Kensington Unitarians

112 Palace Gardens Terrace, Notting Hill Gate, London W8 4RT









Annual Report 2025

Essex Unitarian Chapel and Minister's House

Annual Report for the year ended 31st December 2025

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

Liz Tuckwell (Chair)

Dr Patricia Brewerton (Treasurer)

Harold Lorenzelli (until April 2025)

Howard Hague (until April 2025)

Brian Ellis

Heidi Ferid-Hands

Lochlann Binney (from April 2025)

Jeannene Powell (from April 2025)

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

Minister	Rev Dr Jane Blackall 20 Manchester Grove, London E14 3BG
Treasurer	Dr Patricia Brewerton 5 Valerio Mews, London, N1 4FB
Warden	Florentina Ramona Cristea Warden's Flat, 112 Palace Gardens Terrace, London W8 4RT
Independent Examiner	Adam Fullerton Moore Kingston Smith LLP, Chartered Accountants 9 Appold Street, London, EC2A 2AP
Investment Advisers	Quilter Cheviot 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 Chapel and Minister's House

Annual Report for the year ended 31st December 2025

The Trustees submit their annual report together with the financial statements of Essex Unitarian Church for the year ended 31 December 2025. 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 2019) (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 welcome spiritual seekers, to explore our diverse faith lives, to share our experiences, to learn from each other, and to offer companionship on life's journey (including visiting the sick and comforting the bereaved). We advance Unitarianism in West London and beyond for the benefit of the public through the holding of open Sunday services; celebrating rites of passage and multi-faith festivals; offering programmes for religious education, spiritual development, and social connection; producing and distributing Unitarian literature. The church also provides meeting spaces for other spiritual and social groups in accord with our progressive religious 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 organized.

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

Review of Activities

During 2025 the trustees continued to work towards key objectives identified during previous AGMs and developed new initiatives in response to changes in the context in which we operate. In particular these objectives remain:

- Our commitment to maintaining a high standard in public progressive religious worship.
- Making our congregation more visible to the wider world through further developing a high-quality presence in digital media.
- Opening up new opportunities for people who are unable to attend in-person activities due to work, health, family, or caring responsibilities, and those who are geographically isolated, to take a full part in the life of the church through integrated online programming.

- Widening the number of people actively involved in congregational life by offering opportunities for people to take on leadership roles, to help facilitate and actively participate in a varied programme of small group activities in-person and online, and to volunteer for tasks which support the life of the church.

- The on-going maintenance and improvement of our church building and its facilities.

- Hiring space for groups whose activities are in accord with our ethos and enabling some local groups to use our building at low cost.

- Encouraging congregation members to participate in national Unitarian events, both in-person and online, to forge links with our wider movement.

Future Aims and Objectives

These objectives will continue to shape the trustees' future plans, with a renewed focus on developing high-quality hybrid activities which are accessible to both in-person and online congregation members, and a continuing emphasis on maintaining and improving facilities within our building. As always, we commit ourselves to welcoming all who seek an open-minded and open-hearted spiritual community, reaching out to work with others, and connecting with other local groups for the benefit of our wider community.

Risks

The major risk is generating enough income to finance appropriate levels of staffing to facilitate the continuing ministry of the church and its future development. The trustees and staff have worked to encourage donations and to reduce costs during this time of ongoing global uncertainty. Trustees continue to review the risks to which the charity is exposed, systems have been established to mitigate those risks, and temporary financial losses are being managed prudently in order to ensure longer term recovery.

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 £209,044, compared to £202,788 in 2024 and expenditure was £195,442 compared to £170,032 in 2024, which resulted in a surplus of £66,480 (2024: £31,017) after the gain on the revaluation of investments of £52,878 (2024: loss of £1,739). Excluding gains and losses on investments, a surplus of £13,602 for the year was achieved compared to £32,756 in 2024.

Policy on Reserves

The Church's unrestricted funds on 31 December 2025 were £897,287 of which £12,457 was held in fixed assets leaving free reserves of £884,830. 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 months' 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 Carlisle Income Fund (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 Carlisle Income Fund 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:

……..
Elizabeth Tuckwell
Chair of the Congregation

Date: …….

ESSEX UNITARIAN CHAPEL AND MINISTERS HOUSE

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 2025.

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.

