



Kensington Unitarians

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Annual Report 2015



Essex Unitarian Church

Annual Report for the year ended 31st December 2015

Name of Charity

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

Charitable Registration

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

Trustees

Caroline Blair (*to September 2015*), David Francis Darling (*to March 2015*), Natasha Drennan (*from September 2015*) Juliet Edwards, Carole Grace (*from June 2015*), Heidi Ferid-Hands, Howard Hague, Harold Lorenzelli, Roy Parnell and Carol Sheppard (*to March 2015*).

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

Management Committee

David Francis Darling (*Chairperson to March 2015*), Juliet Edwards (*Chairperson from March 2015*), Caroline Blair (*Treasurer to September 2015*), Natasha Drennan (*treasurer from September 2015*), Gina Bayley and Roy Clark (*from February 2015*), Heidi Ferid-Hands, Carole Grace (*from June 2015*), Harold Lorenzelli and Carol Sheppard (*to March 2015*).

Minister

Rev. Sarah Tinker
The Manse Flat, 112 Palace Gardens Terrace, London W8 4RT

Treasurer

Natasha Drennan
112 Palace Gardens Terrace, London W8 4RT

Warden

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

Secretary

Jane Blackall
20 Manchester Grove, London E14 3BG

Independent Examiners and Accountants

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

Investment Advisers

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

Bankers

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

Essex Unitarian Church

Annual Report for the year ended 31st December 2015

The Trustees submit their annual report together with the financial statements of Essex Unitarian Church for the year ended 31 December 2015. The Trustees have adopted the provisions of "Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities in preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) (Charities SORP FRS 102).

The Charity's Purpose and Objectives:

Charitable Purpose and Policies

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

Public Benefit

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

Aims and Activities of the Charity

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

Structure, Governance and Management

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

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

Review of Activities

During 2015 the trustees continued to work towards key objectives identified during previous AGMs. In particular these objectives included:

- The on-going maintenance and improvement of our church building and its facilities and renting space to other groups whose activities are in accord with our Unitarian ethos
- Our commitment to maintain a high standard in public liberal religious worship and in making our congregation visible to the wider world through high quality publicity materials, notice boards and use of digital media.
- Strengthening our social justice work in the world
- Welcoming families into our community by running weekly children's activities on Sunday mornings
- Widening the number of people actively involved in congregational life by offering opportunities for people to take on leadership roles, to join a varied programme of small group activities and to volunteer for tasks which support the life of the church.
- Encouraging congregation members to attend national Unitarian events in order to forge links with our wider movement

Future Aims and Objectives

These objectives will continue to shape the trustees' future plans with a continuing emphasis on maintaining and improving facilities within our building, seeking professional advice about the continuing roof problems and the need for a new heating system, and ensuring that our liberal religious activities are well publicised. As always we commit ourselves to welcoming warmly all who seek an open-minded and open-hearted spiritual community.

Risks

The major risk is generating enough income to finance the charity's occupation of the building. The trustees have reviewed the risks to which the charity is exposed and systems have been established to mitigate those risks.

Financial Review

The results for the year are set out in the statement of financial activities on page 6 and the position at the end of the year is shown in the balance sheet on page 7. The total income for the year was £170,851, compared to £162,503 in 2014 and expenditure was £138,700 compared to £142,627 in 2014, which resulted in a surplus of £21,292 (2014: £26,286) after the net gains on the revaluation of investments.

Policy on Reserves

The church has invested most of the reserves in funds expected to give a reasonable rate of interest, while keeping accessible enough to cover three month's running costs, and to fund anything but very major repairs to the building.

Restrictions on Funds

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

Investment Performance

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

Trustees' responsibilities

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

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

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

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

Approved on behalf of the Trustees:

Juliet Edwards

Date: 27th May 2016

ESSEX UNITARIAN CHURCH

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

I report on the accounts of the Charity for the year ended 31 December 2015, comprising a statement of financial activities, balance sheet and accompanying notes.

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

Basis of independent examiner's report

My examination was carried out in accordance with the 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 requirements of the 2011 Acthave 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.

Samantha Wells FCA
LINDEYER FRANCIS FERGUSON LIMITED
Chartered Accountants

North House
198 High Street
Tonbridge
Kent TN9 1BE

ESSEX UNITARIAN CHURCH

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2015

	2015 Unrestricted Funds £	2015 Endowment Funds £	2015 Restricted Funds £	2015 Total Funds £	2014 Total Funds £
Income from:					
Donations and legacies	10,897	-	-	10,897	15,092
Investments					
Dividends	11,894	-	5,206	17,100	16,380
Bank interest	2,274	-	-	2,274	1,094
Other trading activities					
Lettings income	139,770	-	-	139,770	129,937
Book sales	810	-	-	810	-
Total income	165,645	-	5,206	170,851	162,503
Expenditure on:					
Raising funds	2 40,308	-	-	40,308	42,913
Charitable activities	3 96,992	1,400	-	98,392	99,714
Total expenditure	137,300	1,400	-	138,700	142,627
Net gains/(losses) on investments	-	-	-	-	71
Net income/(expenditure)	28,345	(1,400)	5,206	32,151	19,947
Transfers between funds	5,206	-	(5,206)	-	-
Other recognised gains/(losses)	33,551	(1,400)	-	32,151	19,947
Gains/(losses) on revaluation of investments	(8,385)	(172)	(2,302)	(10,859)	6,339
Net movement in funds	25,166	(1,572)	(2,302)	21,292	26,286
Balances brought forward	571,775	1,367,930	112,855	2,052,560	2,026,274
Balances carried forward	596,941	1,366,358	110,553	2,073,852	2,052,560

