Trustees' Report for the year ending 31 December 2025

Address: Quaker Meeting House, High Street, Saffron Walden, Essex CB10 1AA

Friends who served as trustees in 2025: John Capper (Treasurer), Karl Gibbs, Heather Kent, Mark Pivac (Clerk), and Timothy Regan.

Holding Trustees from June 2021: Friends Trusts Ltd, Friends House, 173 Euston Road, London NW1 2BJ
Bankers: The Co-operative Bank Ltd, PO Box 260, Delf House, Skelmersdale WN8 6WT; and Barclays Bank PLC, 23 High Street, Royston SG8 9AB
Independent Examiners: Bentens, Abbey House, High Street, Saffron Walden CB10 1AF
Solicitors: Tees Law, The Old Hospital, London Road, Saffron Walden CB11 4ER

STRUCTURE, GOVERNANCE AND MANAGEMENT

Thaxted Area Meeting is the main meeting for church affairs. At 31 December 2025, it comprised three Local Quaker Meetings, Dunmow having been laid down by Area Meeting in May. During the year, one new member was admitted by convincement. There were no recorded deaths, resignations, transfers out, or terminations of membership. There was movement of members between Local Meetings, including following the closure of Dunmow, but this did not affect the overall Area Meeting total.

CONSTITUENT LOCAL MEETINGS

Bardfield: 11 members, compared with nine in 2024; seven attenders.
Dunmow: three members at the time of its closure on 10 May 2025.
Saffron Walden: 47 members, compared with 48 in 2024; 36 attenders, including ten children.
Stansted: eight members, compared with seven in 2024; eight attenders.
Unattached: two members.

Overall, formal membership remained broadly stable, increasing by one from 67 to 68.

In 2024, Area Meeting set up a working group to examine the viability of Dunmow Local Meeting. Its report was presented to Area Meeting in session on 10 May 2025, when Friends decided to lay down Dunmow Meeting with immediate effect. This followed the recommendation to do so because of Dunmow LMs small size and difficulties for the three Friends there in maintaining the meeting. Area Meeting asked trustees to begin work on disposing of the property. Trustees commissioned a designated advisor to assess the property for sale. Trustees also wrote to the Charity Commission asking it to vary a 1731 covenant on the property which constrains its disposal. The Commission replied that it had no power to do so. Trustees have consulted Friends Trusts Ltd and charity lawyers for advice.

Each Local Meeting manages its own Meeting House, reporting to and seeking advice from trustees as appropriate. Financial contributions to Area Meeting funds are agreed annually in a session of Area Meeting.

A Constitution as a Charitable Incorporated Organisation (CIO) was adopted in April 2021 by Minute 08.04.21.3(a), replacing the previous governing document. The object of the Constitution is the furtherance of the general and religious purposes of the Religious Society of Friends (Quakers) in Britain, within the geographical boundaries of Thaxted Area Meeting and beyond.

APPOINTMENT OF TRUSTEES

Trustees are appointed by Area Meeting in session, following nomination by the Area Meeting Nominations Committee, for an initial period of three years. Friends may agree to renomination for a further three years, after which they normally step down. New trustees are provided with a copy of the governing document, minutes and supporting papers from the previous year, and are directed to the Britain Yearly Meeting website for the trustees' manual and other relevant resources. Trustees are asked to undertake safeguarding training and are encouraged to attend BYM or Woodbrooke training on trusteeship.

FINANCE

Trustees set fiscal reserves annually and submit a proposed budget to Area Meeting in session. Accounts are examined and approved each year by the independent examiner and submitted by the Treasurer to Britain Yearly Meeting and the Charity Commission. The 2025 accounts have been approved and uploaded to the Commission's website.

Key Policies

Trustees updated the Area Meeting reserves policy and wrote new policies covering complaints and investments. Area Meeting approve them.

East Anglia Quaker Structures

Thaxted Area Meeting became involved in an initiative to review Quaker structures across East Anglia. Two AM members attended a threshing meeting held in Colchester in September. A working party was set up to examine options. This work is ongoing.

MARGARET STUBBS MEMORIAL FUND (MSMF)

The Margaret Stubbs Memorial Fund was established for the property at 2 Springhill Road, Saffron Walden, comprising a house with a garden and an allotment to the rear. The property was a bequest from Friend Jean Stubbs. The fund was also established to support the bursary fund at Friends School, Saffron Walden, later Walden School. Following the closure of the school in 2017, the property is now rented and the income is distributed to children in the Area Meeting as recommended by the Greenwood Trust and to Quaker Schools.