Adam Fullerton FCA DChA
For and on behalf of Moore Kingston Smith LLP
Chartered Accountants

Date:

6th Floor
9 Appold Street
London
EC2A 2AP

ESSEX UNITARIAN CHAPEL AND MINISTERS HOUSE

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

		2025 Unrestricted Funds £	2025 Endowment Funds £	2025 Restricted Funds £	2025 Total Funds £	2024 Total Funds £
Income from:						
Donations and legacies		9,010	-	-	9,010	11,709
Investments:						
Dividends		20,554	-	-	20,554	16,459
Bank interest		4,642	-	-	4,642	5,907
Other trading activities:						
Lettings income		174,838	-	-	174,838	168,713
Total income		209,044	-	-	209,044	202,788
Expenditure on:						
Raising funds	**2**	68,371	-	-	68,371	76,570
Charitable activities	**3**	127,071	-	-	127,071	93,462
Total expenditure		195,442	-	-	195,442	170,032
Net (loss)/gain on investments	**7**	53,813	(935)	-	52,878	(1,739)
Net (expenditure)/income		67,415	(935)	-	66,480	31,017
Transfers between funds	**11**	-	-	-	-	-
Net movement in funds		67,415	(935)	-	66,480	31,017
Reconciliation of funds:						
Funds brought forward		829,872	1,371,886	125,793	2,327,551	2,296,534
Funds carried forward	**11**	897,287	1,370,951	125,793	2,394,031	2,327,551

In the previous year income included restricted dividends of £nil and net gain on investments included gain of £7,941 on restricted funds and £433 on endowment funds.

ESSEX UNITARIAN CHAPEL AND MINISTERS HOUSE

BALANCE SHEET
AS AT 31 DECEMBER 2025

	Notes	2025 Total Funds £	2024 Total Funds £
Fixed assets			
Tangible assets	**6**	1,335,166	1,331,955
Investments	**7**	795,759	723,137
		2,130,925	2,055,092
Current assets			
Debtors	**8**	25,713	24,518
Cash at bank and in hand	**9**	273,222	277,963
		298,935	302,481
Creditors: amounts falling due within one year	**10**	35,829	30,022
		35,829	30,022
Net current assets		263,106	272,459
Total net assets		2,394,031	2,327,551
The funds of the charity			
Endowment funds	**11**	1,370,951	1,371,886
Restricted income funds	**11**	125,793	125,793
Unrestricted funds	**11**	897,287	829,872
		2,394,031	2,327,551

Approved by the trustees ..... and signed on their behalf by:

.....
Elizabeth Tuckwell

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 2019) (Charities SORP FRS 102) and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

The Essex Unitarian Church meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognized 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 pounds sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest pound.

Income

Donations are recognized 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 recognized 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.

Grant income is recognized 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.

Income from investments is stated at the amount receivable.

Lettings income is recognized on a receivable basis.

Expenditure

Expenditure is recognized 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.

Financial instruments

Other than investments, the charity only has financial instruments of a kind that qualifies as basic financial instruments. Short term debtors and creditors are measured at their settlement value. Any losses from impairment are recognized in the statement of financial activities.

1 Accounting policies continued

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 us 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
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 capitalized.

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.

Investments
Investments held are stated at fair 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 scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. However because it is not possible to attribute the scheme's assets and liabilities to specific employees, its contributions are accounted for as if it were a defined contribution scheme. The pension cost charge represents contributions payable by the charity to the fund totaling £4,111 (2024: £4,098).

The most recent actuarial valuation was carried out on 31 December 2022. The valuation revealed a surplus of £394,000.

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 £1,514 (2024: £1,497).

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

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

1 Accounting policies continued

Significant estimates and judgements

The key sources of estimation uncertainty at the balance sheet date relate to the assessment of the useful life and the residual value of the charity's freehold property, which is included in the financial statements at its cost of £1,322,709 including land. The trustees consider that the charity will make use of the property for at least 50 years, and that, because they intend to maintain the property to at least its current condition, the value of the property in today's prices if it were at the end of its useful life is not less than its cost.

