



Kensington Unitarians

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Annual Report 2018



Essex Unitarian Church

Annual Report for the year ended 31st December 2018

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

Gina Bayley, Roy Clark (chair), Juliet Edwards (until September 2018), Brian Ellis, Heidi Ferid-Hands, Howard Hague, Harold Lorenzelli and Roy Parnell.

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

Management Committee

Gina Bayley, Roy Clark (chair), Juliet Edwards (Treasurer from December 2017), Brian Ellis, Heidi Ferid-Hands, Harold Lorenzelli and Bobby Rebeiro (until November 2018).

Minister

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

Treasurer

Juliet Edwards (from December 2017)
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
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 2018

The Trustees submit their annual report together with the financial statements of Essex Unitarian Church for the year ended 31 December 2018. 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; 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 regular meetings, typically meeting eight times a year. 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 2018 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.
- Renting space to other groups whose activities are in accord with our Unitarian ethos and enabling some local groups to use our building at low cost.
- Our commitment to maintain a high standard in public progressive religious worship and in making our congregation visible to the wider world through high quality publicity materials, notice boards and use of digital media.
- Continuing our social justice work in the world, with monthly charitable collections.
- 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 back wall and basement damp problems, 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 and reaching out to work with others, particularly connecting with other local groups for the benefit of our wider 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 £181,219, compared to £159,858 in 2017 and expenditure was £156,240 compared to £155,712 in 2017, which resulted in a deficit of £29,620 (2017 surplus of £45,896) after the net losses (2017 net gains) on the revaluation of investments. Excluding gains and losses on investments we achieved a surplus of £24,979 for the year compared to £4,146 in 2017, partly as a result of receiving a legacy of £10,000.

Policy on Reserves

The Church's unrestricted funds at 31 December 2018 were £565,982 of which £755 was held in fixed assets leaving free reserves of £565,227. 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:

**Roy Clark
Chair of the Congregation**

Date:

ESSEX UNITARIAN CHURCH

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

I report to the trustees on my examination of the accounts of the Essex Unitarian Church (the Charity) for the year ended 31 December 2018.

Respective responsibilities of trustees and examiner

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- (1) accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- (2) the accounts do not accord with those records; or
- (3) the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report 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 2018

	2018	2018	2018	2018	2017
	Unrestricted	Endowment	Restricted	Total	Total
	Funds	Funds	Funds	Funds	Funds
	£	£	£	£	£
Income from:					
Donations and legacies	20,652	-	-	20,652	8,204
Investments					
Dividends	13,243	-	5,875	19,118	18,258
Bank interest	2,272	-	-	2,272	2,069
Gift aid reclaim	2,155			2,155	1,572
Other trading activities					
Lettings income	137,022	-	-	137,022	129,755
Total income	175,344	-	5,875	181,219	159,858
Expenditure on:					
Raising funds	2 54,020	-	-	54,020	52,867
Charitable activities	3 102,220	-	-	102,220	102,845
Total expenditure	156,240	-	-	156,240	155,712
Net (loss)/ gain on investments	6 (40,089)	(539)	(13,971)	(54,599)	41,750
Net(expenditure)/income	(20,985)	(539)	(8,096)	(29,620)	45,896
Transfers between funds	5,875	-	(5,875)	-	-
Net movement in funds	(15,110)	(539)	(13,971)	(29,620)	45,896
Reconciliation of funds:					
Funds brought forward	581,092	1,368,942	129,046	2,079,080	2,033,184
Funds carried forward	11 565,982	1,368,403	115,075	2,049,460	2,079,080

In the previous year income included restricted dividends of £5,506. Net gains on investments included gains of £7,392 on restricted funds and £1,109 on endowment funds.

ESSEX UNITARIAN CHURCH

**BALANCE SHEET
AS AT 31 DECEMBER 2018**

	Notes	2018 Total Funds £	2017 Total Funds £
Fixed assets			
Tangible assets	5	1,323,464	1,323,961
Investments	6	536,917	590,156
		<u>1,860,381</u>	<u>1,914,117</u>
Current assets			
Debtors	8	14,743	5,095
Cash at bank and in hand	9	199,221	179,004
		<u>213,964</u>	<u>184,099</u>
Creditors : amounts falling due within one year	10	24,885	19,136
		<u>24,885</u>	<u>19,136</u>
Net current assets		189,079	164,963
Total net assets		<u>2,049,460</u>	<u>2,079,080</u>
The funds of the charity			
Endowment funds	11	1,368,403	1,368,942
Restricted income funds	11	115,075	129,046
Unrestricted funds	11	565,982	581,092
		<u>2,049,460</u>	<u>2,079,080</u>

Approved by the trustees on

and signed on their behalf by:

S M Tinker (Minister)

Roy Clark

ESSEX UNITARIAN CHURCH

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2018

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.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

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 2018

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 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 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 its deemed cost plus the cost of subsequent improvements. The freehold property is not depreciated as in the opinion of the trustees the estimated residual value and useful economic life of the property are sufficiently high that any depreciation would be immaterial. The trustees 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 £3,875 (2017: £3,998). The charity also operates a defined contribution scheme for the benefit of the other employees. Contributions payable are charged to the Statement of Financial Activities in the year they are payable. The charge for the year was £3,494 (2017: £1,910).