Thaxted Friends also give financial support to the central work of Britain Yearly Meeting. In addition, generous contributions are made to other Quaker charities and, through designated appeals, to non-Quaker charities that align with our Quaker witness.

PROPERTY OWNED BY THE AREA MEETING

Non-Meeting House properties

2 Springhill Road, Saffron Walden: a residential property let to tenants and managed by Arkwrights Ltd, Saffron Walden.
Rear allotment at 2 Springhill Road: managed by a local committee for public benefit. The group reports annually to Saffron Walden Local Meeting, which in turn reports to trustees.
69 High Street, Saffron Walden: a commercial property with two tenants, managed by Arkwrights Ltd.
69a High Street, Saffron Walden: the warden's residence.

Meeting Houses

Bardfield Friends Meeting House.
Former Dunmow Friends Meeting House.
Saffron Walden Friends Meeting House.
Stansted Friends Meeting House.

EMPLOYMENT

The Area Meeting employs a part-time warden, who lives in the house next to Saffron Walden Meeting House. The warden is overseen by a line manager who reports to the Saffron Walden Resources Committee. The warden is paid the National Living Wage, pro rata, for 25 hours per week. The warden is additionally paid for ten hours of cleaning.

PUBLIC BENEFIT: GENERAL STATEMENT

Our Meeting Houses offer public worship each Sunday morning, with provision for children where appropriate. Saffron Walden also holds blended Meetings for Worship via Zoom, both on Sunday and Wednesday and Sunday evenings. Contact details for our meetings are published on the Area Meeting website.
All Meeting Houses are available for hire by the public for a range of activities, providing opportunities for people to learn about Quakers and helping to raise funds for maintenance, improvements, and other Quaker causes.

SUSTAINABILITY

The continued use of the Zoom platform for worship and business meetings has helped to reduce the Area Meeting's carbon footprint.

RISKS

Trustees regularly review risks in the areas of finance, property, safeguarding, and governance. Major risks identified include the cost of maintaining our Meeting

Houses, the financial sustainability of lettings, and ensuring continued compliance with safeguarding, data protection, and health and safety requirements.
Trustees manage these risks by ensuring the maintenance of adequate reserves, the appointment of responsible Area Meeting officers, keeping policies under regular review, and seeking professional advice where needed.

TRUSTEES' AIMS FOR 2026

Trustees are grateful to all who serve the Area Meeting and the wider Quaker community in Britain and beyond. We look forward to the year ahead, upholding Quaker practice and sustained by faith, community, and shared witness. Trustees will continue to fulfil their responsibilities as guardians of the Charitable Incorporated Organisation.

RELIGIOUS SOCIETY OF FRIENDS (QUAKERS)

THAXTED AREA MEETING

Annual Accounts for the year ending 31 December 2025

The report and accompanying accounts cover the financial affairs of Thaxted Area Meeting consolidated with those of its four constituent meetings, namely Bardfield, Dunmow, Saffron Walden and Stansted Local Meetings.

As a charity the full title is "Thaxted Area Quaker Meeting of the Religious society of Friends (Quakers) in Britain", Thaxted Area Meeting in short, Registered number 1194893.

Although the Area Meeting, through its trustees, is ultimately responsible in practice the care and maintenance of the Meeting Houses and other properties is undertaken by the Local Meetings and this is reflected in their accounts.

The Trustees have an agreed reserves policy and review the reserves each year.

All the accounts have been examined by a qualified person not connected with any of the meetings.

John Capper, Treasurer
18 Landscape View, Saffron Walden, CB11 4AU

Legal and Administrative Information

Constitution and Purpose

The Area Meeting is a Charitable Incorporated Organisation, charity number 1194893. Its objects are defined in its constitution, in particular the furtherance of the general religious and charitable purposes of the Religious Society of Friends (Quakers) in Britain.

The principal activity is the holding of Meetings for Worship in the constituent local meetings of Bardfield, Dunmow, Saffron Walden and Stansted.

The affairs of the Area Meeting are governed by "Quaker Faith and Practice", the Book of Discipline of Britain Yearly Meeting. There are Memoranda of Understanding with the Local Meetings.

The members of the Area Meeting are all those persons whose names are recorded in its official register. The Managing Trustees are appointed by a Meeting for worship for Business of the Area Meeting which also appoints a representative and an alternate to serve on Meeting for Sufferings, the representative body which advises the Trustee body for the centrally managed work of Britain Yearly Meeting.