2 Expenditure on raising funds

	2025 Total Funds £	2024 Total Funds £
Staff costs	14,580	14,690
Support costs (Note 4)	53,791	61,880
	68,371	76,570

3 Expenditure on charitable activities

	2025 Total Funds £	2024 Total Funds £
Staff costs	53,095	55,070
Staff training & travel	13,787	7,701
Congregational costs	9,389	12,596
Music	15,248	13,515
Donations, grants & projects	18,858	2,025
Support costs (Note 4)	16,694	2,555
	127,071	93,462

4 Support costs

	2025 Total Funds £	2024 Total Funds £
Insurance	5,687	4,953
Utilities	9,940	7,851
Cleaning	7,095	6,490
Repair and Maintenance	4,020	7,502
Office costs	29,131	24,734
Design & Web support	2,417	-
Professional Fees	256	5,700
Depreciation	3,241	2,555
Governance costs		
Fees paid to examiner:		
Independent Examination fees	2,700	4,200
Accountancy and payroll fees	5,998	450
	70,485	64,435

5 Employee costs

There was an average of two employees in the financial year (2024: 2). 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 £	2025 Total £	2024 Total £
Minister	44,701	-	44,701	43,187
Warden	-	13,841	13,841	13,296
Congregational Development Coordinator	-	-	-	3,432
Social security costs		-		423
Pension contributions	4,886	739	5,625	5,595
Employee costs	49,587	14,580	64,167	65,933
Guest Preachers	1,484	-	1,484	1,940
Co-Host Fees	2,024	-	2,024	1,887
Total staff costs	53,095	14,580	67,675	69,760

Average number of staff:

31 December 2025	1	1	2
31 December 2024	1	1	2

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

Key management personnel are considered to be the minister, warden, trustees and the treasurer. Total remuneration to key management personnel in 2025 was £58,542 (2024: £59,915.)

The trustees are not remunerated for acting as trustees. 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: Guest preacher fees £180 (2024: £nil) and Co-Host fees £830 (2024: £nil).

There are no other related parties to disclose.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

6 Fixed tangible assets	Freehold Property	Fixture & Fittings	Computer Equipment	Total
	£	£	£	£
Cost				
At 1st January 2025	1,322,709	95,270	-	1,417,979
Additions	-	390	6,062	6,452
Disposals	-	-	-	-
At 31st December 2025	1,322,709	95,660	6,062	1,424,431
Depreciation:				
At 1st January 2025	-	86,024	-	86,024
Charge for the year	-	2,567	674	3,241
Disposals	-	-	-	-
At 31st December 2025	-	88,591	674	89,265
Net book value:				
At 31st December 2025	1,322,709	7,069	5,388	1,335,166
At 31st December 2024	1,322,709	9,246	-	1,331,955

7 Listed investments

	General Fund	The Carlisle Fund	Endowment Funds	Total
	£	£	£	£
Market value at 1 January 2025	703,607	11,406	8,124	723,137
Add: Additions at cost	19,743	-	-	19,744
Net losses on revaluation	53,813	(546)	(389)	52,878
Market value at 31 December 2025	777,164	10,860	7,735	795,759

8 Debtors	2025	2024
	£	£
Trade debtors	22,556	20,721
Other debtors	864	1,321
Prepayments	2,293	2,476
	25,713	24,518

9 Cash at bank and in hand

	2025	2024
	£	£
Cash at bank and on deposit	268,541	273,371
Cash held for rent deposit (see below)	4,681	4,592
Cash held by Stockbroker	-	-
	273,222	277,963

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

	2025	2024
	£	£
Social security & pensions	2,763	(80)
Accounts Payable	2,266	20
Accruals and deferred income	26,119	25,601
Rent deposit	4,681	4,481
	35,829	30,022

Income is deferred on the letting of the nursery billed quarterly and other room hires billed in advance. Movement on deferred income is as follows:

	2025	2024
	£	£
As at 1 January	20,501	23,396
Released	(20,501)	(23,396)
Additions	674	20,501
As at 31 December	674	20,501

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

11 Fund analysis

Current year	Brought forward	Income	Expenditure and net gain/(loss) on investments	Transfers	Carried forward
Endowment funds	1,371,886	-	(935)	-	1,370,951
Restricted funds	125,793	-	-	-	125,793
Unrestricted funds	829,872	209,044	(141,629)	-	897,287
Total Funds	2,327,551	209,044	(142,564)	-	2,394,031
Endowment Funds					
Permanent Endowment	1,316,434	-	(389)	-	1,316,045
Carlisle Capital Fund	9,806	-	(546)	-	9,260
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	36,282	-	-	-	36,282
Total endowment funds	1,371,886	-	(935)	-	1,370,951

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.

Restricted funds

Restricted funds relate to the A R Stock Bequest Fund which is held for the use of the choir. During the year transfers of £Nil (2024: £Nil) were made from this fund to unrestricted funds because any income arising from the investments can be used at the discretion of the trustees.

