 43605

Newlands Road Burial Ground - Active cemetery  
Freehold Title No HE 43604

The Pales Cottage - Tied tenancy  
Freehold Title No CYM 504823 incl with Pales FMH

### **Other Interests in Land**

3&3A Brampton St Ross (part of HE43601) - Leased to Rooftop Housing Association  
Leasehold Title No HW 100502

21a King St Hereford (part of HW43591) - Leased to Home Group Ltd  
Leasehold Title No HW 47328

21 King St First floor (part of part of HW43591) - Tenant: Clearspace Studio  
Non-registerable lease

### **Investments**

Held by Friends Trusts Ltd:  
Anonymous Friends (212/286 of a 20 % share)

Held by Local Meetings:

Almeley: Jenkins Fund

Ross: Society of Friends Merrick & Morgan Charifund  
C Richardson  
F&C Investments Stewardship - now BMO  
M&G Charifund

### **Bankers**

SMAQM holds accounts with:  
CAF Bank  
Triodos Bank  
Reliance Bank  
Unity Trust  
HSBC  
Barclays  
Monmouthshire Building Society  
Brecon & District Credit Union

## **Southern Marches Area Quaker Meeting/Cyfarfod Crynwyr Rhanbarth Y Gororau Deheuol**

### **Charity Information**

#### **Recruitment, induction & training of trustees:**

Trustees, the Clerk of Trustees and the Area Meeting Treasurer are initially appointed for a three year term although a second term is possible and very occasionally a third term. They are appointed by Area Meeting following nomination by the Nominations Group.

New trustees are given copies of relevant documents (e.g. recent minutes, our governing document, role description, memorandum of understanding, risk register) and encouraged to refer to the BYM and Charity Commission literature and websites. They are supported to attend training, particularly 'Being a Quaker Trustee' run by Woodbrooke Quaker Study Centre. On-going training is also offered and so for example in March 2019 the Clerk who took up office in August 2018 joined an on-line three session training course on writing annual reports. The clerk also attended the Trustee and Treasurers Conference held at The Hayes, Swanwick at the end of March 2019. This weekend conference provided an excellent opportunity not only to hear from representatives from, for example HMRC, about the responsibilities and support available but also to meet and share information with fellow trustees across the UK.

#### **About Quakers**

The Southern Marches Area Quaker Meeting (SMAQM) is one of 70 area meetings around Britain that are part of the Religious Society of Friends, more commonly known as Quakers. We are a faith community, based on Christianity but with no creed. We welcome all those of faith and who seek to explore and deepen their spiritual connection to humanity and the world around us. We try to live a life governed by our testimonies to peace, truth, equality, simplicity and the environment. Our practice of worship where we meet in silence to listen to the 'promptings of love and truth in our hearts' is central to our community. Britain Yearly Meeting (BYM) provides the umbrella organisation and Area Meetings are represented nationally through Meeting for Sufferings (MfS).

The Area Meeting (AM) defines a geographical area made up of a number of local meetings. It is at the Area Meeting level that membership is held and that trustees are appointed to support the work of the local meetings.

#### **Our Public Benefit**

SMAQM's governing document defines our objective as: "The furtherance of the general religious and charitable purposes of the Religious Society of Friends (Quakers) in Britain in the area of the Southern Marches Area Quaker Meeting and beyond."

The trustees confirm that we have complied with our duty under section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission.

Meeting for Worship is at the heart of our community. Within our area there are eight local meetings, the majority of which hold weekly Meetings for Worship: these are open to the public and advertised locally and on our website. Some of our Meetings offer a Children's Meeting and mid-week Meetings for Worship. There is regular chaplaincy support to Usk Prison. Meetings provide pastoral care for Friends, many through the appointment of Elders and Overseers to coordinate this.

Our Meeting Houses are available to rent to local groups at a reasonable cost. This helps to build and sustain communities. Some properties in our ownership are in the care of housing associations that provide affordable housing.

Our spiritual experience leads us to support marginalised groups of people within our communities and beyond.

**Southern Marches Area Quaker Meeting/Cyfarfod Crynwyr Rhanbarth Y Gororau  
Deheuol  
Charity Information**

The majority of our Local Meetings hold discussion groups and social events that are open to all and that allow us to get to know one another 'in the things which are eternal' (Advices & Queries 17). Many Friends are actively involved in ecumenical work and some support the wider work of the Religious Society of Friends.

In the pages that follow, there are further details of these activities that demonstrate how we are using our resources to benefit the public.

## **Southern Marches Area Quaker Meeting/Cyfarfod Crynwyr Rhanbarth Y Gororau Deheuol**

**Registered number: 1134528**

### **Trustees' Report**

The trustees present their report and accounts for the year ended 31 December 2019.

#### **Introduction**

Our structures and practices are guided by Quaker Faith & Practice (QF&P), the Book of Discipline for Quakers in Britain. In this report, the terms Friend and Ffriend are used. By Friend we mean not only those who are members of The Religious Society of Friends but also those who are regular attenders at our Meetings for Worship (MfW). By Ffriend we mean Friends as well as others who have a connection to and sympathy with the Society.

#### **Area Meeting Trustees**

Southern Marches Area Quaker Meeting covers a large rural area from Bishops Castle in the north to Abergavenny in the south, Ross-on-Wye in the east and Llandrindod Wells in the west. Trustees have met six times during the year and continued the practice of meeting around the area and on different days of the week and different times in order to accommodate, as far as possible, the competing demands on trustees' time. We enjoy shared lunches together and welcome Friends from the Local Meetings to join us.



As trustees, our central role is to support Local Meetings and we do this primarily by taking lead responsibility for policies, property, insurance and financial matters. We have an agreed programme of reviewing and updating policies and other core documents such as the risk register and memorandum of understanding that describes the relationship between Trustees, Area Meeting and Local Meetings. Following revision, these documents are presented to Area Meeting for approval and once agreed circulated to Local Meetings.

Trustees have divided their work into three different portfolios allowing us to work in smaller groups on, for example, the revision of relevant policies. We have two sub-groups, the Pales Management Group and the Finance Committee.

We provide financial support to AM appointed Friends to attend meetings, conferences and courses to help them fulfil their roles and ensure that as an Area Meeting we are involved in the wider life of the Religious Society of Friends and our wider concerns within the world. Reports are shared with Area Meeting and so, for example, at our May meeting two Friends reported on the conference held in March 2019 entitled "Inspiration and Practice: The spiritual grounding of our ecumenical and interfaith work".

The day to day management of our Meeting Houses is delegated to Local Meetings but trustees are involved in major refurbishment projects and continue to have responsibility for The Pales. The Pales Management Group (PMG), which includes two trustees and Ffriends from the wider community, meets regularly: the day to day care of The Pales is the responsibility of our volunteer resident Friend who is line managed by the Clerk of Trustees. Meeting for Worship is held once a month at The Pales, supported by Llandrindod Wells Local Meeting.

## **Southern Marches Area Quaker Meeting/Cyfarfod Crynwyr Rhanbarth Y Gororau Deheuol**

**Registered number: 1134528**

### **Trustees' Report**

The character, history and setting of The Pales make it a unique and inspiring place and the PMG has explored how to make it available to more people through a varied programme of events designed to attract both Quakers and the local community. There are also numerous individual visitors, as the site is now mentioned in many popular local guides. There is potential to increase the numbers able to share in this special place if some accommodation and further facilities could be provided in addition to the present camping space. Furthermore, the cottage which adjoins the Meeting House, is in need of major renovation.