**ESSEX UNITARIAN CHURCH
BALANCE SHEET AS AT 31 DECEMBER 2015**

	Notes	2015 Total Funds £	2014 Total Funds £
Fixed assets			
Tangible assets	5	1,324,537	1,326,370
Investments	6	493,993	503,627
		<u>1,818,530</u>	<u>1,829,997</u>
Current assets			
Debtors	8	11,170	6,824
Cash at bank and in hand	9	263,542	234,488
		<u>274,712</u>	<u>241,312</u>
Creditors : amounts falling due within one year	10	19,390	18,749
		<u>19,390</u>	<u>18,749</u>
Net current assets		255,322	222,563
Total net assets		<u>2,073,852</u>	<u>2,052,560</u>
The funds of the charity			
Endowment funds	11	1,366,358	1,367,930
Restricted income funds	11	110,553	112,855
Unrestricted funds	11	596,941	571,775
		<u>2,073,852</u>	<u>2,052,560</u>

Approved by the trustees on

and signed on their behalf by:

S M Tinker (Minister)

Juliet Edwards

ESSEX UNITARIAN CHURCH

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 DECEMBER 2015

	Notes	2015 £	2014 £
Cash flows from operating activities:			
Net cash used in operating activities	A	<u>10,905</u>	<u>991</u>
Cash flows from investing activities:			
Dividends and interest from investments		19,374	17,474
Purchase of property, plant and equipment		-	(600)
Proceeds from the sale of investments		-	51,675
Purchase of investments		(1,225)	(52,341)
		<u>18,149</u>	<u>16,208</u>
Net cash provided in investing activities			
		18,149	16,208
Change in cash and cash equivalents in the reporting period		29,054	17,199
Cash and cash equivalents at the beginning of the reporting period		234,488	217,289
Cash and cash equivalents at the end of the reporting period		<u>263,542</u>	<u>234,488</u>
A. Reconciliation of net income to net cash flow from operating activities			
		2015 £	2014 £
Net income for the reporting period (as per the statement of financial activities)		32,151	19,947
Depreciation		1,833	1,860
Dividends and interest from investments		(19,374)	(17,474)
Gain/(loss) on sale of investments		-	(71)
(Increase) / decrease in debtors		(4,346)	(1,408)
Increase/(decrease) in creditors		641	(1,863)
		<u>10,905</u>	<u>991</u>
Cash flow from operating activities		<u>10,905</u>	<u>991</u>

ESSEX UNITARIAN CHURCH

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2015

1 Accounting policies

Accounting convention

The financial statements have been prepared in accordance with the requirements of the Charities Act 2011, the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) (Charities SORP FRS 102).

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

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

Reconciliation with previous Generally Accepted Accounting Practice

In preparing the accounts, the trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102 the restatement of comparative items was required. The trustees have not identified any material restatements and no changes have been made to the comparative figures.

Incoming resources

Lettings income is recognised on a receivable basis.

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

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

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

Income from investments, is stated at the amount receivable.

Resources expended

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

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

Creditors

Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party, and the amount due to settle that obligation can be measured reliably. Creditors are recognised at their settlement amount after allowing for any trade discounts due.

Financial instruments

The charity only has financial instruments of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

ESSEX UNITARIAN CHURCH

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2015

Taxation

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

Fund accounting

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

Restricted funds can only be used for the particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

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

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

Tangible fixed assets and depreciation

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

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

Freehold property is included at the balance sheet at an historic valuation plus the cost of subsequent improvements. The policy is a departure from the charity SORP (2015), which requires the use of either cost less depreciation or revaluation as appropriate for fixed assets. The trustees believe it offers a more true and fair view, and consider that the market value of the property is not less than the amount at which it is stated in the balance sheet.

Investments

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

Pension costs

The charity contributes to the Ministers Pension Fund. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge represents contributions payable by the charity to the fund totalling £3,658 (2014: £6,833). The charity also operates a defined contribution scheme for the benefit of the other employees. Contributions payable are charged to the profit and loss account in the year they are payable. The charge for the year was £1,773 (2014: £4,453).