11 Fund analysis (continued)

Prior year	Brought forward	Income	Expenditure and net gain/(loss) on investments	Transfers	Carried forward
Endowment funds	1,371,453	-	433	-	1,371,886
Restricted funds	117,852	-	7,941	-	125,793
Unrestricted funds	807,229	202,788	(180,145)	-	829,872
Total Funds	2,296,534	202,788	(171,771)	-	2,327,551
Endowment Funds					
Permanent Endowment	1,316,255	-	179	-	1,316,434
Carlisle Capital Fund	9,552	-	254	-	9,806
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	36,282	-	-	-	36,282
Total endowment funds	1,371,453	-	433	-	1,371,886

12 Analysis of net assets between funds

Current year	Unrestricted Funds 2025 £	Endowment Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £
Tangible assets	12,457	1,322,709	-	1,335,166
Investments	777,164	18,595	-	795,759
Net assets	107,666	29,647	125,793	263,106
	897,287	1,370,951	125,793	2,394,031

Prior year	Unrestricted Funds 2024 £	Endowment Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £
Tangible assets	9,246	1,322,709	-	1,331,955
Investments	703,607	19,530	-	723,137
Net assets	117,019	29,647	125,793	272,459
	829,872	1,371,886	125,793	2,327,551

Chair of Trustees and Management Committee's Report

This has been another busy year for Kensington Unitarians. Our community has continued to grow and thrive. Offering a wide range of services and other activities both in person and online has been proven to be much appreciated by our congregation, visitors and friends.

Jane Blackall, our Minister, has been continuing to successfully implement the church programme agreed by the management committee in her usual inimitable way. There have been no significant changes with the day-to-day running of the church in the past year. Ramona Cristea is still the warden and still running the tech for hybrid Sunday Services most weeks. Her enthusiasm and hard work is much appreciated. Sarah Tinker is still helping out with worship leading every other month. Brian Ellis continues to do sterling work as the ad hoc handyman around the church.

Mindful Business Services (MBS) is still continuing to work with us in support of our administrative processes.

Charlotte Chanteloup continues to organise the co-hosting rota. Charlotte, Lochlann Binney, Shari McDaid, and Jeannene Powell all served as co-hosts in 2025. They deserve enormous thanks in helping to make our hybrid services a success. Jeannene had to step back from covering once-a-month tech-hosting duties in summer 2025 and I would like to thank her for helping to establish our hybrid services and continuing to cover this crucial monthly role for so long.

I continue to organise the rotas for Sunday volunteers. Julia Alden, David & Patricia Brewerton, Juliet Edwards, Pat Gregory, Marianne Harvey, John Humphreys, Hannah King, and Anna Williams have all supported the church by making coffee and/or greeting in the past year. Their generous ongoing commitment is a key part of the welcome we give to regulars and visitors and deserves much thanks and recognition.

I have also taken on the role of organising and updating the church library. This is a long term and ongoing project.

In spring 2025, two of our long-standing trustees stepped down, and I would like to thank Howard Hague and Harold Lorenzelli for their many years of loyal service behind the scenes. I am pleased to report that we also gained two new trustees in spring 2025, as Lochlann Binney and Jeannene Powell stepped forward to serve.

I'd like to close by thanking my fellow trustees and members of the management committee, and all members and friends of Essex Church, for all their splendid efforts and contributions that sustain our collective community and the life of our beloved church.

Liz Tuckwell
Chairs of the Congregation

Treasurer's Report

As I reported last year, the church continues to be in a very strong financial situation. The room hire provides most of the income and we receive a considerable rent from Lloyd Williamson School. We increased the rent on the Manse flat slightly in order to cover the increased amount charged by the letting agent.

I would like to thank our Warden, Ramona, for the excellent way in which she looks after the building and facilitates the room hire. Dealing with clients is not always easy and she does an amazing job keeping everyone happy.

Most of our invested income is in Quilter Cheviot's Climate Assets Balanced Fund. Investing in an ethical fund does not produce the same dividends as we would get in a conventional fund but, as a church committed to peace and justice, the Management Committee believe an ethical fund is more in keeping with our values.

We are also extremely grateful for donations we receive from members of the congregation.

Our neighbour in 116 has informed us that the wall in her house which adjoins the church is suffering from damp and we are awaiting her builder's report to see what needs to be done. This may indicate that some serious work is necessary and that will be expensive. However, we have money put aside in The Ecology Bank for these eventualities.

We are grateful to Brian Ellis for all the work he does in relation to building issues and he is always available to offer advice when needed.