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 2018

2 Expenditure on raising funds

	2018 Unrestricted Funds £	2018 Endowment Funds £	2018 Restricted Funds £	2018 Total Funds £	2017 Total Funds £
Staff costs	31,381	-	-	31,381	20,331
Book costs	40	-	-	40	18
Investment management charges	-	-	-	-	810
Support costs (Note 4)	22,599	-	-	22,599	31,708
	<u>54,020</u>	<u>-</u>	<u>-</u>	<u>54,020</u>	<u>52,867</u>

3 Expenditure on charitable activities

Staff costs	57,989	-	-	57,989	50,843
Staff courses & training	2,232	-	-	2,232	4,346
Congregational costs	8,550	-	-	8,550	10,537
Music	10,078	-	-	10,078	10,704
Donations, grants & projects	4,859	-	-	4,859	3,720
Support costs (Note 4)	18,512	-	-	18,512	22,695
	<u>102,220</u>	<u>-</u>	<u>-</u>	<u>102,220</u>	<u>102,845</u>

4 Support costs

General support costs

Insurance	3,263	-	-	3,263	3,096
Utilities	9,569	-	-	9,569	6,866
Cleaning	813	-	-	813	1,840
Repairs and maintenance	11,336	-	-	11,336	29,328
Office costs	8,421	-	-	8,421	5,748
Depreciation	497	-	-	497	684

Governance function

Independent Examiner fees	2,340	-	-	2,340	2,220
Other fees paid to the Independent Examiner:					
Accountancy and payroll fees	4,872	-	-	4,872	4,621
	<u>41,111</u>	<u>-</u>	<u>-</u>	<u>41,111</u>	<u>54,403</u>

5 Fixed tangible assets

	Freehold Property £	Fixtures & Fittings £	Total £
Cost			
At 1st January 2018	1,322,709	87,899	1,410,608
Additions	-	-	-
Disposals	-	-	-
At 31st December 2018	<u>1,322,709</u>	<u>87,899</u>	<u>1,410,608</u>
Depreciation			
At 1st January 2018	-	86,647	86,647
Charge for the year	-	497	497
Written off on disposals	-	-	-
At 31st December 2018	<u>-</u>	<u>87,144</u>	<u>87,144</u>
Net Book Value			
At 31st December 2018	<u>1,322,709</u>	<u>755</u>	<u>1,323,464</u>
At 31st December 2017	<u>1,322,709</u>	<u>1,252</u>	<u>1,323,961</u>

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

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NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2018

6 Listed investments	General Fund £	The Stock Bequest £	The Carlisle Fund £	Endowment Funds £	Total £
Market value at 1 January 2018	444,987	128,583	10,673	5,913	590,156
Add: Additions at cost	1,360	-	-	-	1,360
Less: disposals at carrying value	-	-	-	-	-
Net losses on revaluation	(40,089)	(13,971)	(375)	(164)	(54,599)
Market value at 31 December 2018	<u>406,258</u>	<u>114,612</u>	<u>10,298</u>	<u>5,749</u>	<u>536,917</u>

Non-UK investments total £204,734 as at the year end. UK investments total £332,183.

7 Employee costs

There was an average of four 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 £	2018 Total £	2017 Total £
Minister	29,835	-	29,835	29,835
Outreach Officer	18,867	-	18,867	13,631
Warden	-	18,649	18,649	11,562
Administration	-	2,160	2,160	-
Cleaner	-	7,924	7,924	7,573
Social security costs	2,119	651	2,770	936
Pension contributions	5,372	1,997	7,369	5,908
Employee costs	<u>56,193</u>	<u>31,381</u>	<u>87,574</u>	<u>69,445</u>
Locum Preachers	1,796	-	1,796	1,729
Total staff costs	<u>57,989</u>	<u>31,381</u>	<u>89,370</u>	<u>71,174</u>
Average number of staff:				
31 December 2018	<u>2</u>	<u>2</u>	<u>4</u>	
31 December 2017	<u>2</u>	<u>2</u>	<u>4</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 £75 (2017: £50), choir fees £2,120 (2017: £1,665).

8 Debtors

	2018 £	2017 £
Trade debtors	9,990	2,585
Other debtors	3,155	1,000
Prepayments	1,598	1,510
	<u>14,743</u>	<u>5,095</u>

ESSEX UNITARIAN CHURCH

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2018

9 Cash at bank and in hand

	2018	2017
	£	£
Cash at bank and on deposit	194,339	173,168
Cash held for rent deposit (see below)	4,371	4,368
Cash held by Stockbroker	511	1,468
	<u>199,221</u>	<u>179,004</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

	2018	2017
	£	£
Trade creditors	1,627	378
Social security & pensions	2,766	2,565
Held as agent	(169)	1,300
Accruals and deferred income	16,290	10,525
Rent deposit	4,371	4,368
	<u>24,885</u>	<u>19,136</u>

Income is deferred on the letting of the nursery billed quarterly.