Status

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

ESSEX UNITARIAN CHURCH

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2015

2 Expenditure on raising funds

	2015 Unrestricted Funds £	2015 Endowment Funds £	2015 Restricted Funds £	2015 Total Funds £	2014 Total Funds £
Staff costs	11,844	-	-	11,844	15,904
Book costs	692	-	-	692	-
Investment management charges	950	-	-	950	-
Support costs (Note 4)	26,822	-	-	26,822	27,009
	<u>40,308</u>	<u>-</u>	<u>-</u>	<u>40,308</u>	<u>42,913</u>

3 Expenditure on charitable activities

Staff costs	47,936	-	-	47,936	46,776
Staff courses & training	7,246	-	-	7,246	1,491
Congregational costs	8,786	-	-	8,786	17,973
Music	10,372	-	-	10,372	11,079
Donations, grants & projects	3,144	1,400	-	4,544	3,430
Support costs (Note 4)	19,508	-	-	19,508	18,965
	<u>96,992</u>	<u>1,400</u>	<u>-</u>	<u>98,392</u>	<u>99,714</u>

4 Support costs

General support costs

Insurance	3,027	-	-	3,027	2,636
Utilities	7,587	-	-	7,587	7,772
Cleaning	7,047	-	-	7,047	6,114
Repairs and maintenance	14,293	-	-	14,293	13,278
Office costs	6,446	-	-	6,446	8,854
Depreciation	1,833	-	-	1,833	1,860
<i>Governance function</i>					
Independent Examiner fees	2,100	-	-	2,100	2,280
Other fees paid to the Independent Examiner:					
Accountancy and payroll fees	3,997	-	-	3,997	3,180
	<u>46,330</u>	<u>-</u>	<u>-</u>	<u>46,330</u>	<u>45,974</u>

5 Fixed tangible assets

	Freehold Property £	Fixtures & Fittings £	Total £
Cost or valuation			
At 1st January 2015	1,322,709	88,150	1,410,859
Additions	-	-	-
At 31st December 2015	<u>1,322,709</u>	<u>88,150</u>	<u>1,410,859</u>
Depreciation			
At 1st January 2015	-	84,489	84,489
Charge for the year	-	1,833	1,833
At 31st December 2015	<u>-</u>	<u>86,322</u>	<u>86,322</u>
Net Book Value			
At 31st December 2015	<u>1,322,709</u>	<u>1,828</u>	<u>1,324,537</u>
At 31st December 2014	<u>1,322,709</u>	<u>3,661</u>	<u>1,326,370</u>

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

ESSEX UNITARIAN CHURCH

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2015

6 Listed investments	General Fund	The Stock Bequest	The Carlisle Fund	Endowment Funds	Total
	£	£	£	£	£
Market value at 1 January 2014	377,061	112,392	9,242	4,932	503,627
Add: Additions at cost	1,225	-	-	-	1,225
Less: disposals at carrying value	-	-	-	-	-
Net gain/loss on revaluation	(8,385)	(2,302)	(178)	6	(10,859)
Market value at 31 December 2014	<u>369,901</u>	<u>110,090</u>	<u>9,064</u>	<u>4,938</u>	<u>493,993</u>

Non-UK investments total £116,288 as at the year end. UK investments total £377,705

7 Employee costs

There was an average of three employees in the financial year. The significant volume of voluntary contribution to the life of the Church by members of the congregation is not quantified in these accounts.

	Ministry	Church Running	2015 Total	2014 Total
	£	£	£	£
Minister	27,584	-	27,584	23,944
Outreach Officer	12,614	-	12,614	12,368
Warden	-	10,659	10,659	13,149
Social security costs	1,320	409	1,729	1,933
Pension contributions	4,655	776	5,431	11,286
Employee costs	<u>46,173</u>	<u>11,844</u>	<u>58,017</u>	<u>62,680</u>
Locum Preachers	1,763	-	1,763	1,020
Total staff costs	<u>47,936</u>	<u>11,844</u>	<u>59,780</u>	<u>63,700</u>
Average number of staff:				
31 December 2015	<u>2</u>	<u>1</u>	<u>3</u>	
31 December 2014	<u>2</u>	<u>1</u>	<u>3</u>	

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

The trustees are not remunerated. Fees are paid to trustees for officiating at services and preaching. During the year the following fees were paid to two trustees for such services: preaching fees £150 (2014: £375), choir fees £1,400 (2014: £1,930). None of the trustees were reimbursed for any expenses incurred on behalf of the charity (2014: £345 conference fee, legal fee £10 and £160 for office supplies).

8 Debtors

	2015	2014
	£	£
Trade debtors	9,871	5,525
Other debtors	1,299	1,299
	<u>11,170</u>	<u>6,824</u>

ESSEX UNITARIAN CHURCH

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2015

9 Cash at bank and in hand

	2015	2014
	£	£
Cash at bank and on deposit	256,516	227,023
Cash held for rent deposit (see below)	4,358	4,347
Cash held by Stockbroker	2,668	3,118
	<u>263,542</u>	<u>234,488</u>

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

10 Creditors : amounts falling due within one year

	2015	2014
	£	£
Social security & pensions	2,498	3,801
Held as agent	-	10
Accruals and deferred income	12,534	10,591
Rent deposit	4,358	4,347
	<u>19,390</u>	<u>18,749</u>

11 Analysis of funds

	Brought forward	Net movement	on investments	Carried forward
	£	£	£	£
Endowment Funds				
* Permanent Endowment	1,316,255	-	-	1,316,255
Carlisle Capital Fund	9,042	(1,400)	(178)	7,464
Theophilus Lindsey	2,378	-	-	2,378
Percival North	535	-	-	535
Harriet Pearson	1,464	-	-	1,464
Thomas Scott	2,162	-	-	2,162
Mrs M L Whyte	2,825	-	-	2,825
Lindsey Hall	33,269	-	6	33,275
Total endowment funds	<u>1,367,930</u>	<u>(1,400)</u>	<u>(172)</u>	<u>1,366,358</u>