Address for Correspondence

Jackie Bartlett, 4 The Green, Saffron Walden, essex, CB10 2DS

Meeting House Addresses

Bardfield Friends Meeting House, Brook Street, Great Bardfield, Essex, CM7 4SR
Dunmow Friends Meeting House, New Street, Great Dunmow, Essex, CM6 1BH
Saffron Walden Friends Meeting House, High Street, Saffron Walden, Essex, CB10 1AA
Stansted Friends Meeting House, 87 Chapel Hill, Stansted, Essex, CM24 8AE

Managing Trustees.

The following Friends served in 2025:
Mark Pivac, Clerk, 72 Old Mill Road, Saffron Walden, Essex, CB11 3ER
John Capper, Treasurer, 18 Landscape View. Saffron Walden, Essex, CB11 4AU
Karl Gibbs, 69a High Street, Saffron Walden, Essex, CB10 1AA
Heather Kent, 13, The Spike, Radwinter Road, Saffron Walden, CB11 3GA
Tim Regan, Devon Cottage, Dunmow Road, Great Bardfield, Essex, CM7 4SE

Bankers

Co-operative Bank, P.O. Box 260, Delf House, Southway, Skelmersdale, WN8 6WT
Barclays Bank PLC, 23 High Street, Royston, SG8 9AB

Custodian Trustee

Friends Trusts Ltd, Friends House, 173 Euston Road, London, NW1 2BJ

Accounting Policies

Basis of accounting.

These accounts have been prepared in accordance with the Charity Commission Statement of Recommended Practice SORP 2015 (Statement of Financial Activities).

Income and expenditure.

Contributions, grants, legacies, interest, dividends, and rents are all treated as income in the year in which they are received. Gift Aid recovered is treated as income for the year in which the donations are made.

Land and buildings.

The properties owned by the Area Meeting comprising the Meeting Houses and Wardens' accommodation are held for the furtherance of the Area Meeting's charitable objects.

There are two investment properties, 69 High Street, Saffron Walden and 2, Springhill Road, Saffron Walden.

On the recommendation of the Quaker Stewardship Committee of Britain Yearly Meeting, the capital value of the properties is included in the accounts. The value of the properties is based on the insurance value, which is reviewed every year by the Methodist Insurance Company. The contents of the Meeting Houses are written off at purchase.

Reserves.

The Reserves are a little less, primarily due to some withdrawals. They are in line with the reserves policy and are reviewed each year.

Local Meetings.

In accordance with guidance from the Charity Commission and the Quaker Stewardship Committee the unrestricted funds of Local Meetings are shown as designated funds.

Presentation of the Accounts

The accounts have been prepared using Data Developments "My Fund Accounting", the software package recommended by ACAT (The Association of Church Accounts and Treasurers). This does not support a spreadsheet showing in one table a breakdown of income and expenditure for the Area Meeting and all its constituent Local Meetings, so these have been printed separately.

Report of the Independent Examiner

I report on the consolidated accounts of Thaxted Area Quaker Meeting for the year ended 31 December 2025 , which are set out below.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts.

The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

examine the accounts under section 145 of the 2011 Act;

to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and

to state whether particular matters have come to 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, seeking explanations from trustees concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements: to keep accounting records in accordance with section 130 of the 2011 Act; and to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or

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

13/8/2026

Name: Amanda Prentice

Address: Bentens, Abbey House, 51 High Street, Saffron Walden, Essex, CB10 1AF

THAXTED AREA MEETING
STATEMENT OF FINANCIAL ACTIVITIES
PERIOD 1 JANUARY - 31 DECEMBER 2025

	TOTAL UN-RESTRICTED FUNDS	PRIOR YEAR TOTAL FUNDS
	£	£
Income and endowments from		
Income from charitable activities	64283	66811
Investments	2591	3122
Other	2006	2212
	115739	111234
Expenditure		
Raising funds	12960	752
Expenditure on charitable activities	62385	69419
Other expenditure	63359	58060
Total expenditure	138704	128231
Excess income over expenditure	(22965)	(16997)
Gains/losses on investments	13993	5283
Net income/expenditure	(8972)	(11714)
Other recognised gains/losses		
Gains/(losses) on revaluations	380452	80735
Net movement in funds	371480	69022

RESERVES

Starting balance	5798204	5729182
Excess/deficit in period	(8972)	(16997)
Other gains/(losses) in the period	-	5284
Gains/(losses) on revaluation of fixed assets	380452	80735
	6169684	5798204

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AS Prentice

Name: Amanda Prentice 13/08/2026

Address: Bentens, Abbey House, 51 High Street, Saffron Walden, Essex, CB10 1AF