11 Analysis of funds - current year

	Brought forward	Net movement	Movement on investments	Carried forward
	£	£	£	£
Endowment Funds				
* Permanent Endowment	1,316,255	-	-	1,316,255
Carlisle Capital Fund	9,073	-	(375)	8,698
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	34,250	-	(164)	34,086
Total endowment funds	<u>1,368,942</u>	<u>-</u>	<u>(539)</u>	<u>1,368,403</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 deemed cost 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 2018

11 Analysis of funds - current year (cont)

	Brought forward £	Net movement £	Movement on investments £	Carried forward £
Restricted Funds				
A E Stock Bequest	129,046	-	(13,971)	115,075
Carlisle Fund Income Fund	-	-	-	-
Total restricted funds	<u>129,046</u>	<u>-</u>	<u>(13,971)</u>	<u>115,075</u>

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

	Brought forward £	Net movement £	Movement on investments £	Carried forward £
Unrestricted Funds				
General Fund	581,092	24,979	(40,089)	565,982
	<u>581,092</u>	<u>24,979</u>	<u>(40,089)</u>	<u>565,982</u>
Total Funds	<u>2,079,080</u>	<u>24,979</u>	<u>(54,599)</u>	<u>2,049,460</u>

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

	Income £	Expenditure £	Transfers £	Net movement £
Endowment Funds				
Permanent Endowment	-	-	-	-
Restricted Funds				
A E Stock Bequest	5,595	-	(5,595)	-
Carlisle Fund Income Fund	280	-	(280)	-
	<u>5,875</u>	<u>-</u>	<u>(5,875)</u>	<u>-</u>
Unrestricted Funds				
General Fund	175,344	(156,240)	5,875	24,979
	<u>181,219</u>	<u>(156,240)</u>	<u>-</u>	<u>24,979</u>

12 Analysis of funds - prior year

	Brought forward £	Net movement £	Movement on investments £	Carried forward £
Endowment Funds				
Permanent Endowment	1,316,255	-	-	1,316,255
Carlisle Capital Fund	8,436	-	637	9,073
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	33,778	-	472	34,250
Total endowment funds	<u>1,367,833</u>	<u>-</u>	<u>1,109</u>	<u>1,368,942</u>

ESSEX UNITARIAN CHURCH

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2018

12 Analysis of funds - prior year (cont)

	Brought forward £	Net movement £	Movement on investments £	Carried forward £
Restricted Funds				
A E Stock Bequest	121,654	-	7,392	129,046
Carlisle Fund Income Fund	-	-	-	-
Total restricted funds	121,654	-	7,392	129,046
Unrestricted Funds				
General Fund	543,697	4,146	33,249	581,092
	543,697	4,146	33,249	581,092
Total Funds	2,033,184	4,146	41,750	2,079,080

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

	Income £	Expenditure £	Transfers £	Net movement £
Endowment Funds				
Permanent Endowment	-	-	-	-
Restricted Funds				
A E Stock Bequest	5,232	-	(5,232)	-
Carlisle Fund Income Fund	274	-	(274)	-
	5,506	-	(5,506)	-
Unrestricted Funds				
General Fund	154,352	(155,712)	5,506	4,146
	159,858	(155,712)	-	4,146

13 Analysis of net assets between funds

	Unrestricted Funds 2018 £	Endowment Funds 2018 £	Restricted Funds 2018 £	Total Funds 2018 £	Total Funds 2017 £
Current year					
Tangible assets	755	1,322,709	-	1,323,464	1,323,961
Investments	406,258	16,047	114,612	536,917	590,156
Net assets	158,969	29,647	463	189,079	164,963
	565,982	1,368,403	115,075	2,049,460	2,079,080
Prior year					
Tangible assets	1,252	1,322,709	-	1,323,961	1,324,645
Investments	444,987	16,586	128,583	590,156	547,110
Net assets	134,853	29,647	463	164,963	161,429
	581,092	1,368,942	129,046	2,079,080	2,033,184

Treasurer's Report

Our Trust Deed stipulates that church trustees cannot be paid for their work and so after 20 years' service I have stepped down from the committee in order to be paid for 12 hours work a month on our ever more complex church finances. We have also arranged that Jeannene Powell will 'shadow' me so that several of us will be familiar with the way our finances are organised.

Many thanks go to Jenny our live-in warden who, through hard work and sometimes inspiration, has continued to ensure a valuable, nay essential, income from lettings. We particularly appreciate our regular income from the Lloyd Williamson School, who are in the process of renewing their lease with us and who are very good neighbours to us in the church basement.

All charities need volunteers to run effectively and we are grateful for all the congregational help in running our church, especially on Sundays, by giving of their time and skills as greeters, stewards, drink makers and washer uppers! The value of voluntary work is truly priceless.

This year we received a legacy of £10,000, left to us by Dr Stephanie Saville, whose life we celebrated with a memorial service on 30th September 2018. We are considering a suitable way to mark Stephanie's long and valuable service to Essex Church.

I would like to thank all those who make a regular donation to the church in our Sunday services, or by standing order. By filling in a gift aid form for us you can increase the value of your donations. Our trustees' decision to have a monthly collection in our service for a specific charity has seen a generous increase in amounts collected and it is heart-warming to receive thanks from the charities concerned. We have brought our annual donations to SOS Villages to an end after eight years helping to fund the education of two girls in Swaziland.

We were sorry to say goodbye to Linda Reed in December at our accountants, Lindeyer Francis Ferguson in Tonbridge. We now work with Laura Catherall and Ridwana Khan who Jenny, Jeannene and I met when we recently delivered our financial records to them.

We ended 2018 with a net expenditure for the year of £29,620, which includes a loss on the revaluation of investments of £54,599. We therefore achieved net income of £24,979 before investment revaluation losses. That compares to net income of £45,896 in 2017 which included gains on the revaluation of investments of £41,750 giving net income of £4,146 before investment revaluation gains.

