



Agenda & Notes

13th June - Joint London Area Meeting

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1. Contact Details

All the roles in our Joint London Area Meeting are held by Friends from meetings in London. We hope to make it as easy as possible for everyone to get in touch with one another, so please let us know if there's any way that can be improved.

Role	Topics	Contact Address
Co-clerks	QiL Business	clerks@quakersinlondon.org
Arrangements	JLAM Feedback & Questions	arrangements@quakersinlondon.org
Eldership & Pastoral Care	Spiritual life of the meeting, care of the meeting	epc@quakersinlondon.org
Admin Assistant	Access to papers, documents	admin@quakersinlondon.org
London Development Group	Merger Process, Governance	ldgclerks@quakersinlondon.org
The Quill	London Communications	quill@quakersinlondon.org

2. Refreshments

Between our sessions, Friends are invited to join a bring-and-share lunch at the meeting house. Please bring some food to share and label it with a list of ingredients so that the meal can be enjoyed by Friends with dietary

requirements. For Friends online, there will be opportunity to chat in breakout rooms.

There will also be opportunity for tea and coffee during the lunch break and upon arrival at Westminster Meeting House. We ask Friends to bring used mugs and crockery to the dishwasher to help keep everything tidy.

3. Accessing Minutes

The minutes, along with other papers from this meeting, will be added to the [Documents Archive](#) on the Quakers in London website as soon as they are available. We will also notify:

1. Local Meeting Clerks, by email from admin@quakersinlondon.org
2. Subscribers to [The Quill](#), our Quakers in London newsletter

4. The Spirit of Our Meetings

Our meetings for church affairs are also meetings for worship, held in silence. We come not to debate or vote, but to seek the “spirit of the meeting” - listening to one another and to God with open hearts and minds prepared but not made up.

4.1. Attending in the room 4.2. Attending online

- Please be seated before the meeting begins
- Phones should be on silent - even vibrate can disturb those nearby
- Use your full name and local meeting for your display name
- Turn your camera off if you need to step away

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- Doorkeepers will guide latecomers in at a suitable moment
- Stand up and wait to be called if you wish to share ministry
- Raise your electronic hand to signal that you wish to speak
- Zoom hosts will welcome latecomers at a suitable moment

Before speaking, test your prompting with care. Is your ministry led by the spirit? Is it for the meeting, or for me alone? Will it help us toward faithful, well-discerned unity? It is our practice to speak simply and briefly.

Please wait to be called by the one of our Clerks before sharing your ministry with the meeting. You are invited to share your name and local meeting before you begin. After each contribution there will be a pause when electronic hands will be lowered, and Friends return to their seats while the meeting and the Clerks seek truth in light of the ministry we have heard.

4.3. Reaching a Minute

The clerks will listen for the sense of the meeting - what is emerging as a shared, spirit-led understanding of a topic. When the Clerks are preparing a minute please support them with prayerful silence.

When the draft minute is read aloud, consider whether it is good enough: faithful to our discernment, even if not perfectly worded. You may say "hope so" or remain silent. If you feel a substantive amendment is genuinely needed, raise your hand or stand and wait to be called. It is not part of our discipline to introduce new information at this stage. Final tweaks to spelling and grammar may be arranged after the meeting so there is no need to minister 'dots and commas.'

For further guidance see Quaker Faith & Practice [chapter 3](#) (the Quaker business method).

5. Agenda

The content of the agenda is discerned by the QiL co-clerks. Local Meetings and Area Meetings are invited to forward minutes to the clerks for consideration as part of Area Meeting Business.

Saturday 13 June 10:30-12:00

Area Meeting Session 1 – Exploration Session

- 1. Welcome & Opening Worship** Friends are welcomed to our Joint London Area Meeting as we settle into opening worship.

 - 2. Using Money Well in QiL** In our morning session, we will begin an exploration of the question, "How should QiL use its money?" We will listen to one another in a spirit of worship, getting to know one another in those things which are eternal.

We have heard that Friends would like to hear more practical information and specific details about financial arrangements for Quakers in London. This is included in our afternoon session and will not be the focus of our exploration in the morning.

 - 3. Minute from Children's Meeting** We hope to hear a minute from the Children's Meeting which will run in parallel with our morning session.
-

Saturday 13 June 13:30-16:00

Area Meeting Session 2 – Further Business

- 1. Welcome & Opening Worship** Friends are welcomed to the second session of our Joint London Area Meeting as we settle into opening worship.