Since 2017 the PMG has worked with architects to prepare plans in order to progress these aspirations. Following a number of adjustments that addressed the concerns of the planners, the plans were submitted in 2019 (registered on 5 August 2019) as three separate applications, dealing with the Meeting House, cottage, and facilities in the grounds (shepherds' huts, rebuilt woodshed, extension to the WC block). The planners' responses were received in November; their reaction was mixed and asked for more details, particularly on the proposed insulation in the Meeting House and cottage. The trustees agreed the additional fees for the architects to address the concerns of the planners in January 2020. The plans will be resubmitted within the year of registration to avoid incurring any additional costs. Once trustees have a final decision from the planners, an options paper for the way forward for The Pales will be presented to Area Meeting. We will report further on this in next year's report.

The Finance Committee met twice during the year. The priority for the year has been fulfilling our commitment to delivering our financial responsibilities using the QuickBooks accounting package. In order to make this work for us as an Area Meeting, we have been greatly helped by one Friend taking lead responsibility for training and working either one to one or in small groups with Local Meeting treasurers to ensure a common understanding of our use of QuickBooks. Treasurers have worked together on revising the financial procedures to reflect this and trustees are enormously grateful for all their hard work that will allow us to have a clear understanding of our financial position both at Local and Area Meeting level.

At the start of 2019, AM appointed a new Assistant Safeguarding Officer with valuable experience of working with children and young people in the sphere of education. Seven of our constituent meetings have safeguarding committees with a local co-ordinator. We have had no major incidents to report during the year. The volunteer application for working with children and young people has been updated. We were randomly selected by Britain Yearly Meeting as one of the AMs to take part in a very detailed survey about safeguarding matters. This was to feed into a government investigation into child sexual abuse in church/religious settings. Although the focus was on sexual abuse of children, there were sections of the survey which required a report on our general safeguarding policy and practices. This proved to be a valuable exercise, a good opportunity for review, and each of our LM Safeguarding Co-ordinators provided answers to a 'mini' report that were incorporated into the final submission. This exercise replaced the annual meeting of co-ordinators

Trustees have met with representatives of Rooftop Housing Group to consider the renewal of the lease on the properties adjoining Ross-on-Wye Meeting House; the current lease expires in 2021.

## **Southern Marches Area Quaker Meeting/Cyfarfod Crynwyr Rhanbarth Y Gororau Deheuol**

**Registered number: 1134528**

### **Trustees' Report**

#### **Area Meeting**

Of our eight Local Meetings, five have Meeting Houses and the other three rent venues. Meeting for Worship is central to our faith community and most Local Meetings (LM) have weekly Meetings for Worship (MfW) with attendances varying from five to 25 and more. Children's Meeting is offered by some of our Meetings although numbers of children and young people attending are small. Our ageing profile is of concern to us as we grapple with filling roles and attending to the plethora of business incumbent on a 'do it yourself' group. We will report on some of the steps that we are taking to address this issue later in the report. Some of our LMs hold the occasional All Age Meeting. For example, in April, Abergavenny Meeting used a hessian painted labyrinth to explore what sustains us and what concerns us about the climate emergency. Friends were able to walk the labyrinth or sit around it and share in the silence and ministry which included some programmed readings. Where children and young people (C & YP) are a part of the LM, as in Almeley, with their monthly C & YP Meeting, they bring a breath of fresh air to the Meeting. They join the MfW for the last ten minutes and report on what they have been doing during notices that traditionally follow MfW. Almeley also included the children in their biennial residential weekend held in April 2019 on the theme of 'What does love require of us?'

AM has met seven times during the course of the year with the June meeting being a Fellowship Day at The Pales. AM has sought to 'provide that balance between worship, mutual support, administration, learning, deliberation and social life ...' (QF&P 4.02). AMs are also an opportunity for Friends to get to know each other over shared lunches and refreshments. In 2019 AM continued to invite a speaker at each meeting to help us explore issues of concern; for example, at the AM in Ludlow in January 2019 we welcomed Canon Noel Beattie of Lifting the Stone Coalition/ Anti-slavery Network in the Marches who spoke to us on 'Slavery in the 21st Century'. We were challenged to think globally but act locally and the presentation generated much discussion. AM also provides an opportunity for Friends to test LM concerns in the wider group. An example of this will be detailed later in the report.

AM has established a conciliation group and in 2019 it met four times with 11 Friends participating. A leaflet "Dealing with Conflict in our Meetings, Ways forward with Conciliation" was prepared and printed. The leaflet was presented to AM and members of the group visited all the LMs to explain the procedure. The group have also had one session of training and plan more in the future.

As in previous years, we had a two-week camp which this year was on an organic farm in the Clun Valley. Camp offers an experience of participating in a Quaker community with some 60 Friends coming together for some or all of the two weeks to share a simple life that for many provides the spiritual sustenance for the year ahead, especially for those who may not have other opportunities. Friends who have attended in the past now bring their children, which creates a vibrant atmosphere and a sense of continuity. The age range this year was from eleven months to 79 years and as always there was a rhythm to the days that nurtures and holds the community. The optional daily activities ranged from bike rides to bread making, green woodworking to wild foraging.

Although SMAQM's total membership is small we continue to participate in the wider work of the Society with some Friends giving service to Britain Yearly Meeting, other Quaker based charities and indeed providing the impetus for establishing new charities as in the case of the Pity of War project (see below).

## **Southern Marches Area Quaker Meeting/Cyfarfod Crynwyr Rhanbarth Y Gororau Deheuol**

**Registered number: 1134528**

### **Trustees' Report**

Part of the introduction to Chapter 29 of Quaker Faith & Practice (QF&P) states:

'Individually and corporately Friends are seeking new ways of expressing our testimonies to equality and social justice, to the building of peace, to truth and integrity in public affairs, and to simplicity in a lifestyle that reflects our renewed understanding of our relationship with all creation.'

QF&P 27.21 'Creeds are milestones, doctrines are interpretations: Truth, as George Fox was continually asserting, a seed with the power of growth, not a fixed crystal, be its facets never so beautiful.'

John Wilhelm Rowntree, 1904

As a faith group we do not have a creed but we do have our testimonies which provide us with a spiritual and moral framework for our lives. The next section of the report uses these testimonies to give a flavour of the activities of Friends around the area. The divisions are in some cases arbitrary so that an activity that focuses on sustainability clearly also relates to peace, equality and truth but they provide a vehicle to share what we, as an AM both individually and collectively, have been doing.

#### **The Building of Peace:**



Ludlow Friends lay a wreath of white poppies at the Armistice Day ceremony, November 2019.

QF&P 24.01 'I told [the Commonwealth Commissioners] I lived in the virtue of that life and power that took away the occasion of all wars... I told them I was come into the covenant of peace which was before wars and strife were.'

George Fox, 1651

The Peace Testimony is probably the best known and loved of all our Quaker testimonies and has been an inspiration to Friends through the centuries as it points to a way of life which embraces all human relationships. Almeley Children's Meeting talked about the painting 'Peaceable Kingdom' noting that all the different animals lived in harmony and then discussed how this could be achieved. Friends at Brecon Meeting have been reviving the town's Peace Garden, which includes a Peace Pole, promoting it as a place for passers-by to enjoy a moment of quiet. The outreach involved in this initiative included discussions with the owner of the adjoining military shop that has a large advertisement for militaria on the side wall of the garden. The discussions did not lead to the removal of the advertisement but to an agreement to have white poppies on display in his shop.