We are fortunate that our finances are such that we can afford to fund a very attractive quarterly newsletter which our minister Jane has developed and edits with the help of a professional designer. This gives people who use the building an insight into the many and varied activities of the church.

This year we have continued to support the West London Churches' homeless charity ('Glass Door'). We have also made donations to Medical Aid for Palestine, and the Hammersmith and Fulham Foodbank, in line with our Unitarian values. We have increased our support for projects within the denomination, including a donation to Hucklow Summer School, and contributed to other congregations, including Golders Green Unitarians, and Gellionnen Chapel in Wales, where our donation helped enable them to be eligible for an Innovation Fund grant to further support the excellent work they are doing.

As we move toward becoming a Charitable Incorporated Organisation, I am in the process of reviewing and drawing up the financial policies required. This change will mean that we close all the bank accounts which we currently have and open new ones. Going forward we will need to find a new, younger, Treasurer, who is likely to be around longer than I will. It would not make sense to go through the process of setting up new bank accounts in my name.

I would not be able to fulfil the role of Treasurer at all if I did not have the support of Mindful Business Services, for which I thank them.

Finally, I want to congratulate Jane on the way the church, both in person and on-line continues to grow and to grow together, and also to play a role in the wider denomination.

Patricia Brewerton
Congregational Treasurer

Minister's Report

2025 was a year of positive energy and steady growth for our community. We were delighted to welcome nine new members to the congregation at our membership service in spring (the highest new intake we've seen in the last 25 years at least).

We have continued to offer a blend of in-person activities and online activities to reflect the hybrid nature of our community. Many of the old favourites are still offered on a regular basis; some new ones have been introduced. A new venture for 2025 was our monthly Crafternoon, a space for people to hang out after the service, and play with materials from our art cupboard (or work on their own craft projects) in good company. Another first for us was to hold a Labyrinth Mini-Retreat to mark the winter solstice, and we intend to do this four times a year, to coincide with the solstices and equinoxes. Our Community Singing sessions, led by Brian Eno and friends, became quite sporadic and then paused in spring due to his busy schedule; we hope this group will resume at some point as these evenings were great fun. Rachel Sparks returned to offer a wonderful LGBTQ+ Tea Dance in May (timed to coincide with my 50th birthday) and we hope there will be more of these in future; however, the tea dances are also on hold for now (for the best of reasons) as Rachel is expecting a baby. Community Yoga sessions with our own Hannah King are ongoing and much appreciated, held about once a month, after Sunday services. Our Poetry Group, led by Brian Ellis, has a loyal band of regulars, as does Margaret Marshall's monthly singing class. There is potentially space to expand our programme of in-person activities with weekday or evening events in future, but this would depend on an increased core group of people being willing to commit to showing up for such events on a regular basis, to ensure that they are viable, and help create a welcoming and lively atmosphere for any newcomers that come along.

Our online programme is strong and enables us to connect with people from all over the country and indeed internationally. Heart and Soul, our contemplative spiritual gathering, has been running online since 2020, with gatherings on Sundays and Fridays which help to cultivate strong supportive bonds between members. There is also an in-person version on the third Wednesday of each month which we would love to attract more regular participants to. Many thanks to all those volunteers who covered Heart and Soul during my time off. As usual we offered our popular New Year mini-retreat online and in-person. The Better World Book Club has now been running for two years and plays an important educational role in our community, as we tackle a range of non-fiction books for 'liberation, education, and transformation', looking at social justice issues, listening to a diverse mix of first-person lived experiences, and considering the spiritual roots of activism. In the autumn, we offered a six-part online engagement group, 'The Religious Life', co-facilitated by myself and Charlotte Chanteloup, a repeat of the group we had offered at Hucklow Summer School. Feedback for this was very positive and we may repeat it in 2026. As ever, we are keen to expand and diversify our programme. However, we need to be realistic about what is sustainable, given staff and volunteer capacity, and the levels of interest from participants within and beyond the current congregation.