Our net income from activities therefore actually increased from £4,146 in 2017 to £24,979 in 2018 but the accounts have to take account of the changes in the valuation of the investments in arriving at the reported net income and expenditure figure. We are all aware of financial uncertainty both in Europe and our wider world, but our church funds are invested for the long term and are hopefully as safe as any investments can be. It is good practice to have sufficient financial resources readily available to cover three months without income, should that ever be necessary, and I am pleased to say we are in that position.

Juliet Edwards
Congregational Treasurer

Chair of Trustees and Management Committee Report

It seems hard to believe another year has come and gone here at Essex Church, Much has happened and much has stayed the same – and for all this we are grateful. Whilst it is wonderful to see so many of our regular members and friends here at Essex Church on a Sunday it is equally gratifying to see new faces. This last year is one in which we have been particularly blessed in this respect with the appearance of quite a number of new people who have found us and want to belong. I know that many of you share my pleasure in seeing visitors attending our Sunday services and it is important that as well as the official greeter we all make a big effort to make newcomers welcome, even if it is just a smile or better still a friendly chat after the service or over a cup of coffee.

Our church committee is of course in part drawn from the wider congregation. 'We are you' so to speak, so please feel free to approach any of us about concerns you may have or any ideas, suggestions or initiatives you would like to put forward. I have endeavoured to streamline our regular committee meetings but there is always room to discuss items raised by the congregation.

Though we may not have the staff power, we especially welcome suggestions from people who'd like to work themselves on the idea they're suggesting. We're happy to provide other resources where we can.

One of the highlights this year for me was our hosting of local charity 'Migrants Organise' for their celebration of their volunteers. Indeed this coming year we would like to extend our cooperation with other local groups and organisations who share our ethos. Another success story is our Men's Group, an occasional meet up of male folk which also has members drawn from the wider community. Our monthly Sunday Conversations are also popular and well attended. We would if possible like to establish more such groups that encourage the value of talking and listening; much needed in these troubled times and an important part of what a community like ours is all about.

As always there are many people to thank and this year I have decided to finish up with what is arguably the most important part of this report anyway. I will start by thanking our wonderful Minister Sarah who we are so fortunate to have at the helm of our Church community. Extra special thanks this year to our brilliant Outreach Officer Jane who as well as continuing to provide an amazing array of administrative and organisational services, is also studying for the Ministry, which we are delighted about.

Thanks go to our Warden Jenny who is ever busy securing bookings for our building, organising building repairs and a million other things besides. All done seamlessly and with a gentle smile I might add. A big thank you goes out to Harold for sorting us out with great music every Sunday, and to Margaret, Peter, Sandra, Benjie, Lucy, and various other guest musicians for their wonderful contributions. Thank you to Nadia who continues to provide excellent Children's Group leadership.

Harold, Maureen, Gina, Brian and Heidi: my fellow committee members, thank you for doing such a sterling and supportive job. Thank you to Juliet Edwards who has resigned as a trustee after 20 years of loyal service and for taking on the paid work as treasurer. It is good to know that our finances are in such sensible hands. Maureen only joined us a couple of months ago but has already made a great contribution to the management show. In 2018 Bobby Rebeiro had to step down from the committee as he and Erica left London, but it's a joy to see them as a family here on occasional visits. Most importantly, our thanks go to Gitana our cleaner, who keeps our church home so sparkly and shiny and works so often late at night. To anyone I have missed apologies and thanks...not least to you all, our members, friend and attenders, visitors and supporters who ultimately make our church the important, local, inclusive, spiritual community it is.

Roy Clark
Chair of the Congregation

Minister's Report

Looking through our annual accounts I'm aware of the many people behind the figures. We're not the only church that earns a living through letting its premises, but I do wonder if we might have the most eclectic range of groups meeting under one roof. In any week you might find young people learning coding, French or tap-dancing here. Babies and their parents will be 'singing and signing' and monkeying about to music, whilst toddlers play football. Adults meet for tai chi classes, yoga, Sufi chanting and heart meditation sessions, for AA and Alanon meetings, for cultural support gatherings and psychology talks and trainings. Each of these groups has leaders and participants and I am ever aware that providing a meeting space for them is part of our congregation's ministry to our wider community. Over 40 different activities often happen in our church building each month, and each one of these is booked in and invoiced by Jenny Moy our warden. I'm grateful to Jenny and our treasurer Juliet Edwards for all the detailed work they do to keep our finances in excellent order. Such a busy building requires a great deal of cleaning and maintenance and we are indebted to Gitana Kleinaitiene who works well beyond her contracted hours to ensure that high standards are maintained. Jackie Danks also deserves gratitude for her work in bringing shape and colour to our gardens front and back through her regular gardening.

During 2018 our Kensington Unitarians congregation met every Sunday for worship as well as assorted other activities during the week. Highlights for me included:

- our monthly Sunday conversations where we explored our monthly themes and came to know one another better through speaking and listening;
- creating a group peace collage;
- various concerts and shared lunches;
- a visit to the Mithraeum and London Museum;
- evenings of poetry reading
- the pleasure of welcoming visitors to special services at Easter, Christmas and harvest.