**Southern Marches Area Quaker Meeting/Cyfarfod Crynwyr Rhanbarth Y Gororau Deheuol**

**Registered number: 1134528**

**Trustees' Report**

Embracing actions for peace further afield Friends from across the area joined the ecumenical focused day of protest, No Faith in War, at the DSEI International Arms Fair, held at the Excel Centre in London in September.



*Abergavenny Friends join others at demonstrations against the International Arms Fair, September 2019.*

Abergavenny Meeting held an AVP (Alternatives to Violence Project) training day in May. AVP was started many years ago by, amongst others, a Friend from this AM. It has been widely used in prisons and beyond to explore the violence within us all and workshops provide participants with a safe space to learn how to deal with conflict.

As part of our outreach, Meetings have held public events on the theme of peace that have included opportunities for discussion. Ludlow, Hereford and Abergavenny Meetings arranged showings of 'War School' - the documentary film about militarism in Britain, especially in schools. Clun Valley invited Dr Peter Kurer to talk about 'What the Quakers did for the Jews in Nazi Europe'.

In May, many Friends joined Hereford Meeting to celebrate the 20th Anniversary of the Millichap Peace Fund and hear Bruce Kent talk on 'No More War' in which he reflected on his long association with the peace movement and looked forward to an end to war.

2019 saw the 'Pity of War' initiative that started as a concern of a Clun Valley Friend, become a charity in its own right. This has followed much dedicated work by Friends that has resulted in copies of the Pity of War Maquette touring around Britain (June - August 2019 at the National Museum of the Royal Navy, Portsmouth Historic Dockyard) and being in permanent collections in, for example, the British Embassy in Dubai. Discussions are underway for further permanent sites in Britain and beyond and a Ludlow Friend continues the educational outreach in schools in the area.

Many Meetings have used their practice of monthly charitable donations to give to charities around the world dedicated to building peace including Child Soldiers International, Campaign Against the Arms Trade, Corrymeela and Peace Direct.

## **Southern Marches Area Quaker Meeting/Cyfarfod Crynwyr Rhanbarth Y Gororau Deheuol**

**Registered number: 1134528**

### **Trustees' Report**

#### **Truth and Integrity in Public Affairs:**

20.75 'I come back again and again in my own mind to this word Truth. 'Promptings of love and truth' - these two sometimes seem to be in conflict, but in fact they are inseparable. If we are to know the truth, we must be able to see with unclouded eyes, and then we will love what is real and not what is duty or fancy. Once when I was in the middle of a difficult exercise of Quaker decision-making, I wailed to an older and wiser Friend, 'How can I speak the truth in love when I feel no love?' Her reply was, 'Unless you speak the truth there never will be love.'

Alison Sharman, 1986

Early Quakers were known as Friends in the Truth and witnessing to that Truth often led to them being imprisoned for such acts as refusing to swear on the bible:

QF&P 19.38 'Margaret Fell was imprisoned and was made liable to lose all her property for her refusal to take an oath of loyalty to the king.'

We are fortunate today to live in a country and time where we have religious freedoms but many are acutely aware of the lack of truth and integrity in the public affairs of today. In 2018 AM articulated, and forwarded to Meeting for Sufferings, a concern about truth and integrity in the public sphere; how we can uphold truth-telling in a so-called 'Post-truth world'? Meeting for Sufferings acknowledged the importance of the concern and many other AMs around the UK shared the concern, but no clear way forward at BYM level was proposed. During 2019 AM has continued to explore practical ways of taking the concern forward with a group of local Friends developing a detailed plan for a national award for Truth and Integrity in the Public Sphere. Sadly, this has not been presented to Meeting for Sufferings and we are acutely aware of the lack of capacity at Friends House for investing staff time in what would be additional work. However, work continues at AM level and we hope to report on progress in the 2020 Annual Report.

As ever many Friends both individually and collectively regularly write to and engage with their local MPs, MEPs and for those in Wales their Assembly Members on a wide range of matters from the prohibition of nuclear weapons to the climate emergency.

Friends also explored their inner truths in a variety of forms from ministry in Meetings and discussion groups to, as in the case of Brecon Meeting, writing their Spiritual Life Report for AM. For Llandrindod a dedicated time following MfW, known as Afterword, often provides this opportunity. Such opportunities to share our personal journeys within our community have helped us in our outreach. Brecon Friends found their contributions to a meeting of Brecon Political and Theological Discussion Group welcomed and contributed to a lively discussion. For Almeley Friends the death of three Friends during the year brought an awareness of the truth that guided their lives - many of us have commented after funerals how we wish we had known some of the things learnt about a Friend at their funeral during their lifetime.

As an AM we are grateful to the dedication and attention to detail that our Friend responsible for data protection brings to this role: clearly a part of our collective commitment to truth and integrity.

## Southern Marches Area Quaker Meeting/Cyfarfod Crynwyr Rhanbarth Y Gororau Deheuol

Registered number: 1134528

### Trustees' Report

#### Equality and Social Justice:

Clun Valley host an Away Day in collaboration with Wolverhampton City of Sanctuary, July 2019.



QF&P 23.43 'As male and female are made one in Jesus Christ, so women receive an office in the Truth as well as men, and they have a stewardship and must give an account of their stewardship as well as the men...'

Elizabeth Bathurst, 1685

Just as women have always played a full and active part in Quaker life so today we continue to strive for a world where inequalities and oppression are a thing of the past. For Friends across the AM activities have largely centred around supporting refugees and asylum seekers and many of our Meetings are part of the BYM Sanctuary Everywhere initiative. As we are a largely rural area some of these activities include sharing our beautiful open spaces with those from urban areas.

Clun Valley support Wolverhampton City of Sanctuary and in July hosted their fourth annual away day for refugees and asylum seekers. They had a guided tour of Bishops Castle, lunch, entertainment and games with a picnic tea. They are supported by many other members of the local community including members of the Anglican church.

But over recent years we have also seen, particularly Syrian families, settled in our market towns. Llandrindod Meeting House is used for English language lessons; Abergavenny Friends are very involved with Abergavenny Town of Sanctuary that includes such activities as a weekly 'Conversation Cafe' to foster friendship and support learning English; Ross Meeting House is used for Friday worship by the local Muslim community; Hereford Meeting House is used for a weekly drop-in run by Herefordshire City of Sanctuary and staffed by volunteers many of whom are also Friends. Support offered has ranged from English conversation, help preparing for an exam, help finding work and sign posting to other more specialist support such as Samaritans. Almeley Meeting support a Syrian family who have experienced great hardship, including having to leave behind two of their sons when they came to Hereford. Such personal support has allowed friendships to develop that enrich all our lives.

Friends have also supported their local communities, with Clun Valley providing a Festive Christmas Day lunch for almost 40 guests who would otherwise have been alone. The traditional lunch was followed by entertainment in the form of live music and a mini-pantomime. Once again, other local people also supported this initiative.

**Southern Marches Area Quaker Meeting/Cyfarfod Crynwyr Rhanbarth Y Gororau Deheuol**

**Registered number: 1134528**

**Trustees' Report**

During the year the Chaplaincy at Usk Prison continued with Friends joining regular Meetings for Worship within the prison. The Chaplain, our long serving and faithful AM Friend, laid down her role which has now been taken up by two Friends from South Wales Area Meeting. We were delighted to welcome into membership a Friend from within the prison who was introduced to Quakers before being moved to Usk and quickly became an integral part of our worshipping community there.

Further afield, Almeley Meeting has strong links and friendships with German Friends and particularly with Hannover Friends. Visitors stayed with Friends and described their Meeting as 'somewhere of great beauty and peace'. A Friend from Almeley also visited Hannover Meeting and felt a wonderful sense of connection and unity.