We can continue to be proud of the quality and professionalism of our hybrid worship which has been commented on by numerous visitors. Many thanks to our regular tech-host, Ramona Cristea, and to our team of co-hosts, coordinated by Charlotte Chanteloup, and including Lochlann Binney, Shari McDaid, and Jeannene Powell, who enable us to offer a warm welcome to everyone joining services from afar. Jeannene stepped down as an in-person tech host this summer and we thank her for all the crucial work she did in helping to establish our hybrid services and keeping them going for so long. Numbers attending our services are variable but still seem to be on the up and we've seen the church looking full (and in good voice) on a number of occasions. Thanks to all who led services during the year: visiting ministers and lay leaders Michael Allured, Stephanie Bisby, Sheena Gabriel, Lizzie Kingston-Harrison, Mel Prideaux and our own Sarah Tinker; and all who contributed reflections to our congregational services: Lochlann Binney, David Brewerton, Patricia Brewerton, Alex Brianson, Roy Clark, Azita Chellappoo, Jasmine Cooray, Brian Ellis, Heidi Ferid, Pat Gregory, Chloë Harewood, John Humphreys, Rajan Rasaiah, Emma Taylor, Liz Tuckwell, and Michaela von Britzke. I am also grateful to all those who gave readings, contributed to interactive services, or helped out by making coffee, welcoming newcomers, shifting chairs, and organising potluck lunches; and to Liz Tuckwell for coordinating volunteer rotas.

We are very lucky to have two marvellous pianists, Andrew Robinson and George Ireland, who play for us regularly, and we are also grateful to Jack Campbell who stepped in to cover when they were unavailable. Benjie del Rosario's presence on Sundays, to support our singing, continues to be much appreciated. We have enjoyed a splendid range of music from regular instrumentalists Abby Lorimier (cello), Holly Redshaw (bassoon), and Benjie del Rosario (clarinet), and occasional appearances from our quartet of singers (Margaret Marshall, Lucy Elston-Panter, Benjie del Rosario, and Edwin Dizer), Georgia Dawson (horn), Sophia Kannathasan (violin), Kiana Umali Garvey (violin), Sydney Mariano (violin), Shari McDaid (flute), Toby Morgan (guitar), Georgia Morgan Turner (guitar), and Pippa Scourse (trumpet). We also enjoyed regular visits from a folk group including Tara McCarthy (fiddle/viola), Jess Collins (fiddle/voice), Phoebe Harty (cello), Tara Viscardi (Irish harp). The Wigfield Brass quintet played as a special treat on Christmas Eve: Isaac Holt (trumpet), Tom Watt (trumpet), Josh Pizzoferro (horn), Milly Deering (trombone), Nathan Mansell (tuba). We are lucky to have such a varied musical

programme and I would particularly like to thank Abby Lorimier for her help in connecting us with so many of these excellent musicians.

As ever, it feels important to emphasise how much our continued existence depends on the efforts of dedicated volunteers. I would like to thank our management committee members and trustees for their continued commitment and positive outlook which tends to make for constructive and upbeat committee meetings. Particular thanks are due to Liz Tuckwell and Patricia Brewerton, our Chair and Treasurer, for continuing in these essential roles for the good of our community. Thanks as ever are due to Brian Ellis for all he does to care for our church building all year round. Ramona Cristea, our Warden, has once again been a great support and encouragement and I am grateful for all she does to help keep the show on the road. Thanks also to Wendrie Heywood, Andrea Williams and all at Mindful Business Services (MBS) for administrative support. As ever, I am hugely grateful to our former minister Sarah Tinker, who has been endlessly supportive to me and to the congregation.

During the year I continued to make a contribution to the wider Unitarian denomination on behalf of our congregation through my ongoing role as convenor of the panel organising Hucklow Summer School. It was a delight to have a sizeable contingent from our congregation attending in 2025 and I hope we can encourage even more people to come along in future years. There is much to be gained from expanding our Unitarian involvement beyond the congregation and getting a wider view. This year I also launched the Unitarian Facilitators Network, with Lizzie Kingston-Harrison, to support and encourage fellow Unitarians in leading engagement groups. This peer support group meets monthly online and has got off to a promising start.

Our community suffered some sad losses in 2025. Much-loved congregation member John Hands died in April at the age of 94. We were glad to be able to host his funeral later that month and stream it for friends and family based overseas to attend. We were also very sad to hear the news that long-standing member Angela Hobart died in August. Church is a place where we can mark all life's major events and we were delighted to conduct a renaming ceremony for Lochlann Binney in autumn.

Finally, I hope that everyone who has supported the church in any way knows that they are much appreciated, even if not named. The church belongs to us, its members, and its ongoing work and witness depends on each of us playing our part. As we say at the end of our announcements every week: the congregation very much has a life beyond Sunday mornings, and we encourage you to keep in touch, look out for each other, and do what you can to nurture supportive connections.

Rev. Dr. Jane Blackall
Minister