In 2018 our harvest festival was combined with a memorial to Stephanie Saville, our long serving trustee, chair of trustees and fierce supporter of Unitarianism and freedom in matters religious. Stephanie's death leaves a gap in our congregation but it is heart-warming to know that the bulk of her estate was left to the Hibbert Trust, committed to education projects rooted in liberal religion. Stephanie's own education was supported by a similar educational trust fund and she very much wanted to 'give something back' after her many years working as a consultant anaesthetist. I, and many others, will work to ensure her name lives on and that we continue to widen and deepen the educational work of our Unitarian movement. A memorial pamphlet was printed in Stephanie's honour; do ask if you would like a copy.

'Wanting to give something back' is clearly one of the reasons people seek a church community like ours. I am aware of how much support members give one another, quietly, thoughtfully. I am also aware of the generosity with which people donate to our monthly charity collections. The list of charities supported remains pleasingly diverse and reflects some of our Unitarian commitments as well as congregation members' own chosen causes. This year we donated money to Water Aid, a local MIND group, Diversity Role Models, the International Rescue Committee for Refugees on behalf of the Unitarian Peace Fellowship, The Unitarian General Assembly, Art Space, Animal Free Research UK, Chatham Unitarians building repairs, GlassDoor – local churches' homeless charity, Toilet Twinning, and Send a Child to Hucklow – a Unitarian group providing holidays at our Derbyshire conference centre for children who would otherwise not get a break.

Another reason people come to church is to make time and space for their own spiritual reflections and here at Essex Church we are committed to providing worship experiences that are open-hearted and welcoming, giving space for people to explore their own faith in good company with others. I am grateful to all our musicians who do so much to enhance our worship experience through their offerings and I especially thank trustee Harold Lorenzelli who so efficiently organises our music schedule and is always willing to hear our latest requests. I am also grateful for my worship colleagues Jane Blackall and Jeannene Powell who continue to work enthusiastically with me on our monthly ministry themes. Jeannene continues to pursue her own calling as celebrant and can be relied on to provide wedding couples with a personal and unique ceremony, well-organised and professionally delivered. It was a particular pleasure to be involved with Jeannene in organising two wedding ceremonies for committee member Bobby Rebeiro and congregation member Erica Zaiser in the summer of 2018 and we wish them all the best in their new life in Folkestone, along with new family member Atticus. Jane Blackall continues to work for our congregation as our Outreach Officer, producing our high quality newsletter, website, leaflets and posters. Jane is now managing her work alongside ministry training and new insights, gained through training, are proving to be most valuable. One of the many challenging tasks that Jane tackles periodically is the updating of our Members and Friends photo-board, a most helpful way for us all to learn each other's names. But one of the challenges of the task is trying to keep up with newcomers to find out if they are likely to become regular attenders and would want to have their photo on display. We are fortunate to have so many visitors here at Essex Church, and our challenge is to ensure that everyone receives a warm welcome and is offered opportunities to get more involved in the congregation, if they so wish. We also need to underline the message that people are more than welcome to join us for worship and not get further involved. But those who do choose to join us as a community can be assured of a big thank you, because every congregation's success rests ultimately with its volunteers. They help to create a warm message of welcome to everyone who walks through our doors and I am grateful to all those who serve as trustees and committee members, especially Roy Clark as chair, who keeps a caring eye on our work and activities.

As a central London Unitarian church we have close ties with our headquarters at Essex Hall and we are glad to support both our national and London District by hosting meetings when we can. I am fortunate in having supportive trustees who encourage me to maintain my work with national activities and during 2018 I have continued to serve as chair of our Interview Panel and as a member of the Ministry Strategy Group. Following the visit from Prague Unitarians in 2017, I was invited to teach at one of their ministry training weekends in the Czech Republic and gained

a lot from the international connections forged there. Further support for my work as minister comes from membership of a ministers' support group, attendance at ministers' conferences and fortnightly spiritual direction sessions.

Once again, as I look back over the work of the last year, the most moving times have been in quiet conversations when people have shared their life issues with me. Do please continue to seek out such conversations if you wish. I'll always have time to sit and have a chat with you or walk and talk in nearby Kensington Gardens.

Rev. Sarah Tinker
Minister with Kensington Unitarians

Warden's Report

Lettings income increased slightly this year, getting close to its previous 2015 peak. This was partly due to the Lloyd Williamson Nursery agreeing a 10% rent increase prior to their new lease and partly from an 8 week school holiday 'computer programming camp' booking over the summer – traditionally a quiet time for us. The summer camp staff loved the building, but found our weak Wi-Fi connection problematic. We may therefore take steps to improve this in 2019. Whether or not we continue to get school holiday bookings, we hope to maintain income levels next year by increasing our room hire charges by about 10% from 1st January – this will be the first increase in several years.

Our other significant bookings news is that we were approached by a local choir, the Kensington Singers, looking for a new home. We've wanted a choir here for many years, so after a protracted period of negotiation, it was eventually agreed they would move here from September 2019. We're offering them a discount on our standard rates and they've agreed church members will be able to join without paying their subscription. They learn a repertoire each term and give performances, so singers have to commit to attending at least three quarters of the sessions. It's non-auditioning and you don't have to be able to read music.

I reported last year that we'd had the bridge to the garden resurfaced in an attempt to resolve damp problems in the nursery. Unfortunately this has not been entirely successful, but we're not clear what would be more effective. We and the nursery staff are continuing to monitor the situation.