Friends both individually and as LMs also support other charities involved in work designed to address inequalities. This is often through financial contributions such as Abergavenny LM's support for the Welsh Refugee Council. And similarly, Ludlow Friends' support for initiatives in Losengeli village in Kenya and their wholly-owned charity for the STEP centre in Kingston Jamaica, both projects enabling the furtherance of education in their respective communities through regular financial support. Where able, individual Friends also give of their time and expertise volunteering with organisations like Mind, Credit Unions, British Red Cross and local Food Banks.

Some discussion groups around the area including preparations for Britain Yearly Meeting have explored issues of diversity and inclusion. Hereford Meeting ran an education evening on 'Owning Power and Privilege'. Our Quaker Life Council representative shared with us the discussions at a national level that included the survey results of Quakers in Britain today. The keynote speaker, Edwina Peart, is BYM's Inclusion and Diversity Co-ordinator and she talked of the distinction between gatekeepers, which can be useful in some ways, but can unconsciously exclude people, and gateways, which invite people in. In the face of divisions and oppressive actions around the world, recognising and confronting our own privilege as largely elderly, white and middle class is an ongoing challenge for us.

Monthly collections across the area have included charities such as Quaker Homeless Action, Citizens Advice Bureaux, FFLAG (Families and Friends of Lesbian/ Gay/ Transgender People), Food Banks, Global Justice Now, St Peter's Winter Shelter, Medecins Sans Frontiers and Bhopal.

**Our Relationship with All Creation:**



AM Friends join Meeting for Worship at Vauxhall Bridge, Extinction Rebellion, October 2019.

## **Southern Marches Area Quaker Meeting/Cyfarfod Crynwyr Rhanbarth Y Gororau Deheuol**

**Registered number: 1134528**

### **Trustees' Report**

QF&P 1.02 'We do not own the world, and its riches are not ours to dispose of at will. Show a loving consideration for all creatures, and seek to maintain the beauty and variety of the world. Work to ensure that our increasing power over nature is used responsibly, with reverence for life. Rejoice in the splendour of God's continuing creation.'

Advices & Queries 42

Climate change is a concern of Quakers around the world. At BYM in 2011, minute 36, in what has become known as the Canterbury Commitment, committed us to becoming a low-carbon sustainable community. The group that was overseeing this has been laid down and the responsibility for this urgent matter is now under the watch of MfS and AMs. At the residential MfS held in October 2019 our concern regarding climate breakdown featured prominently throughout the weekend. In May we forwarded to MfS a minute calling upon BYM to direct more of its resources and organisational capabilities towards leading and co-ordinating the Quaker response to the climate crisis.

In September we welcomed Laurie Michaelis, co-ordinator of the Living Witness project and a member of Oxford and Swindon AM, who led us in a conversation entitled "Zero Carbon Quakers?" in the context of what we now recognise as a climate emergency. He asked us to begin by exploring our feelings and thoughts about this emergency. Many of these were negative but during the discussion we were able to identify signs of hope, often small but none the less areas to build on.

Friends from across the area have acted collectively and individually to address the climate emergency. We have an AM sustainability e-group, some meetings like Brecon, have had one off discussions, others like Hereford and Clun Valley have established regular discussion groups and some have incorporated these discussions into notices after MfW. On the third Sunday of the month Abergavenny Meeting sets aside ten minutes to discuss a particular aspect of 'green' living with topics including car ownership, shopping habits and flying. They have also held a series of public climate conversations using the four elements as a prism through which to consider our responses to the crises unfolding around and within us. In June, Hereford Meeting was able to share their responses to climate change in an exhibition in the Meeting House as part of the Night of the Churches when faith buildings across the city were open to the public. Llandrindod Wells Meeting contributed to the 'Facing the Future: Climate Change and Us' community event, organised by Llandrindod Hearts and Minds Transition Town group.

Working with others locally and nationally, Friends have been part of movements such as the school strikes and Extinction Rebellion to bring attention to the massive impact of climate breakdown across the world. In our actions such as the Time is Now mass lobby of MPs in London, we have reconnected with our long tradition of non-violent direct action in the hope of bringing about much needed change. One Friend has been actively involved in the production of a book by Roger Hallam, one of Extinction Rebellion's founders, called 'Common sense for the 21st Century: Only nonviolent rebellion can stop climate breakdown and social collapse'.

## **Southern Marches Area Quaker Meeting/Cyfarfod Crynwyr Rhanbarth Y Gororau Deheuol**

**Registered number: 1134528**

### **Trustees' Report**

At a more mundane level, like many faith groups, we are challenged by the upkeep of historic and in some cases listed buildings that do not readily lend themselves to retrofitting carbon reducing options. The updating at The Pales already mentioned is a good case in point where we continue to seek a sustainable solution that is both in keeping with this special place but also in line with the requirements of the local planning authorities. In June our Fellowship Day at The Pales included an opportunity to explore the spiritual dimensions of seeking to live sustainably. Friends were encouraged to travel to and from the event incurring as low a carbon footprint as possible - not easy to a remote building in mid-Wales: thankfully there was the opportunity to camp there overnight. Discussions with members of Extinction Rebellion also allowed for more practical aspects of our commitment to nurturing the living world to be considered.

Last year we reported on the major building work at Ludlow Meeting House and the initial phase of this was completed during the year. As is often the case with historic buildings the multiple and sometimes conflicting requirements of producing a versatile, low carbon footprint, and yet sympathetic restoration proved to be more costly and time consuming than originally hoped. However the resulting new spaces created offer new opportunities for local Friends and the community which will be developed in the coming years. There are no imminent plans to proceed with the next phase of building but necessary minor repairs and adjustments will be carried out.

Within the rhythm of our regular practices we have begun to use electronic means of being together but incurring a lower carbon footprint. (As I write this amidst the Covid-19 pandemic lock down this practice has been accelerated and will be reported on more fully in the 2020 report).

#### **Simplicity:**

QF&P 1.02 'Try to live simply. A simple lifestyle freely chosen is a source of strength. Do not be persuaded into buying what you do not need or cannot afford. Do you keep yourself informed about the effects your style of living is having on the global economy and environment?'  
Advices & Queries 41

What simplicity looks like at an individual level in this consumer driven global world is difficult to grasp: inevitably how Friends interpret this in their own lives varies considerably. However, as an AM, and indeed as the Society of Friends, we are needing to invest considerable time and thought into how we can continue to offer a Quaker witness. We do not have the people to support our current structures and yet to many of us it feels like our fragile and precious world needs us to share the silence, to listen and seek with others, to let the light come in.

For us this year, living our testimony to simplicity has been an urgent invitation to explore how we can simplify our structures in order to sustain our Quaker community. At this point we have perhaps identified the questions. We have certainly not reached any conclusions but we were supported in our explorations by the November AM speaker, Jonathan Carmichael, Simpler Meetings Project Officer from Friends House. In identifying what is essential to our being in the world as Quakers and rethinking and reworking the structures to enable this, we have also been supported by our Development Worker, Helen Oldridge, and we look forward to the outcomes of BYM's deliberations about relocating staff in regional hubs.

## **Southern Marches Area Quaker Meeting/Cyfarfod Crynwyr Rhanbarth Y Gororau Deheuol**

**Registered number: 1134528**

### **Trustees' Report**

We have also been working with our Friends in Meeting of Friends in Wales (MFW) which acts as the BYM representative body in Wales and includes SMAQM along with South, Mid and North Wales Area Meetings. In the summer of 2019 the clerks of these groups along with the clerks of the associated trustee bodies met to explore, amongst other things, how we might simplify our structures by working more closely together. Representatives from all concerned have now been appointed and are tasked with producing an options paper for the MFW meeting in October 2020.