Endowment Funds:

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

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

ESSEX UNITARIAN CHURCH

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2015

11 Analysis of funds (cont)

	Brought forward £	Net movement £	Movement on investments £	Carried forward £
Restricted Funds				
A E Stock Bequest	112,855	-	(2,302)	110,553
Total restricted funds	<u>112,855</u>	<u>-</u>	<u>(2,302)</u>	<u>110,553</u>

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

Unrestricted Funds

General Fund	571,775	33,551	(8,385)	596,941
	<u>571,775</u>	<u>33,551</u>	<u>(8,385)</u>	<u>596,941</u>
Total Funds	<u>2,052,560</u>	<u>32,151</u>	<u>(10,859)</u>	<u>2,073,852</u>

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

	Income £	Expenditure £	Transfers £	Net movement £
Endowment Funds				
Permanent Endowment	-	(1,400)	-	(1,400)
Restricted Funds				
A E Stock Bequest	4,941	-	(4,941)	-
Carlisle Fund Income Fund	265	-	(265)	-
Africa Education Project	-	-	-	-
	<u>5,206</u>	<u>-</u>	<u>(5,206)</u>	<u>-</u>
Unrestricted Funds				
General Fund	165,645	(137,300)	5,206	33,551
	<u>170,851</u>	<u>(138,700)</u>	<u>-</u>	<u>32,151</u>

12 Analysis of net assets between funds

	Unrestricted Funds 2015 £	Endowment Funds 2015 £	Restricted Funds 2015 £	Total Funds 2015 £	Total Funds 2014 £
Tangible assets	1,828	1,322,709	-	1,324,537	1,326,370
Investments	369,901	14,002	110,090	493,993	503,627
Net assets	225,212	29,647	463	255,322	222,563
	<u>596,941</u>	<u>1,366,358</u>	<u>110,553</u>	<u>2,073,852</u>	<u>2,052,560</u>

13 Related Party Transactions

A loan of £8,400 was made to a family member of one of the trustees and this was repaid in full before the end of the financial year.

Four of the trustees made donations to the charity during the year totalling £1,372.

Treasurer's Report

It is with deep gratitude we remember Caroline Blair's tireless commitment to the Treasurer's role for Essex Church for many years. This challenging role is often forgotten but it is crucial for the successful running of any organisation.

I am happy to report that the church is again in 2015 in a strong financial standing. We benefit from our income surpassing our expenditure, which is much the result of lettings income in excess of £89,000, plus the nursery income of over £50,000. We are also in the privileged position of having a portfolio of investments that have performed reasonably.

Our main congregational bank account has a balance of £94,753 at the end of year and this takes us into 2016 on a strong footing. With major building works planned for 2016 to repair the faulty and outdated heating system along with the major roofing project, we will be depleting this cash reserve substantially. It is fortunate that we should not be required to dip into our investments nor take out any loans to fund these building works. From next year, we pledge to set aside a portion of "profits" each year to build available funds back up. If prior years are any indication I am confident we could save at least £20,000 each year starting in 2017 to start replenishing this cash reserve to save for future needs.

We continue to collect for charity each month and the charities selected are a group of Unitarian organisations along with charities nominated by members of the congregation. We are also grateful for membership renewals and those who generously donate monthly by standing order. I urge you to consider giving monthly and filling out the gift aid declaration if you have not already, as even a small amount helps fund the congregation's efforts. If you do give by standing order I must stress please do not feel compelled to give additionally to the Sunday collection. Of course, financial commitment is not everything, and we very much value the untold efforts from all our volunteers who quietly do so much to help our community run smoothly.

In closing, I must also thank Jenny for her efforts in training herself in the use of an online accounting package Xero. This has streamlined the invoicing process and made the completion of the year-end independent review with our Accountants more efficient. Committee budgeting and reporting is also in place now, something that was more of a challenge to achieve with the previous manual system.

Natasha Drennan
Congregational Treasurer

Chairperson of the Congregation's Report

Firstly I would like to thank David Darling all for his involvement in Essex Church and as Chair of the Committee. He finally gave up that office on 19th March 2015 and I have agreed to take on the role for the next two years. I realise that since I took early retirement in 1996 I have done nearly every task in the church, but not chair of the committee until now!

Another, sadder, change occurred this autumn, when Caroline Blair, soon after a happy visit to South Africa to see Iona and her new grandchild found that she was suffering from terminal cancer. She died on 8th September and in October the family arranged such a moving celebration of her life. The whole congregation has been deeply affected by her death – she was a lovely person and valued by this congregation in many ways but especially as a service leader and when she generously took over from me the job of Treasurer, although she already had a very full life.

My thanks to fellow members of the committee who concern themselves with the care and running of the church. We were pleased to welcome new members Roy Clark and Gina Bayley in February and Carole Grace in June. Carole is especially interested in social action. A huge thank you to Natasha Drennan who, seeing a need, offered to take over as Treasurer. She and Jenny Moy have been working together on a new on-line system which, once set up, will simplify monthly accounts.