- 2. Membership applications** We will hear membership applications from across the Joint London Area.

We hope to continue to take these on an experimental basis with attenders staying in the room until our Joint London Area Meeting has discerned its own process for membership applications.

- 3. Nominations** Nominations committee will bring names forward for appointment to QiL roles ([See appendix](#)).

- 4. Update from LDG** We hope to receive an update on the work being undertaken to prepare JLAM to become a single London Area Meeting ([See appendix](#)).

This item will provide an opportunity for questions from Friends and some feedback on the proposals.

- 5. Reports from LDG Finance Sub-group** In this item we hope to return to the topic of finance as it relates to practical near-term details for Quakers in London. We hope to hear three reports:

 - A financial forecast for QiL in 2027 ([See appendix](#))

Quakers in London

- Context about the expected financial position of QiL ([See appendix](#))
- Proposals about individual financial contributions ([See appendix](#))

There will be opportunity for questions and feedback about each of the proposals.

6. Financial decisions to support the work of the LDG Finance Sub-group

We are also asked to discern a way forward for QiL's financial arrangements ([see appendix](#)). We are asked to provide a steer to the sub-group on the following questions:

- Is the proposed approach to legacies acceptable?
- Is the 'five-year rule' for designated legacies acceptable?
- Is the proposed approach to managing funds suitable?
- Is the 'five-year rule' for designated funds acceptable at the time of the merger?
- Should we include a £50,000 budget for Area Meeting activities such as talks, gatherings, outreach and other large events?

7. Exploring changes to our committee structure

We will begin to explore the topic of how we could adapt the planned QiL structures to suit the needs of our London Area Meeting, accounting for the laying down of London Quakers.

Quakers in London

This item will introduce Friends to the planned Zoom exploration of what is missing from the structure we have so far with an opportunity to ask questions.

We hope to return to this topic in more detail at our September JLAM.

8. Closing Worship

We will close our business with a period of silent worship.

6. Appendices

6.1. Nominations committee report

Nominations

We bring the following names for nomination

(i) Membership Clerk

Chris Martin (LWAM) to serve until 31.12.2028

(ii) Eldership & Pastoral Care Committee, additional member

Linda Murgatroyd (KWAM) to serve until 31.12.2026

(iii) Trustees

(all to start 1 January 2027)

Mary Stiasny (SELAM) to 31 December 2027

Catherine Utley (NLAM) to 31 December 2028

George Barrow (LQPT) to 31 December 2027

Nate Burnikell (LWAM) to 31 December 2029

Peter Jones (NWLAM) to 31 December 2029

Bernadette O'Shea (LWAM) to 31 Dec 2028

Although these Friends will not formally take up their roles until January 2027, we hope that they will be able to act as 'shadow' trustees for the remainder of 2026

(iv) Interfaith and inter-church representatives

Nick Poltorak (SELAM) to serve until ?

We are looking for a second name for this role

Offer of Service forms

Throughout the process of JLAM nominations we have been conscious of the wish to involve Friends and attenders from across London in the work of QiL, and not just those already known and involved. As far as we can, so far, we have done this. But, Friends, we need your help. A small committee of Friends cannot possibly ever know every single Friend and Attender across London! This is why we need Friends to complete Offer of Service Forms, so that we can know who is out there and what their hopes are for areas of service they are drawn to. Thank you to those Friends who have completed and sent in forms, but so far it is only a small number.

If everyone at JLAM in June completed an offer of service form themselves, and also looked round their meeting and spoke to just one person whom they feel has talents/experience/interest, and got them to complete a form too, then Nominations would have a much wider and more diverse pool of Friends and Attenders to draw from. So, please Friends, have a think - who do you know (and it could be you) who could give service to the Area Meeting?

.....

Louise Rendle

Clerk to Nominations

6.2. Update for JLAM on the work of the London Development Group

General

The LDG continues our work to make the preparations for anticipated formation of a single Area Meeting for London. As per our Terms of Reference, our role is to bring forward detailed proposals to JLAM and implement them as asked. We have met twice since the last JLAM, in March and May, and the minutes of these meetings can be found on the QiL website.