In the meantime, SMAQM LMs are exploring how they might change their local practices and support each other including in areas such as finance and clerking. The option to use specialist services in areas such as property and finance is also being considered. Friends responsible for our Meeting Houses give many hours of their time to maintaining our buildings but our membership does not currently include the next generation of those able and willing to climb ladders and fix leaks. 2020 will see further developments in this area. (Once again writing this as the Covid-19 lock down measures are in place is also providing us with much food for thought in this aspect of our Quaker community).

### **Achievements and Performance**

In 2019, we have:

- Reviewed and renewed our shared commitment to our green ministry
- Continued to develop ideas and seek allies for an appropriate response to the lack of truth and integrity in our troubled world
- Established, with other partners, the Pity of War as an independent charity
- Worked with a range of partners to welcome refugees and asylum seekers into our
- Continued to review and update policies and documents. In 2019 these included:
  - Safeguarding Policy
  - Finance Policy & Procedures
  - Archive Policy
  - Library Policy
  - Trustee Between Meetings Policy
  - Risk Register

### **Plans for the Future**

As a long-standing faith community, we plan to continue to work towards our objectives as set out in this report. We will continue to consider in what ways our testimonies and experiential faith can help us to contribute to the well-being of all.

The publication 'Our Faith in the future' gives us a clear vision of what Quakers in Britain today would like the Society to be like in the future. We will work with others to contribute to making these aspirations a reality.

## **Southern Marches Area Quaker Meeting/Cyfarfod Crynwyr Rhanbarth Y Gororau Deheuol**

**Registered number: 1134528**

### **Trustees' Report**

On a more practical level, we are committed to simplifying our ways of working, so that our ageing and widely scattered membership does not feel over-burdened. In particular we will work with Friends to:

- Consolidate our use of QuickBooks to ensure that our finances are accurate and transparent
- Consider the future plans for The Pales with due consideration for long-term sustainability
- Support the biannual AM away weekend that was planned in 2019 but will take place in early 2020
- Support AM to take forward the concern regarding truth and integrity in public life
- Continue to explore within AM and beyond how we can simplify our ways of working recognising our declining and ageing membership and our commitment to offering a relevant, living faith community for future generations

By the end of 2020 we hope to complete a fundamental review of the priorities of the AM and consequent reorganisation of our way of working, seeking simplification and an opportunity for co-operation with Meeting of Friends in Wales and other associated AM.

### **Financial Review**

#### **Our Financial position:**

Our principal funding source is from donations and contributions from Friends. Hereford Meeting House also has a significant income from the long-term letting of the upstairs and regularly hiring out rooms within the ground floor of the Meeting House.

Our resources are mostly used to:

- Finance the organisation, governance and management of SMAQM  
Maintain and upgrade our buildings as public places of worship and as a resource for our
- communities
- Contribute to concerns that Local Meetings and AM have adopted and agreed to support
- Contribute to Britain Yearly Meeting in order to support the wider work of Quakers, in particular the alleviation of suffering and inequality in Britain and beyond: in 2019 this amounted to £38,873 across the AM from both individuals and LMs which represents just under £190 per member
- Support Friends with the costs of training and learning as part of their commitment to Quakers

Trustees receive no payments for their service apart from agreed travel and sundry expenses.

#### **Reserves Policy Statement:**

AM and LMs need to hold unrestricted funds sufficient to maintain six months anticipated expenditure.

With regard to our properties we aim to maintain, as a minimum, reserves of 2% of the insured value of the properties, unless major works are planned. Some of this 2% may be found from within the restricted funds provided that this is in line with the restrictions.

For 2019 our figures show that the cost of running our Meeting Houses was £23,753. Allowing for increased costs and contingencies we consider £12,000 a realistic figure to maintain as reserves.

The total insured value of our buildings was £4,833.423; 2% is £96,668.

**Southern Marches Area Quaker Meeting/Cyfarfod Crynwyr Rhanbarth Y Gororau Deheuol**

**Registered number: 1134528**

**Trustees' Report**

Combining these reserves gives a total of £108,668. Our figures show that we have £129,209 in unrestricted funds and trustees are therefore satisfied that our level of reserves falls within our current policy.

These figures do not take into account the additional funds available within the restricted and endowment funds much of which is available for specific tasks within the broad category of property maintenance.

**Principal risks & uncertainties:**

In common with BYM and many other faith groups we are challenged by:

- Our ageing membership
- Our difficulty in attracting young people and families
- Our ability to fulfil the range of voluntary roles required to maintain a Quaker presence in our communities

Specific challenges for us include:

- Our geographically large rural area with limited public transport, particularly on a Sunday
- Maintaining and improving our Meeting Houses, particularly those of historic value, in line with legislation and good practice
- The consequent challenge to fulfil our commitment to reducing our carbon footprint in line with the Canterbury Commitment

**Statement of Trustees' Responsibilities:**

We have prepared our report and financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

The financial statements provide a true and fair view of the affairs of our charity, its incoming resources and the application of resources in 2019.

As trustees we ensure proper accounting records are kept which at any time show with reasonable accuracy the financial position of the charity, which enable us to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations and the provisions of our governing document.

We recognise our responsibilities to safeguard the charity's assets and take reasonable steps to prevent and detect fraud and other irregularities.

This report was approved by the trustees on . . / . . /2020 and signed by its order.

Jan Shivel  
. . / . . /2020  
Trustee

This report was adopted by the Area Meeting on . . / . . /2020 and signed by its order.

Jan Shivel  
. . / . . /2020

## **Southern Marches Area Quaker Meeting/Cyfarfod Crynwyr Rhanbarth Y Gororau Deheuol**

### **Independent Examiner's report to the trustees on the preparation of the unaudited statutory accounts of Southern Marches Area Quaker Meeting/Cyfarfod Crynwyr Rhanbarth Y Gororau Deheuol for the year ended 31 December 2019**

We report on the accounts of the charity for the year ended 31st December 2019, which are set out on pages 1 to 20.

#### **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 our responsibility to;

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

#### **Basis of the independent examiner's report**

Our examination was carried out in accordance with the General directions given by the Charity Commissioners. 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 such matters. The procedures undertaken do not provide all the evidence that would be required of an audit, and consequently I do not express an audit opinion on the view given by the accounts.