Central to the life of the church is our Sunday worship service led by Sarah Tinker. I am in awe of the way that she comes up with a topic week by week and plans a service with such obvious pleasure and interest. I like the way she says "I thought you might like this reading". We are lucky to have a church that can afford a full time minister. Essex Church is also special because we have professional musicians – pianists Sandra and Peter and singers Margaret and Harold who add to the quality of our worship and support our hymn singing so that it is a pleasure to listen to. Harold quietly and efficiently organises the entire music programme for us. Many thanks to Jenny Moy who deals so ably with lettings which provide much of the church's income. Thanks too to Jane Blackall who designs our service sheets, newsletters, publicity and plans with Sarah the life of the church.

Last, but definitely not least, thank you to you, the members of the congregation who get involved in the life of the church and who help to make it run smoothly as greeter, steward, coffee maker, reader, service leader, participant in the congregational lunch, or by offering ideas and requests to Sarah. I have found that this is a welcoming church that enables people to grow and become their best selves and I'm sure it will continue to be so.

Juliet Edwards
Chairperson of the Congregation

Chairperson of Trustees' Report

Most current church business is handled by the management committee, the trustees being required mainly for any legal and contractual matters. The current trustees are: Natasha Drennan, Juliet Edwards, Heidi Ferid, Carole Grace, Howard Hague, Harold Lorenzelli and Roy Parnell. Tragically we lost our much loved friend Caroline Blair in September 2015, and no doubt tributes will be paid to her work as chairperson, church treasurer and loyal member of the congregation elsewhere in this report. This does mean that we are down to seven trustees, and I would urge the committee to seek volunteers for this role, as the church's governing document, the 1986 Charity Commission Scheme, provides for a maximum of nine trustees. Although I am not aware of any pressing legal matters at the moment, the lease with the Lloyd Williamson School falls due on 31 July 2018, and we need to be thinking about the implications of this over the next year.

We have not so far been able to take forward one matter raised by Caroline when she was treasurer, namely the church's entry on the Land Registry. I will see whether I can devote some time to this over the next few months. Fortunately our entry includes the name of the British and Foreign Unitarian Association as our custodian trustee, and our title to the land is confirmed by the same 1986 Charity Commission Scheme.

At this year's General Assembly Meetings held in Birmingham, the GA Executive Committee was empowered to explore further the advantages (or otherwise) for our movement of a new legal entity designed for non-profit organisations in the UK called a 'Charitable Incorporated Organisation' or CIO. As I understand it, the main advantages for a charity are that it has a legal personality, meaning it can conduct legal business in its own name, that there is limited liability for trustees, and that the role of committee and trustees is combined. I think this is a development which we should follow with interest to see whether it is relevant for us. I understand that several Unitarian congregations, e.g. New Unity (Newington Green and Islington) and Godalming, are going down this route.

Howard Hague
Chairperson of Trustees

Church Music Report

This last year has seen a steady development of the musical part of our weekly worship. We are lucky in being able to draw on a wide variety of talent to supplement and, hopefully, enhance the spiritual dimension of the service with contributions from our singers, pianists and instrumentalists. I am grateful to all of those who offer their services each week in an effort to provide as far as is possible a relevant programme of both secular and devotional music.

Harold Lorenzelli
Church Music Coordinator

Minister's Report

The life of a community has its phases, some of which can only be understood in retrospect as we look back and reflect. 2015 was a tough year in many ways for Kensington Unitarians, overshadowed by a sense of loss. From a membership of around fifty, we had to bid farewell to around 20% of our members during the year. Ten people who had been significant in this community would no longer be with us on Sunday mornings and joining in other activities during the week. The death of Caroline our treasurer, who died far too young and with so much left to bring to the world, was a great sadness and our whole community joined in the Blair family's grief, but also in their determination to bid farewell to Caroline in a way that truly honoured her precious, creative and loving life. Her memorial service filled the church and filled our hearts, a surprisingly joy-filled occasion and just the kind of community event that Caroline loved. Other people's departures resulted from more joyous reasons – new jobs, new schools, new home in new towns, new babies. It has been a pleasure to stay in touch with everyone and to hear of life's next phases unfolding well for them.

It has also been a pleasure to welcome new people through our doors and to encourage them to settle within our spiritual community, finding a place for their particular skills and interests. We were fortunate to find Nadia Crippa to take over leadership of our children's group from Sam Boyero, who had brought so much enthusiasm to our children's activities. Nadia and her children are a much welcomed addition to our Sunday mornings. As a city centre congregation we have plenty of visitors and I am grateful to everyone who takes it upon themselves to welcome newcomers. Visiting a church for the first time can be a scary prospect and it's good to see new people welcomed warmly and given space to find out if this community is right for them.