The most striking contributions to the upkeep of the building this year were from trustee Brian Ellis. I don't have space to list all the little things he's done – but a couple of major projects were redecorating the Hall and refurbishing all of the church's 142 chairs. The latter project commenced in January with polishing the chrome frames and then expanded to include sanding and re-varnishing the arms, patching the seats and renewing the plastic stoppers on the legs. It was a true labour of love, with hours of work devoted to every chair and wasn't completed until June. People often compliment us on our comfortable chairs – which are the same age as the building – so it's great to see them get the care they deserve. Thank you Brian!

The church dishwasher was replaced in 2018 and we are trying out various new coffee making options. Sarah our minister did some fundraising – including a sponsored swim and a special church collection – to twin all of our toilets with ones in developing countries. We raised nearly a thousand pounds and we're now paired with toilets in Afghanistan, Nepal, Zambia and Malawi.

Sarah and I are also proud of our increasing proficiency with the safety wire and harness installed when the roof was resurfaced two years ago. This was to reduce the risks involved in cleaning the gutters. When these are blocked by fallen leaves heavy rain can still cause water to penetrate into the church space, so it's important to monitor them frequently. There are several beautiful trees in the near vicinity of the church – and while that's generally a blessing, we do find ourselves cursing them sometimes in autumn.

Although 2018 was a quiet year overall in terms of work on the building, we made up for that with a flurry of activity at the end. Christmas and New Year is generally a quiet time for lettings and we thought that would be a good opportunity to get the Hall and Church floors sanded and re-lacquered. We also wanted to replace the stained carpet in the library and were considering replacing it with wood laminate for easier cleaning.

However, when we lifted some of the carpet tiles we found the same beautiful parquet as the ground floor. It was covered in thick layers of adhesive and we didn't know if it had been covered up due to damage somewhere – so it felt a

bit of a gamble to try and restore it. But the library floor responded wonderfully to sanding and the room now feels much lighter and more spacious. Unfortunately, there were some serious problems in the Hall – including it being accidentally coated with gloss lacquer not matt (twice!), so the work dragged into 2019. This is the third time the floors have been sanded since I started as warden here and I have to admit that at the moment I'm hoping it may be the last!

Jenny Moy
Essex Church Warden

Outreach Officer's Report

Once again in 2018 I have been working to keep our newsletter, website, and podcasts lively and up-to-date. I've also produced most of our posters, flyers, orders-of-service and other printed materials. I take photographs of events whenever it is possible to do this without being too much of a distraction (many thanks to all those who have cheerfully posed for staged photos 'after the event' when it has not felt right to interrupt an activity for a photograph in real-time). I've also doggedly pursued newer members and friends of the congregation to take their pictures for the congregational foyer photo-board, which I aim to update about twice a year, to help us all learn each other's names. I finally set up our long-awaited 'MailChimp' mailing list this year and now send out two or three emails a month with reminders about forthcoming events.

I continue to coordinate the volunteer rotas, signing up people to help with stewarding, coffee-making and greeting on Sundays, and I would like to express my appreciation to all those who regularly sign up to help with these vital tasks (and encourage those who have not yet volunteered to consider shadowing a 'buddy' in one of the roles, so that you can gain confidence to sign up in future, and enjoy the satisfaction that comes from knowing you've played your part in making this a welcoming community). Thanks too to all those who regularly write articles for the newsletter. I am always interested in hearing from people who would like to share their stories of how they came to the church or to Unitarianism, their thoughts on religious and spiritual matters, recommendations of books connected to Unitarian values, or articles about good causes they are connected with. We have enjoyed several full-colour issues of the newsletter during the year thanks to generous sponsors (offers of sponsorship for future issues are invited).

Another aspect of my role is coordinating the congregational programme of events, including the Sunday services. This was the second full year of 'Thematic Ministry'. Our minister Sarah Tinker, Jeannene Powell, and I get together to select a theme for each month of the year, to focus on and explore from a range of different angles in worship. It is rewarding to work with Sarah and Jeannene in this way, exploring possible angles on each topic, and coming up with service ideas. In 2018 our themes were 'Chance, Luck & Randomness', 'Love & Kindness', 'Health & Healing', 'Grace', 'Earth and the Natural World', 'Creativity and the Arts', 'Freedom and Liberation', 'Paying Attention', 'Advantage & Disadvantage', 'Living Our Faith', 'Peace' and 'Birth'. In addition to we three on the 'Thematic Ministry Team' a number of other people have been involved in leading worship during the year, including our own Tristan Jovanović and Harold Lorenzelli who each led services. Thanks too for all those who have given readings in our services in the past year.

One personal highlight of 2018 was the launch of our new course and workshop, titled 'How to be a Unitarian' ('HTBAU'). Our intention was to create something for people who like coming to church but feel hazy about what it means to be Unitarian; who want to reflect on their own spiritual journey and moral values together with others; who want to explore the experience of being both spiritual and religious in community; who want to connect more deeply with fellow congregation members; and who value Unitarianism and want to play a more active part in helping it to thrive. Fourteen people signed up when we ran it as a six-week evening course in the spring. However, we were aware that not everybody could commit to a weekly evening course, and a number of people said they'd love to attend if we could offer it at another time. We ran a highly condensed version of HTBAU for a further twenty people as a Sunday afternoon workshop in October. On reflection, this shortened version was a bit overfilled with information, and lacking in time for people to chat and get to know each other. Still, the feedback was that even this half-day event was valuable, and we are pondering how best to provide regular opportunities in future for newcomers to access an 'orientation' course like this which quickly introduces them to the basics of Unitarianism and the way our congregation and denomination works.