#### **Independent examiner's statement**

In the course of our examination, no matter has come to our attention;

(A) which gives us reasonable cause to believe that in, any material respect, the trustees have not met the requirements to ensure that;

- \* proper accounting records are kept in accordance with section 130 of the 2011 Act; and
- \* accounts are prepared which agree with the accounting records and comply with the accounting requirements of the 2011 Act; or

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

Catherine A Williams Ltd  
Chartered Accountants  
1 High Street  
Crickhowell  
Powys  
NP8 1BD

.../.../2020

**Southern Marches Area Quaker Meeting/Cyfarfod Crynwyr Rhanbarth Y Gororau Deheuol**  
**Receipts and Payments Accounts**  
**for the year ended 31 December 2019**

	<b>Unrestricted funds 2019 £</b>	<b>Restricted funds 2019 £</b>	<b>Endowment funds 2019 £</b>	<b>Total 2019 £</b>	<b>Total 2018 £</b>
<b>Receipts</b>					
Voluntary receipts	102,218	14,477	-	116,695	78,832
Investment income	1,097	81	913	2,091	2,040
Other income	48,023	3,254	-	51,277	47,619
	<u>151,338</u>	<u>17,812</u>	<u>913</u>	<u>170,063</u>	<u>128,491</u>
<b>Asset and investment sales</b>	<u>35,000</u>	<u>-</u>	<u>-</u>	<u>35,000</u>	<u>-</u>
<b>Total receipts</b>	<u>186,338</u>	<u>17,812</u>	<u>913</u>	<u>205,063</u>	<u>128,491</u>
<b>Payments</b>					
Charitable activities	(85,555)	(6,749)	(820)	(93,124)	(143,667)
Governance costs	(10,249)	-	-	(10,249)	(13,139)
	<u>(95,804)</u>	<u>(6,749)</u>	<u>(820)</u>	<u>(103,373)</u>	<u>(156,806)</u>
<b>Asset and investment purchases</b>	<u>(157,345)</u>	<u>-</u>	<u>-</u>	<u>(157,345)</u>	<u>-</u>
<b>Total payments</b>	<u>(253,149)</u>	<u>(6,749)</u>	<u>(820)</u>	<u>(260,718)</u>	<u>(156,806)</u>
<b>Net payments</b>	<u>(66,811)</u>	<u>11,063</u>	<u>93</u>	<u>(55,655)</u>	<u>(28,315)</u>
Transfers between funds	-	(4,774)	4,774	-	-
Net movement in funds	<u>(66,811)</u>	<u>6,289</u>	<u>4,867</u>	<u>(55,655)</u>	<u>(28,315)</u>
Total funds brought forward	196,020	50,605	34,445	281,070	309,385
<b>Total funds carried forward</b>	<u>129,209</u>	<u>56,894</u>	<u>39,312</u>	<u>225,415</u>	<u>281,070</u>

**Southern Marches Area Quaker Meeting/Cyfarfod Crynwyr Rhanbarth Y Gororau Deheuol**

Registered number: 1134528

**Statement of Assets and Liabilities  
as at 31 December 2019**

	Unrestricted funds 2019 £	Restricted funds 2019 £	Endowment funds 2019 £	Total 2019 £	Total 2018 £
<b>Cash Funds</b>					
Cash at bank	128,846	56,894	19,140	204,880	260,473
Cash in hand	363	-	-	363	424
BMO Investment	-	-	9,469	9,469	9,469
M&G Charifund Investment	-	-	456	456	456
Soc. Of Friends M&M Trust Investment	-	-	10,247	10,247	10,247
<b>Total cash funds</b>	<u>129,209</u>	<u>56,894</u>	<u>39,312</u>	<u>225,415</u>	<u>281,069</u>
<b>Assets</b>					
<b>Meeting Houses (including contents) - insurance values</b>					
Almeley Wootton	752,439	-	-	752,439	669,668
Hereford	1,504,889	-	-	1,504,889	1,339,345
Llandrindod Wells	327,705	-	-	327,705	291,656
Ludlow	508,592	-	-	508,592	320,144
The Pales	812,571	-	-	812,571	388,193
Ross on Wye	728,279	-	-	728,279	648,165
Contents of meeting houses	198,948	-	-	198,948	170,123
	<u>4,833,423</u>	<u>-</u>	<u>-</u>	<u>4,833,423</u>	<u>3,827,294</u>
<b>Other Freehold Properties and interests in land - insurance values</b>					
Syches Meadow, Newlands Rd. Leominster Burial Ground	-	-	-	-	-
Newlands Road Burial Ground	-	-	-	-	-
The Pales Cottage	334,991	-	-	334,991	334,991
Mews View and Land at 81A Corve Street Ludlow	132,500	-	-	132,500	132,500
3&3A Brampton St Ross (part of HE43601) - Leased to Rooftop Housing Association	-	-	-	-	-
21a King St Hereford (part of HW43591) - Leased to Home Group Ltd	-	-	-	-	-
21 King St First floor (part of part of HW43591) - Tenant: Clearspace Studio	-	-	-	-	-
	<u>467,491</u>	<u>-</u>	<u>-</u>	<u>467,491</u>	<u>467,491</u>
<b>Other assets - insurance values</b>					
Quaker Camp cookvan	24,311	-	-	24,311	27,987
<b>Investments - cost</b>					
Anonymous Friends (212/286 of a 20% share) Pooled FT Ltd Investment	33,344	-	-	33,344	33,344
<b>Liabilities</b>					
Accountancy fee	3,200	-	-	3,200	3,200
Loan from individual re Ludlow Meeting House	10,000	-	-	10,000	-
Loan from Britain Yearly Meeting re Ludlow Meeting house	25,000	-	-	25,000	-
	<u>38,200</u>	<u>-</u>	<u>-</u>	<u>38,200</u>	<u>3,200</u>

The Trustees are satisfied that the charity is entitled to exemption from the requirement to obtain an audit under section 144(2) of the Charities Act 2011 (the 2011 Act).

The trustees acknowledge their responsibilities for complying with the requirements of the Charities Act 2011 with respect to accounting records and the preparation of accounts.

The accounts have been prepared in accordance with the provisions in Section 130 of the Charities Act 2011.

Approved by the board on . . . / . . . /2020

Jan Shivel

Trustee

**Southern Marches Area Quaker Meeting/Cyfarfod Crynwyr Rhanbarth Y Gororau Deheuol**  
**Notes to the Accounts**  
**for the year ended 31 December 2019**

**1 Accounting policies**

***Basis of preparation***

The financial statements have been prepared on the receipts and payments basis in accordance with the Charities Act 2011.

***Income***

All income is accounted for on a receipts basis and has been classified under the headings that aggregate all income relating to that category.

***Expenditure***

All expenditure is accounted for on a payments basis and has been classified under the headings that aggregate all costs relating to that category.

***Raising funds***

These are costs incurred in attracting voluntary income, the management of investments and those incurred in activities that raise funds.

***Charitable activities***

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

***Governance costs***

Governance costs include the costs attributable to the charity's compliance with constitutional and statutory requirements, including independent examination, strategic management and trustees' meetings and reimbursed expenses.

***Fund structure***

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

***Trustees remuneration***

The trustees received no salaried remuneration during the year.

***Independent examiner's fees***

The independent examiner's fees for the year ending 31st December 2019 were £3,200 and were unpaid at the yearend. Under the receipts and payments basis the fees will not be shown as an expense until payment is made, however the liability of £3,200 at the yearend is noted in the Statement of Assets and Liabilities.

