

Meeting Houses Funds Policy for Ipswich & Diss Area Quaker Meeting

(Charity Commission Number: 1134526)

1. Introduction

Ipswich & Diss Area Quaker Meeting (1134526) includes three linked charities and six Local Quaker Meetings (LMs): Bury St. Edmunds, Diss, Felixstowe, Ipswich, Leiston and Woodbridge. The linked charities are the Ipswich & Diss Area Meeting Property Charity (1134526-1), the Richard Waynforth Trust (1134526-3) and the Agnes Moss Bequest Trust (1134526-4).

Ipswich & Diss Area Quaker Meeting (AM), including its LMs and associated charities, currently operates under a Scheme that was adopted on 29 May 2012 and updated on 7 October 2014. The AM was registered with the Charity Commission on 26 February 2010.

2. AM Property

Ipswich & Diss Area Quaker Meeting's property includes four meeting houses (Bury St Edmunds, Diss, Ipswich and Leiston), a warden's house at Diss and a warden's flat within Ipswich Meeting House. There are burial grounds at Bury St Edmunds, Diss and Leiston Meeting Houses. Former burial grounds are at Bredfield, Needham Market and Woodbridge. Felixstowe and Woodbridge LMs hire their accommodation.

3. Meeting House Funds

Three meeting house funds have been set up to ensure that AM can support the long-term maintenance and repair of all its property.

3.1 AM Meeting Houses Fund

The Meeting Houses Fund is a designated fund under the Ipswich & Diss Area Meeting Property Charity. The charitable objectives of which are to support the "meeting houses and burial grounds of the Religious Society of Friends or for such other charitable purposes of the Society as the Ipswich & Diss Area Meeting may direct and the trustees may think suitable: provided that the trustees may allow persons who are not members of the society to use the meeting houses and premises and the remains of persons who were not members of the Society to be buried in the burial grounds."

Income for the fund is primarily from donations, Gift Aid, legacies and ethical investments with Rathbone Greenbank and Triodos Bank. Donations are from individuals (it is hoped that all members of the AM feel willing to contribute to such a fund) and from any surplus that the six LMs may have after their six months' reserve funding has been put aside. While those in Ipswich and Leiston LMs might feel that their contributions should go straight to the maintenance of their own meeting house, this goes against our ethos of the Area Meeting being our spiritual and financial focus. A legacy given to the Bury St Edmunds Long-Term Meeting House Maintenance Fund has been shared with the AM Meeting Houses Fund.

All of the fund's investment income and its initial £13,122 seed money can be spent, while the invested capital will be used only in emergencies. The value of the fund is currently sufficient to cover necessary expenses. Because the Meeting Houses Fund is a designated fund for building repairs and maintenance, all unspent income is retained as reserves; there is no discretionary spending.

3.1.1 Meeting Houses, Burial Grounds and Wardens' Accommodation

The AM Meeting Houses Fund is available to Bury St Edmunds, Diss, Ipswich and Leiston LMs for the capital maintenance and repair costs (see the Appendix) of their meeting houses, burial grounds and, in the case of Diss and Ipswich LMs, for their wardens' accommodation. Because Bury St Edmunds and Diss LMs already have funds for the maintenance and repair of their meeting houses, burial grounds and the Diss warden's house (see sections 3.2 and 3.3), it is expected that Ipswich and Leiston LMs will be the current beneficiaries of the AM Meeting Houses Fund, as neither of these LMs have other dedicated sources of funding for their properties.

Disbursements from the AM Meeting Houses Fund are made annually to the LMs. Each autumn, when they draw up their annual budgets, LM treasurers forecast their capital maintenance and repair costs for the coming year and plan how these expenses will be funded. Once the budget has been accepted at the LM's business meeting, the LM treasurer forwards the budget and any capital funding requests, including the amount of funds needed and a description of the capital work required, to the AM treasurer. The AM treasurer presents the funding requests at the trustees' January or March meeting to negotiate how much the AM Meeting Houses Fund will contribute. Priority will be given to "A" items identified in Quinquennial Reports. The AM treasurer transfers the agreed sum to the LM's current account so that the LM can pay its suppliers. Once the funds have been spent, the LM treasurer is asked to provide copies of all receipts to the AM treasurer.

An LM may also ask for support from the AM Meeting Houses Fund in emergency situations. The LM treasurer once again sends the request, including the amount of funds needed and a description of the capital work required, to the AM treasurer. The AM treasurer presents the request at one of the trustees' bi-monthly meetings. If the request is approved, the AM treasurer transfers the agreed sum to the LM's current account so that the LM can pay its suppliers. Once the funds have been spent, the LM treasurer is asked to provide copies of all receipts to the AM treasurer.

At the end of each financial year, an LM must return any unspent funds to the AM Meeting House Fund, unless the LM confirms that it will need support from the AM Meeting Houses Fund in the coming year, in which case unspent funds will automatically roll over.

3.1.2 Former Burial Grounds

The AM Meeting Houses Fund is available to AM trustees to cover any repair and maintenance costs (e.g., information boards, benches, gates) incurred for the former burial grounds at Bredfield, Needham Market and Woodbridge. Currently, the only recurring cost is an annual £25 honorarium paid to the local Postmaster to mow the grass at Needham Market burial ground. Since Woodbridge burial ground is let to Woodbridge Town Council on a repairing lease for 30 years, until May 2034, AM has no responsibility for this burial ground's capital* repair and maintenance costs at present.