We continue to have a varied programme of regular groups and activities to be proud of here at Essex Church. 'Heart and Soul' goes from strength to strength, not only here in Kensington, but across the district and beyond as other Unitarians are picking up the model we developed and successfully running it in their own congregations. Thanks to, Roy Clark, Brian Ellis and Jeannene Powell who led 'Heart and Soul' during the year. Communion services have also

continued, led by Tristan Jovanović, Sue Smith, Sarah Tinker and me, though we have decided to hold them less frequently in future because of a shortage of leaders. Margaret Marshall continues to offer her popular 'Finding Your Voice' singing workshops once a month. Sonya Leite continues to offer lively Nia Dance classes year-round on Wednesday lunchtimes and once a month on Sunday afternoons. Corrina Dolso offered an inspiring short run of 'Singing for the Spirit' evenings at the start of the year, teaching us chants from a range of traditions.

We have also had a number of occasional activities throughout the year. Jonathan Crawford initiated a re-launch of the church men's group which has been well-received. Veronica Needa's Playback Theatre returned to perform, on topics connected to our ministry themes, on several occasions during the year. Sarah, Carole Grace and Brian Ellis offered several popular poetry evenings throughout the year. Although our Creativity Group no longer meets up, Sue Smith galvanised members near and far to work on another embroidery project, and unveiled another lovely spring/summer themed wall-hanging at Easter to add to our display. Our quarterly Inclusive Tea Dances, aimed primarily at the LGBTQ+ community and allies, continued throughout the year and were well-received. In 2018 these events supported 'Opening Doors', a charity which helps older LGBTQ+ people who are socially isolated. Many thanks to Rachel Sparks, our enthusiastic dance teacher, and all our helpers, particularly Rae Cooksey, Jane Sparks and others who donated cakes and scones for the tea stall. There were several shared congregational lunches throughout the year, and we are particularly grateful to all those who brought food, helped set it up and clear away. For the third year running we held a 'Year Compass' afternoon workshop at the end of December, to look back and look forward at the turn of the year.

In September we hosted a training day and LDPA (London and South East Unitarian District) quarterly meeting on the theme 'Circles of Connection: An Introduction to Engagement Group Facilitation' which was led by myself and Rev. Sheena Gabriel, minister with Godalming Unitarians. This attracted 36 people from all over London, the South East, and beyond (we were delighted to have enthusiastic participants from as far afield as Norwich and Hull).

On a personal note, I was delighted to be accepted for Unitarian ministry training early in 2018. I am part of the first intake to the new Unitarian College which is a completely new and flexible form of training to meet a detailed set of competencies which cover all dimensions of ministry. As pioneers in this new system we are taking an active part in shaping our training and negotiating our own study plans, so this process has taken a lot of time and energy throughout the year. I would like to thank Sarah, the committee, and the congregation for their support, patience, and flexibility as I have attempted to juggle the training and various other denominational commitments with my much-loved 'day job' here at Essex Church.

Jane Blackall
Outreach Officer (Arts and Education)

Minutes of the Essex Church AGM – 20th May 2018

1. Opening Words: were spoken by Roy Clark, Heidi Ferid, and Sarah Tinker.

2. Welcome and Apologies for Absence: Roy welcomed everybody to the meeting.

In attendance: Gina Bayley, Jane Blackall (*minutes*), Kate Brown, Roy Clark (*chairperson*), Helena Coope, Varinder Dhaliwal, Brian Ellis, Juliet Edwards, Heidi Ferid, G. Foster, John Hands, Jill Inskip, Malcolm James, Alice Lambert, Sonya Leite, Richard Levy, Harold Lorenzelli, Veronica Needa, John Newton, Jeannene Powell, Sue Smith, David Talbot, Sara Taylor, Rev. Sarah Tinker (*minister*), Michaela von Britzke, Peter Watts

Apologies: Howard and Gill Hague

3. Review of 2017 AGM Minutes: There were no matters arising from last year's minutes which will not be covered by the sections to follow. The minutes were accepted as a true record and this was approved by the meeting.

4. Review of Reports:

a. Treasurer's Reports and Accounts

Juliet explained that she had only officially been treasurer from December 2017. However, she has unofficially been working on finance matters, alongside Jenny our warden, since June 2017 to help cover since the departure of our previous treasurer. Juliet noted that we had a surplus of funds relative to our budget in 2018 and that this was pleasing. Juliet and Jenny have put together a budget which just about balances, if we are careful with spending, even given that we anticipate a possible drop in lettings income. She drew attention to the paragraph in her report about the 'luxuries' that we currently allow ourselves as a congregation. Many congregations can only afford to operate because they work together as a group of volunteers to get things done. By contrast our church has three-and-a-half paid staff including a full-time minister who is also very involved in denominational matters. Sarah pointed out that this is an extremely unusual state of affairs for a Unitarian congregation in the UK. Juliet drew attention to the Stock Bequest which was left to us with the intention that the interest on the fund would pay for professional music. This no longer covers the actual cost of paying for musicians and we now pay an extra £4-5000 per year to top this up and pay for music. Juliet also mentioned the luxury of having Fairtrade 'proper' coffee and high quality biscuits. She noted that we have started printing the newsletter in colour from time to time, which makes it more attractive and enjoyable to read, and so far the cost of colour printing has been met by donations from individual congregation members. Juliet expressed thanks for this generosity. Juliet explained that the church and all its activities are mostly paid for by lettings income, primarily the Lloyd Williamson School which brings in about a third of our income, whilst other lettings organised by Jenny fill the building most of the day and evenings. We attempt to ensure that all lettings are in tune with our congregation's ethos. Sarah drew attention to the great tedium involved in the processes that Juliet has had to go through to make sure the church complies with recent changes to legislation regarding money laundering and so forth. Sarah thanked all those committee members who were being patient in dealing with the process and having to repeatedly bring in proof of identity. Juliet asked those present to consider increasing their giving. Sarah reminded the congregation that we have produced a pale yellow form with details of what the money is needed for. Roy expressed many thanks for Juliet's hard work as our treasurer.