**Southern Marches Area Quaker Meeting/Cyfarfod Crynwyr Rhanbarth Y Gororau Deheuol**  
**Notes to the Accounts**  
**for the year ended 31 December 2019**

<b>2 Unrestricted funds</b>	<b>Balance b/fwd £</b>	<b>Incoming resources £</b>	<b>Resources expended £</b>	<b>Transfers £</b>	<b>Balance c/fwd £</b>
Unrestricted funds	196,020	186,338	(253,149)	-	129,209
	<u>196,020</u>	<u>186,338</u>	<u>(253,149)</u>	<u>-</u>	<u>129,209</u>
<b>3 Restricted funds</b>	<b>Balance b/fwd £</b>	<b>Incoming resources £</b>	<b>Resources expended £</b>	<b>Transfers £</b>	<b>Balance c/fwd £</b>
Millichap (Hereford)	1,578	784	(644)	-	1,718
Hereford - Clear Space deposit	-	3,256	-	-	3,256
Almeley building appeal	22,176	13,540	-	-	35,716
Abergavenny Hedd Wenn	594	-	(347)	-	247
Pales Burial Ground fund (held by AM)	9,627	-	-	(4,774)	4,853
Pales Burial Ground fund	12,279	-	(1,175)	-	11,104
Pales Development fund	4,351	232	(4,583)	-	-
	<u>50,605</u>	<u>17,812</u>	<u>(6,749)</u>	<u>(4,774)</u>	<u>56,894</u>
<b>4 Endowment funds</b>	<b>Balance b/fwd £</b>	<b>Incoming resources £</b>	<b>Resources expended £</b>	<b>Transfers £</b>	<b>Balance c/fwd £</b>
Megan & Carl Jenkins (Almeley)	14,274	93	-	-	14,367
Ross Endowments	20,171	820	(820)	-	20,171
Pales - Owen Owen (held by AM)	-	-	-	4,774	4,774
	<u>34,445</u>	<u>913</u>	<u>(820)</u>	<u>4,774</u>	<u>39,312</u>

**Southern Marches Area Quaker Meeting/Cyfarfod Crynwyr Rhanbarth Y Gororau Deheuol**  
**Detailed Receipts and Payments Account**  
**for the year ended 31 December 2019**

*This schedule does not form part of the statutory accounts*

	Unrestricted funds 2019 £	Restricted funds 2019 £	Endowment funds 2019 £	Total 2019 £	Total 2018 £
<b>Receipts</b>					
Voluntary receipts:					
Donations	87,218	1,013	-	88,231	78,832
Legacies	-	13,464	-	13,464	-
Grants	15,000	-	-	15,000	-
	<u>102,218</u>	<u>14,477</u>	<u>-</u>	<u>116,695</u>	<u>78,832</u>
Other income:					
Fees and supplies income	246	-	-	246	169
Rental income	24,999	3,254	-	28,253	18,473
Life of meeting income	7,444	-	-	7,444	16,407
Acting as agent	15,334	-	-	15,334	12,570
	<u>48,023</u>	<u>3,254</u>	<u>-</u>	<u>51,277</u>	<u>47,619</u>
Investment income:					
Investment income	1,097	81	913	2,091	2,040
	<u>1,097</u>	<u>81</u>	<u>913</u>	<u>2,091</u>	<u>2,040</u>
	<u>151,338</u>	<u>17,812</u>	<u>913</u>	<u>170,063</u>	<u>128,491</u>
<b>Asset and investment sales</b>					
Loans received	35,000	-	-	35,000	-
	<u>35,000</u>	<u>-</u>	<u>-</u>	<u>35,000</u>	<u>-</u>
<b>Total receipts</b>	<u>186,338</u>	<u>17,812</u>	<u>913</u>	<u>205,063</u>	<u>128,491</u>
<b>Payments</b>					
Charitable activities					
Administration expenses	5,929	-	-	5,929	7,820
Maintaining meeting house expenses	21,758	1,175	820	23,753	72,252
Life of meeting expenses	42,013	5,574	-	47,587	51,781
Acting as agent	15,855	-	-	15,855	11,814
	<u>85,555</u>	<u>6,749</u>	<u>820</u>	<u>93,124</u>	<u>143,667</u>
Governance costs					
Governance costs	10,249	-	-	10,249	13,139
	<u>10,249</u>	<u>-</u>	<u>-</u>	<u>10,249</u>	<u>13,139</u>
	<u>95,804</u>	<u>6,749</u>	<u>820</u>	<u>103,373</u>	<u>156,806</u>
<b>Asset and investment purchases</b>					
Construction of new building	157,345	-	-	157,345	-
	<u>157,345</u>	<u>-</u>	<u>-</u>	<u>157,345</u>	<u>-</u>
<b>Total payments</b>	<u>253,149</u>	<u>6,749</u>	<u>820</u>	<u>260,718</u>	<u>156,806</u>
<b>Net receipts/(payments)</b>	<u>(66,811)</u>	<u>11,063</u>	<u>93</u>	<u>(55,655)</u>	<u>(28,315)</u>

**Southern Marches Area Quaker Meeting/Cyfarfod Crynwyr Rhanbarth Y Gororau Deheuol**  
**Detailed Unrestricted Funds for Individual Meetings**  
**for the year ended 31 December 2019**

*This schedule does not form part of the statutory accounts*

	Abergavenny 2019 £	Almeley 2019 £	Brecon 2019 £	Clun Valley 2019 £	Hereford 2019 £	Ledbury 2019 £	Llandrindod 2019 £	Ludlow 2019 £	Pales 2019 £	Quaker Camp 2019 £	Ross-on-Wye 2019 £	Area Meeting 2019 £	Total 2019 £
<b>Receipts</b>													
Voluntary receipts:													
Donations	10,109	11,865	2,643	6,795	13,174	273	2,967	23,025	12,762	969	2,317	317	87,216
Legacies	-	-	-	-	-	-	-	-	-	-	-	-	-
Grants	-	-	-	-	-	-	-	15,000	-	-	-	-	15,000
	<u>10,109</u>	<u>11,865</u>	<u>2,643</u>	<u>6,795</u>	<u>13,174</u>	<u>273</u>	<u>2,967</u>	<u>38,025</u>	<u>12,762</u>	<u>969</u>	<u>2,317</u>	<u>317</u>	<u>102,216</u>
Other income:													
Fees and supplies income	-	40	23	-	-	-	-	-	176	-	7	-	246
Rental income	-	279	-	-	14,412	-	2,563	1,815	1,051	-	4,068	812	25,000
Life of meeting income	-	-	-	-	-	-	-	293	1,684	4,240	-	1,226	7,443
Acting as agent	1,290	4,866	104	663	-	-	-	8,302	-	-	110	-	15,335
	<u>1,290</u>	<u>5,185</u>	<u>127</u>	<u>663</u>	<u>14,412</u>	<u>-</u>	<u>2,563</u>	<u>10,410</u>	<u>2,911</u>	<u>4,240</u>	<u>4,185</u>	<u>2,038</u>	<u>48,024</u>
Investment income:													
	-	14	-	-	30	-	-	22	-	-	13	1,018	1,097
<b>Asset and investment sales</b>													
Loans received	-	-	-	-	-	-	-	35,000	-	-	-	-	35,000
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>35,000</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>35,000</u>
<b>Total receipts</b>	<u>11,399</u>	<u>17,064</u>	<u>2,770</u>	<u>7,458</u>	<u>27,616</u>	<u>273</u>	<u>5,530</u>	<u>83,457</u>	<u>15,673</u>	<u>5,209</u>	<u>6,515</u>	<u>3,373</u>	<u>186,337</u>
<b>Payments</b>													
Charitable activities													
Administration expenses	227	207	-	-	79	-	151	604	1,016	60	122	3,464	5,930
Maintaining meeting house expense	2,687	3,601	210	33	5,695	60	1,257	1,735	4,991	572	847	70	21,758
Life of meeting expenses	6,239	4,418	2,839	1,032	12,146	-	1,500	1,188	4,189	4,184	204	4,074	42,013
Acting as agent	1,290	5,134	65	560	-	-	-	8,696	-	-	110	-	15,855
	<u>10,443</u>	<u>13,360</u>	<u>3,114</u>	<u>1,625</u>	<u>17,920</u>	<u>60</u>	<u>2,908</u>	<u>12,223</u>	<u>10,196</u>	<u>4,816</u>	<u>1,283</u>	<u>7,608</u>	<u>85,556</u>
Governance costs													
Governance costs	-	75	-	-	60	-	-	-	-	-	-	10,114	10,249
	<u>-</u>	<u>75</u>	<u>-</u>	<u>-</u>	<u>60</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>10,114</u>	<u>10,249</u>
Asset and investment purchases													
Construction of new building	-	-	-	-	-	-	-	157,345	-	-	-	-	157,345
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>157,345</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>157,345</u>
<b>Total payments</b>	<u>10,443</u>	<u>13,435</u>	<u>3,114</u>	<u>1,625</u>	<u>17,980</u>	<u>60</u>	<u>2,908</u>	<u>169,568</u>	<u>10,196</u>	<u>4,816</u>	<u>1,283</u>	<u>17,722</u>	<u>253,150</u>
<b>Net receipts/(payments)</b>	<u>956</u>	<u>3,629</u>	<u>(344)</u>	<u>5,833</u>	<u>9,636</u>	<u>213</u>	<u>2,622</u>	<u>(86,111)</u>	<u>5,477</u>	<u>393</u>	<u>5,232</u>	<u>(14,349)</u>	<u>(66,813)</u>
Transfers	(2,730)	(4,470)	(1,300)	(1,371)	(6,483)	(4,700)	(1,090)	(4,240)	610	(252)	(450)	26,476	-
<b>Surplus/(deficit) for the year</b>	<u>(1,774)</u>	<u>(841)</u>	<u>(1,644)</u>	<u>4,462</u>	<u>3,153</u>	<u>(4,487)</u>	<u>1,532</u>	<u>(90,351)</u>	<u>6,087</u>	<u>141</u>	<u>4,782</u>	<u>12,127</u>	<u>(66,813)</u>
Unrestricted funds brought forward	3,822	24,013	2,570	9,652	28,499	4,809	2,543	98,213	4,607	2,565	3,761	10,967	196,021
Unrestricted funds carried forward	<u>2,048</u>	<u>23,172</u>	<u>926</u>	<u>14,114</u>	<u>31,652</u>	<u>322</u>	<u>4,075</u>	<u>7,862</u>	<u>10,694</u>	<u>2,706</u>	<u>8,543</u>	<u>23,094</u>	<u>129,208</u>