Early in 2015 I took a three week sabbatical, which was a valuable change of routine. It coincided with a course on systems thinking, which I had started in the autumn of 2014, and provided a useful opportunity to catch up with reading. Later in the year I completed an online course on Healthy Leadership provided by the UUA (Unitarian Universalist Association). The course ended with a two day retreat led by a trainer from the States and attended by colleagues from across the UK. During the year I also attended two short retreats with ministry colleagues, two ministers' conferences, spoke as a theme speaker at our Hucklow Summer School on systems thinking in church settings and continued to serve as chair of our national Interview Panel and as a member of our Ministry Strategy Group, as well as helping to organise the FUSE weekend for Unitarians in the south east. I also attended our General Assembly Annual Meetings and a follow up Vision Day and continued with fortnightly spiritual direction sessions. A clear message from many of these activities is that the roles of church and ministry are changing quite rapidly in the 21st century and it's re-assuring to know I am not the only one pondering how best to use my time and the church's resources for the greater good of all.

We are in many ways a most fortunate church community here at Essex Church, with a very usable building in a prime location, a positive community spirit and a strong staff team. My thanks as always go to our staff, especially to Gitana Kleitane, who keeps our building so very clean despite its heavy usage. Thanks to Jenny our warden we have a strong income stream provided by our lettings and a well ordered building. Thanks to Jane, our outreach officer, our many ways of communicating with the world are up to date and eye catching. We are also fortunate to have such a strong group of volunteers, who help to keep our community running effectively. I especially appreciate those who serve as trustees and as members of our management committee, an essential part of any charity's governance. Sunday worship remains at the heart of our community life and I am grateful to all who have been involved in leading worship, providing music and helping with readings, hymn choices and themes. We invite everyone to make requests and to get more involved if they so wish. Community involvement has been at the core of our small group programme this year and I am grateful to all those who ran groups for us, especially our new men's and women's groups, which have helped to forge new connections amongst our members and friends.

During 2015 our building was registered for same sex marriage ceremonies and our first such marriage was celebrated in August, with much joy and delight for the families involved. We were proud to hear that Essex Unitarian Church is the first and so far only religious building to be so registered in Kensington & Chelsea. We are keen to invite people to hold their ceremonies here in our building and to let people know that each Unitarian ceremony is unique to those involved. One wedding couple last year wore swords as they exchanged their rings, both of them actors specialising in stage combat!

Much of ministry occurs in quiet conversations and I welcome anyone to come and talk matters over if they feel the need. It's also good to know how many such conversations happen without me, as congregation members minister to one another in a myriad of ways. Thank you to everyone in our community for supporting our ministry over the last year and I look forward to hearing from you ways in which we can reach out to our world with love, with justice and with a commitment to freedom, all part of our Unitarian ethos.

Rev. Sarah Tinker
Minister with Kensington Unitarians

Outreach Officer's Report

The most prominent part of my role as outreach officer is in producing and distributing publicity materials: our newsletter, website, and podcasts, as well as posters and flyers, and our service sheets with take-away 'what's on' listings. Along with this I coordinate the rotas for volunteers to help with stewarding, coffee-making and greeting on Sundays. I would like to express my thanks to all those who regularly sign up to help with these tasks and also encourage others to consider offering their assistance in future. It is a small but significant way to contribute to the life of the congregation, a relatively easy way to 'give something back' in support of the community, and also a way to get to know people better. Thanks too to all those who write articles for the newsletter. I am always interested in hearing from new people who would like to share their stories of how they came to the church, or their thoughts on religious and spiritual matters, recommendations of books or films connected to our Unitarian values, or articles about good causes you are connected to.

Another aspect of my role is coordinating the worship leaders for Sunday services. We are lucky to have Sarah as our minister and she leads the majority of services at Essex Church. We are also lucky to have a number of home-grown worship leaders who led most of the other services throughout the year: Jeannene Powell, Tristan Jovanović, Harold Lorenzelli, Jane Blackall, and Caroline Blair. Services were also co-led by Sonya Leite and Roy Clark, and a number of members of the congregation wrote reflections for a service on favourite hymns during the summer. We also invited a number of visiting worship leaders during the year: Katie McKenna, Rev. Jopie Boeke, Rev. Bill Darlison, Mark Harmon, Jim Scott, Rev. Joy Croft, and the General Assembly President for 2014-15, Marion Baker.

Two new initiatives at Essex Church for 2015 were a women's group and a men's group. The women's group was initiated by Jeannene Powell, Liz Tuckwell, and Carole Grace and ran monthly from February to July. The men's group was initiated by Jim Blair in March and ran throughout the year. Both were much valued by their participants.

We have a number of long-running monthly activities which continued throughout 2015. Our monthly midweek spiritual gathering, 'Heart and Soul', has continued to flourish, and sessions are led by a number of different members of the congregation on a wide variety of themes whilst following a regular format. Thanks to all those who led or co-led during the year: Natasha Drennan, Roy Clark, Sonya Leite, Jane Blackall, Jeannene Powell, Niall Doherty, Teresa Baldwin, Carole Grace, and Sarah Tinker. Our monthly inclusive communion services have continued in 2015, led by a small band of volunteers, and despite the relatively small numbers that attend it is clear that for those people this is a much appreciated part of what the church has to offer. Thanks to Tristan Jovanović, Sue Smith, Jane Blackall, Elisa Melgosa and Mike Eichler for leading communion services. Margaret Marshall continues to offer her popular 'Finding Your Voice' singing workshops after the Sunday service once a month. Sonya Leite ran monthly Sunday afternoon classes and weekly Tuesday lunchtime classes in Nia Technique throughout the year and announced that she would take a break in early 2016. Many thanks to all those who generously gave their time and skills to provide these varied and interesting activities for our community.