b. Chairperson of Congregation's Report

Roy paraphrased his written report and noted that he'd only taken on the role of chairperson quite recently. He thanked Juliet, his predecessor, once again, and also thanked Jane, Jenny, Sarah, our musicians, children's leaders, Gitana our cleaner, and Brian. Roy expressed gratitude for all the other volunteers and people who contribute to the life of the congregation. He appreciatively acknowledged the wide programme of events, including the 40th anniversary celebrations, which had taken place in the last year.

c. Minister's Report

Sarah encouraged those present to read her detailed report at their leisure. She noted that it had been a year of contrasts – both joys and sadnesses – and took a moment to think of the horrors of the Grenfell Tower disaster in our neighbourhood. Sarah commented that justice still needs to be done and that we need to remain aware of the issues raised by this tragedy. We have said our sad farewells to Barbara Ballantyne and Peggy Dunnett. Sarah reflected that at their funerals it became apparent that there was so much more to know about them. She encouraged us all to get to know more about each other's lives.

d. Warden's Report

Sarah explained that she works with Jenny on the fabric of the building. It is surprising how much wear and tear the building gets. She suggested that if congregation members are nearby during the week they could pop in to see the varied use the building gets.

e. Outreach Officer's Report

Jane expressed pleasure at the variety of events we are able to offer at Essex Church. She noted that the recent LGBTQ+ inclusive tea dances have been very successful. More recently we have run a 'How to be a Unitarian' course which went well. We are hoping to

re-run it so that as many people as possible can come, possibly in a different format, or on a different day. We would appreciate hearing from people about what time, day or format would best suit them. Sarah announced that in the past year Jane was awarded a first class degree in Philosophy, Religion and Ethics, and had been accepted for Unitarian ministry training.

f. Church Music Report

Harold expressed gratitude to the team of musicians we are able to call on. He noted that the musicians are open to suggestions and that they have been attempting to broaden their repertoire of late. Harold thanked the congregation for their support.

5. Acceptance of 2017 Reports and Accounts

Roy Clark proposed and Michaela von Britzke seconded acceptance of the report and accounts. This was agreed unanimously.

6. Election of Management Committee Members

David Talbot proposed and Jeannene Powell seconded that the current committee members should be re-elected en-bloc and this was agreed unanimously.

7. The Meaning of Membership

Sarah raised an issue that had come up during the recent 'How to be a Unitarian' course. We have been considering how we can make church membership mean something to people. It is about your commitment to the community and other people. 'Ownership' is really important in a community like this. The building, the congregational resources, everything about the church is owned by the congregation and its people. Sarah commented that people might know that they belong when they know where the spare toilet rolls are and can locate everything they need to make a cup of tea. Jane provided a small handout on the Meaning of Membership. Sarah talked everybody through the handout, noting that our ongoing survival depends on people's efforts, and that there are various different ways to contribute so everyone could potentially be able to do something to help out. Sarah noted that it's a move towards greater closeness when we go deeper in our conversations and talk about more than just the weather. She explained that there's research to suggest that if a newcomer talks to three people plus the minister on their first visit then they are more likely to come back again. Juliet noted that people can find it hard to talk about religion in the current climate. Sarah commented that it is horrible to feel pressure to contribute financially to charities but it is very good for the church to have a regular income stream made up of regular standing orders. Jane commented that many people present were already doing their bit as volunteers to contribute to church life, so they shouldn't feel nagged, but at the same time there is always more to be done. Sarah also warned people against over-committing. She noted that it's hard for staff to take on all the projects that people suggest, as we are already at full stretch, so if people have a good idea it helps for it to be backed up with a plan of action.

8. Any Other Business

Sarah reminded everyone that the AGM is not the only opportunity to make suggestions to the committee and staff members.

Sue Smith asked how big the risk of the nursery school leaving is, given that their rent is such an important part of our income, and whether we have a plan for this eventuality. Sarah explained that the lease is due to come to an end this year but the head teacher is keen to stay so we are in the process of negotiating another fifteen year lease. The school has spaces in churches around the district and this space now specialises in very small children.

David queried Juliet's comment that lettings are decreasing. Roy commented that this goes in cycles. Sarah explained that we noticed a dip in bookings after the 2008 recession and we had recently lost one big booking. We need to be aware of this as a potential risk to our church.

9. Closing Words and Votes of Thanks

Veronica Needa expressed deep thanks to all on the church team and all those who are committed to the good of this community which nurtures us all. The closing words of the meeting were read by Heidi Ferid.

Minutes taken by Jane Blackall