**Southern Marches Area Quaker Meeting/Cyfarfod Crynwyr Rhanbarth Y Gororau Deheuol**  
**Total Funds for Individual Meetings**  
**for the year ended 31 December 2019**

*This schedule does not form part of the statutory accounts*

	<b>Abergavenny 2019 £</b>	<b>Almeley 2019 £</b>	<b>Brecon 2019 £</b>	<b>Clun Valley 2019 £</b>	<b>Hereford 2019 £</b>	<b>Ledbury 2019 £</b>	<b>Llandrindod 2019 £</b>	<b>Ludlow 2019 £</b>	<b>Pales 2019 £</b>	<b>Quaker Camp 2019 £</b>	<b>Ross-on-Wye 2019 £</b>	<b>Area Meeting 2019 £</b>	<b>Total 2019 £</b>
<b>Unrestricted Funds</b>													
Total receipts	11,399	17,064	2,770	7,458	27,616	273	5,530	83,457	15,673	5,209	6,515	3,373	186,337
Total payments	(10,443)	(13,435)	(3,114)	(1,625)	(17,980)	(60)	(2,908)	(169,568)	(10,196)	(4,816)	(1,283)	(17,722)	(253,150)
<b>Net receipts/(payments)</b>	<b>956</b>	<b>3,629</b>	<b>(344)</b>	<b>5,833</b>	<b>9,636</b>	<b>213</b>	<b>2,622</b>	<b>(86,111)</b>	<b>5,477</b>	<b>393</b>	<b>5,232</b>	<b>(14,349)</b>	<b>(66,813)</b>
Transfers	(2,730)	(4,470)	(1,300)	(1,371)	(6,483)	(4,700)	(1,090)	(4,240)	610	(252)	(450)	26,476	-
<b>Surplus/(deficit) for the year</b>	<b>(1,774)</b>	<b>(841)</b>	<b>(1,644)</b>	<b>4,462</b>	<b>3,153</b>	<b>(4,487)</b>	<b>1,532</b>	<b>(90,351)</b>	<b>6,087</b>	<b>141</b>	<b>4,782</b>	<b>12,127</b>	<b>(66,813)</b>
Unrestricted funds brought forward	3,822	24,013	2,570	9,652	28,499	4,809	2,543	98,213	4,607	2,565	3,761	10,967	196,021
Unrestricted funds carried forward	<u>2,048</u>	<u>23,172</u>	<u>926</u>	<u>14,114</u>	<u>31,652</u>	<u>322</u>	<u>4,075</u>	<u>7,862</u>	<u>10,694</u>	<u>2,706</u>	<u>8,543</u>	<u>23,094</u>	<u>129,208</u>
<b>Restricted Funds</b>													
Total receipts	-	13,540	-	-	4,040	-	-	-	232	-	-	-	17,812
Total payments	(347)	-	-	-	(644)	-	-	-	(5,758)	-	-	-	(6,749)
<b>Net receipts/(payments)</b>	<b>(347)</b>	<b>13,540</b>	<b>-</b>	<b>-</b>	<b>3,396</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(5,526)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>11,063</b>
Transfers	-	-	-	-	-	-	-	-	-	-	-	(4,774)	(4,774)
<b>Surplus/(deficit) for the year</b>	<b>(347)</b>	<b>13,540</b>	<b>-</b>	<b>-</b>	<b>3,396</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(5,526)</b>	<b>-</b>	<b>-</b>	<b>(4,774)</b>	<b>6,289</b>
Restricted funds brought forward	594	22,176	-	-	1,578	-	-	-	16,630	-	-	9,627	50,605
Restricted funds carried forward	<u>247</u>	<u>35,716</u>	<u>-</u>	<u>-</u>	<u>4,974</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>11,104</u>	<u>-</u>	<u>-</u>	<u>4,853</u>	<u>56,894</u>
<b>Endowment Funds</b>													
Total receipts	-	93	-	-	-	-	-	-	-	-	820	-	913
Total payments	-	-	-	-	-	-	-	-	-	-	(820)	-	(820)
<b>Net receipts/(payments)</b>	<b>-</b>	<b>93</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>93</b>
Transfers	-	-	-	-	-	-	-	-	-	-	-	4,774	4,774
<b>Surplus/(deficit) for the year</b>	<b>-</b>	<b>93</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4,774</b>	<b>4,867</b>
Endowment funds brought forward	-	14,274	-	-	-	-	-	-	-	-	20,171	-	34,445
Endowment funds carried forward	<u>-</u>	<u>14,367</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>20,171</u>	<u>4,774</u>	<u>39,312</u>
<b>Total funds brought forward</b>	<b>4,416</b>	<b>60,463</b>	<b>2,570</b>	<b>9,652</b>	<b>30,077</b>	<b>4,809</b>	<b>2,543</b>	<b>98,213</b>	<b>21,237</b>	<b>2,565</b>	<b>23,932</b>	<b>20,594</b>	<b>281,071</b>
<b>Total funds carried forward</b>	<b><u>2,295</u></b>	<b><u>73,255</u></b>	<b><u>926</u></b>	<b><u>14,114</u></b>	<b><u>36,626</u></b>	<b><u>322</u></b>	<b><u>4,075</u></b>	<b><u>7,862</u></b>	<b><u>21,798</u></b>	<b><u>2,706</u></b>	<b><u>28,714</u></b>	<b><u>32,721</u></b>	<b><u>225,414</u></b>