Our long-running creativity group met monthly from January to September with a focus on making panels to renew our seasonal wall-hanging which is displayed at the front of the church. It was decided to wind down the group once more in the autumn but it can be resumed if there is sufficient interest. I would like to pay particular tribute to Sue Smith who initiated a marvellous project to make an embroidered panel representing autumn and winter. Sue involved a good number of people in the congregation, encouraging them to make small embroidered leaves, raindrops, and snowflakes, and then putting them all together to make a beautiful piece of work.

We have also had a number of one-off and occasional activities throughout the year. Jeannene offered a one-day 'Introduction to Emotional Competence' workshop in January, Sarah ran Sunday afternoon groups on 'Issues of Ageing' and 'Me and My Life', and co-facilitated a session on 'Responding to Christmas' with Michaela von Britzke. Veronica Needa's True Heart Theatre came to visit in February, June, and October, and London Playback Theatre also held two events at the church during the year, a fundraiser for Nepal, and a special on the theme on migration.

Sarah and Tristan held a Tenebrae service and shared meal at Easter. There were also a number of shared congregational lunches and we are particularly grateful to those who helped coordinate, set up, and clear away.

During the year I have been involved in various denominational events, offering a workshop at FUSE, and facilitating a worship training day for the Norwich congregation with Sarah. My main denominational commitment has been to Hucklow Summer School, where I serve on the organising panel, and co-created and co-facilitated a six-part engagement group, 'To Dream the Impossible Dream', with Katie McKenna. I also edited a book of theme talks from past summer schools, 'A Circle of Seekers', to raise money for the Hucklow Summer School bursary fund. My studies at Heythrop College continued throughout 2015 and I embarked on my fifth year (of six) in the autumn. Thanks to the committee for continuing to support me in my studies and to Sarah in particular for her encouragement.

I would like to conclude by echoing Juliet and Sarah's comments from last year's AGM that the church has all sorts of resources that congregation members are welcome to make use of. Don't forget our church library, downstairs, which contains an interesting selection of books on spiritual and religious themes, and which can be particularly useful for those who are preparing to lead services, and operates on a simple sign-out system using the record book on the shelves. Please do put your ideas to the committee if you have interesting projects we might be able to support in some way.

Jane Blackall
Outreach Officer (Arts and Education)

Warden's Report

2015 was another busy year here at Essex Church, when we possibly reached our peak in terms of lettings, especially in increasing the use of our building for children's activities during the day and at tea time. It was good to discover that we had again increased our income from lettings and increased the number of groups using our building but we are probably reaching our limit and it is remarkable how often we have to turn room booking enquiries down as we are full. We decided to stop taking Saturday bookings from groups who aren't already using the building and to stop taking bookings for birthday parties. In future we may decide to further restrict our use for children's activities as they create a lot of wear and tear on the building (and on us and our long-suffering cleaner!)

Natasha Drennan, our new Treasurer, has been teaching me how to use an internet based accountancy software system Xero. This will enable Natasha to produce detailed breakdowns of our income and expenditure to date against budget for each trustees meeting. Along with an increased use of online banking and emailed invoices this has helped to streamline our office systems.

During 2015 we did more research into the best ways forward for our roof and heating problems and hope these will be resolved through major projects in the summer of 2016. Unfortunately the fibre-glassing of the manse balcony was disappointing so we decided therefore not to go ahead with other planned fibre glass projects. Sarah tells me that the national Unitarian movement has made a commitment to reduce their churches' carbon footprint and I am glad to be able to report that here at Essex Church we are already using a fuel company, Good Energy, committed to increasing renewable energy supplies and we have also reduced our fuel use by installing more LED lights and putting double glazed windows in the toilets. Hopefully our new programmable zoned heating system will also reduce our energy consumption while keeping the parts of the building we're using at a more comfortable temperature.

A generous donation early in the year enabled us to use a gardening company to get everything cut back and cleared up early in the year, including pressure washing of all our surfaces. This then enabled the garden to be managed mostly by volunteers for the rest of the year, for which we are really grateful. In 2016 we are hoping to have some professional guidance in pruning and other tasks.

We hope you like the new library curtains, funded by another kind donation, and still awaiting minor adjustment to their curtain track. Do let us know if you have any other suggestions for building improvements you would like to see. Finally we could not run this building without the assistance of others. Thanks to Arda Ohnassian who stays in my flat and looks after the security of the building when I am away on holiday, to Fraser Jackson who manages various building projects and tackles all sorts of fiddly jobs, and thanks most of all to Gitana our cleaner who keeps such a careful eye on everything to do with the church. She is a loyal friend indeed to this community.

Jenny Moy
Essex Church Warden

Minutes of the Essex Church AGM – 21st June 2015

1. Opening Words were spoken by Sarah Tinker, Tristan Jovanović, Roy Clark, and Juliet Edwards.

2. Welcome and Apologies for Absence

Juliet Edwards welcomed everyone to the meeting and explained that she had taken over from David Darling who has since moved on.