Disbursements from the fund are made directly to suppliers by the AM treasurer, when requested to do so by the AM trustees.

3.2 Bury St Edmunds Long-Term Meeting House Maintenance Fund

The Bury St Edmunds Long-Term Meeting House Maintenance Fund is a designated fund also held under the Ipswich & Diss Area Meeting Property Charity. This fund was set-up following the re-development of the Bury St Edmunds Meeting House to cover the on-going capital costs (see the Appendix) of maintaining and repairing the fabric of the building and burial ground.

The fund's income is from donations, Gift Aid, legacies and ethical investments with Rathbone Greenbank, Triodos Bank, Ecology Building Society and Eastern Savings & Loan. Bury St Edmunds LM also gave the fund a £25,000 donation from its room hiring income. A legacy given to the Bury St Edmunds Long-Term Meeting House Maintenance Fund has been shared with the AM Meeting Houses Fund. The fund's value is currently sufficient to cover necessary expenses. Because the Bury St Edmunds Long-Term Meeting House Maintenance Fund is a designated fund for capital repairs and maintenance, all unspent income is retained as reserves; there is no discretionary spending.

Disbursements from the fund are made to Bury St Edmunds LM by the AM treasurer, when requested to do so by the Bury St Edmunds LM treasurer. Bury St Edmunds LM then pays its suppliers.

3.3 Agnes Moss Bequest Trust

The Agnes Moss Bequest Trust is a permanently endowed fund with income primarily generated through the commercial letting of 21 St Nicholas Street in Diss. The fund's other income is from donations and ethical investments with Ecology Building Society and Eastern Savings & Loan. In compliance with the trust's charitable objectives, this is a restricted fund used by trustees for all costs associated with 21 St Nicholas Street and by Diss LM for general purposes as well as for any maintenance and repairs of the Diss meeting house, burial ground and warden's house.

For several years, the Agnes Moss Bequest Trust has had to use its reserve funding, because there has been no rental income from 21 St Nicholas Street. The tenants, a collective of local craftspeople were using the property under licence, so they were paying for utilities and insurance but no rent. The tenants started paying rent of £3,500 annually in January 2015. Per the terms of the lease, the rent will increase to £5,000 annually in January 2017. The tenants also continue to pay for utilities and insurance. This rental income means that the AM trustees are no longer dependent on the trust's reserves to cover expenses incurred by the trust or Diss LM. Because the Agnes Moss Bequest Trust is a restricted fund, all unspent income is retained as reserves; there is no discretionary spending.

For expenses incurred by Diss LM, disbursements from the fund are made directly to suppliers by the AM treasurer, when requested to do so by the Diss LM treasurer. For costs associated with 21 St Nicholas Street, disbursements from the fund are made directly to suppliers by the AM treasurer, when requested to do so by the AM trustees.

The AM trustees annually review the future of 21 St Nicholas Street. If the property is sold, the proceeds will be invested as a permanent endowment with the investment income still being used as restricted funding by Diss LM for general purposes and any maintenance and repairs of the meeting house, burial ground and warden's house.

4. Conclusion

The AM trustees review the AM finance status quarterly and respond as necessary to balance any shortfall in income against expenditures. The long-term meeting house maintenance funds are also assessed annually when the AM trustees and each LM review their previous year's annual accounts and set their annual budgets for the coming year.

Appendix: Definitions of Capital Repair and Maintenance

For the purposes of the AM Meeting Houses Fund and the Bury St Edmunds Long-Term Meeting House Maintenance Fund, capital repair and maintenance is defined as work that is:

1. Carried out on the fabric of a building or burial ground.
2. Required by quinquennial surveys, with priority given to “A” items.
3. Defined as a legal responsibility of a landlord, with AM being considered the landlord and the LM as the tenant. Landlords are legally responsible for:
 - The landlord is responsible to maintain installations for the supply of water, gas (servicing once a year by a registered CORGI gas fitter), electricity, sanitation, space heating and heating water. This includes cisterns, radiators, boilers, heating ducts, water tanks, baths, sinks and all the pipes for gas and water as well as electrical sockets and wiring throughout the property.
 - The landlord is not required to repair any interior problems such as internal plaster, internal doors or skirting boards, unless these are affected as a result of the exterior of the property not being in a good repair. In these circumstances the landlord is required to ensure these aspects are restored to good working order, had they been affected by the poor exterior of the property.
 - The landlord is responsible for the exterior of the property and any structural repairs that may be needed. This can include damage to the roof, guttering, drains and exterior pipes, exterior walls, windows and doors (only as a result of structural problems, not damage by the tenant) but excludes gates and outdoor paving.
 - The landlord is responsible for the maintenance of all outside structures, such as walls, fences, sheds, ponds, driveways, paths and signage. The landlord is also responsible for trees, hedges and gravestones. The landlord is not responsible for regular garden maintenance, such as lawn mowing and gardening. Please note, however, that the landlord is fully responsible for Bredfield, Needham Market and Woodbridge burial grounds.