In attendance: Barbara Ballantyne, Eliz Beel, Jane Blackall (*minute-taker*), Caroline Blair (*treasurer*), Natasha Drennan, Juliet Edwards (*chairperson of congregation*), Brian Ellis, Heidi Ferid-Hands, Jill Inskip, Tristan Jovanović, Billy Jackson, Veronica Needa, Annette Percy, Jeannene Powell, Mr. Redwood, Sara Taylor, Sarah Tinker (*minister*), Michaela von Britzke,

Apologies: Runa Alam, Amanda Clark, Carole Grace, Mike Killingworth, Harold Lorenzelli, Ellen McHugh, Jenny Moy (*warden*), Ted Nist, Stephanie Saville, Sue Smith, Diana Ward.

3. Review of 2014 AGM Minutes:

- a. **Matters Arising:** Jane noted that we had purchased a rainbow flag sticker to put in the front door of the church to indicate that we are a LGBT+ welcoming congregation. Sarah noted that we need to replace the scratched pane of glass in the door so we will wait until that has been fixed before putting up the sticker.
- b. **Approval of Minutes:** The minutes were accepted as a true record and signed by Juliet as congregation chair.

4. Review of Reports:

a. Treasurer's Reports and Accounts

Caroline Blair commented that the finances are in a healthy state and the church is well-run. We can afford to get repairs done if we need to. We are in the lucky situation of being able to give one collection each month to a charity and people are always extra-generous to these good causes. We can also hold extra charity collections from time to time in response to emergencies. We have also occasionally been able to assist some individuals in need within the congregation. Caroline explained that she will be stepping down as treasurer and expressed her gratitude to Natasha Drennan for stepping up to take on the role. Sarah expressed her thanks to Caroline for all she had done to sort out our investments and streamline our banking arrangements.

b. Chairperson of Congregation's Report

Juliet noted that this report had been written by David Darling from whom she had recently taken over as chairperson.

c. Minister's Report

Sarah said she loves the job and the community and that 'after ten years she still hasn't got the hang of this thing called ministry'. Juliet expressed the thanks of the congregation to Sarah and she received a round of applause.

d. Chairperson of Trustees' Report

Juliet noted that we are without a chair of trustees since Howard Hague moved away.

e. Outreach Officer's Report

Jane mentioned that the Spiritual Life Skills series of workshops had been successful in 2014 and that we are in a relatively quiet period in regard to courses and workshops so far in 2015. Jim Blair suggested booking Josephine Seccombe from the Oxford congregation to run an Enneagram workshop. Juliet expressed congratulations to Jane for producing the 'Circle of Seekers' book of Hucklow Summer School theme talks. Sarah commented that the place wouldn't run like it does without Jane.

f. Warden's Report

Sarah noted that Jenny keeps a tight rein on both lettings and finances for us here at Essex Church, which then enables us to continue the work of the church community.

g. Church Music Report

Juliet explained that our set-up with paid professional singers is unique and adds to the pleasure of services. Sarah reminded everyone that we are open for suggestions with regard to music (hymns, songs, or musicians).

5. Acceptance of 2014 Reports and Accounts

Natasha Drennan proposed acceptance of the 2014 reports and accounts. Roy Clark seconded. The report was accepted unanimously.

6. Election of Management Committee Members

The list of committee members going forward for election was read out as: Gina Bayley, Caroline Blair, Roy Clark, Natasha Drennan, Juliet Edwards, Heidi Ferid, Harold Lorenzelli, and Carole Grace who will have a special focus on social justice. Tristan Jovanović proposed and Veronica Needa seconded that these should be elected en-bloc and this was agreed unanimously.

7. Any Other Business

Juliet gave thanks to Jill Inskip who attends our AGM every year having been based at the church in the 1980s and 90s on a project to support people coming out of prison. Jill wished to give her thanks to the church for giving her the opportunity to continue her work when the Church of England's social work board stopped supporting it. The then-minister of Essex Church, Rev. Francis Simons, gave her use of the space and the project was named 'Unity Care'. Jill expressed her joy that the congregation is flourishing and wished us well for the years ahead.

Juliet encouraged members of the congregation to say 'I would really like to...' if they have ideas for future projects. Sarah confirmed that we have a committee that likes to say yes to people's projects and give them support but that we have to choose how best to use staff time. She also commented that the AGM is not the only time for people to make suggestions, and ideas are welcome throughout the year, though it is best to put them in writing.

8. Closing Words and Votes of Thanks

Juliet expressed thanks to the congregation for showing that you value Essex Church. She also expressed thanks to Sarah, Jane, Jenny, Gitana our cleaner, the trustees and committee members, the musicians and singers, all those who volunteer as stewards, coffee-makers and greeters, worship leaders, and all those who contribute to a positive and welcoming atmosphere.

Heidi noted that several people in the congregation are struggling with serious health issues and we wish them well.

Sarah noted that people from afar feel part of our community through the newsletter and the podcast.

Jim wished to draw attention to the work that Jane does beyond our congregation to make a success of summer school.

Our closing words were spoken by Sarah Tinker.

Minutes taken by Jane Blackall