Our work is gathering pace as the planned merger date of 31 December 2026 grows closer, but increasingly we find that the detailed work is happening either in our sub-groups or, even better, by other committees and groups across London, such as Friends with expertise in safeguarding picking up that area of work. We are grateful for this and pleased to see Friends in London pulling together and forming a stronger community.

In practice, it means that the LDG is increasingly focusing on coordination, communication, and trying as best as we can to keep Friends informed. We were pleased to join North London AM for an online Meeting for Learning at the end of April which provided a valuable opportunity for Friends to ask questions and air concerns. We'd be very happy to offer similar meetings for learnings in other AMs, or find other ways to answer questions. Our clerks can be emailed at LDGClerks@quakersinlondon.org

The process ahead

Friends will be keenly aware that there are now just four more JLAMs scheduled – this one, in June, and then three more in September, October, and December 2026. Of course, the existing Area Meetings will also continue to have their scheduled meetings for the rest of 2026.

Quakers in London

As the year goes on, more of the JLAM's business will be the routine business of a Quaker Area Meeting, as everyday tasks such as membership reports transfer over. But there will continue to be discernment required and decisions to take about how we want our new single Area Meeting to operate, and to put into effect the transition.

As a very short summary, we expect that to include:

- **12 September:** Proposals on the legal and technical transition to a single AM, for both the existing AMs and individuals; and formally notifying BYM of the changes.
- **11 October:** Considering a budget for QiL in 2027, and any 'final' changes to committee structure.
- **13 December:** Final JLAM minutes to bring into effect the transition

Project support and staff recruitment

Kayla Hemsley has now started work as an admin assistant to support the transitional work. This role is 14 hours a week and involves providing support to QiL committees including the Arrangements Committee (QiLAC), Nominations, and Eldership and Pastoral Care Committee (EPCC), as well as directly to transition-related work including the LDG and the current recruitment processes. Kayla joins Sarah Donaldson and Linda Craig, who provide professional support relating to legal and project management work, and finance development respectively.

Recruitment for QiL staff is well underway and we hope you've seen advertisements in the Friend, through the Quill, or via your meetings. Interviews for the Executive Secretary role are currently taking place and we've been really encouraged by the quality of candidates. Applications for the two finance posts close soon – Senior Finance Manager and Finance Assistant – and you can find the application packs on the QiL website. Recruitment is also ongoing for a Property Administrator.

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This isn't as many new posts as it sounds – the administrator is a vacant LQPT post, and a couple of LQPT staff are leaving, the Senior Manager who left in April and the Finance Manager who will leave at the end of October. There will continue to be familiar faces staying on from the LQPT team, including Vanessa Traini who has worked closely with premises committees and the two part-time surveyors Richard and Wendy.

In the autumn, once recruitment is complete, we will be able to begin the consultation of meeting-house-based staff who are employed by current AMs on the process of transferring their employment to QiL.

Governance Sub-group

Within the LDG's governance sub-group, there are two things in particular we want to draw to Friends' attention.

1) We have been discussing the structure of AM committees agreed by JLAM. LDG agreed that work should continue on setting up the Outreach Committee and the Children, Young People and Families Committee, and that JLAM should be invited to consider, in September, whether any further groups or structures are needed to ensure that there will be no serious gaps in the activities of QiL. We also want to ensure that our committees cover the work that London Quakers has been doing over the last few years. More details to follow.

2) We were planning to write a template Memorandum of Understanding (MoU) to set out the relationship between a typical Local Meeting and QiL, as recommended by QF&P 4.34. That would have then been adjusted to suit different LMs - depending for instance, on whether they had a Meeting House, and whether or not they were going to pool their funds with QiL. But we found that many LMs don't actually have MOUs now, or have forgotten all about them, so we are trying an alternative path. We are working on a user-friendly paper which describes 'who does what' in the new arrangement and how it will differ from current practice. We hope that Friends will find this more useful than MOUs, at least at this stage.

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Our other work continues. The Trustees Terms of Reference were amended following the comments made by JLAM, and Nominations Committee is now using that draft to find Friends to serve as Trustees. It will be finalised when QiL's governing document is agreed.

A group which mainly consists of Friends involved with Safeguarding have nearly finished developing roles and processes for Safeguarding within QiL.

We are exploring how support can be offered to AMs on archiving before they lay themselves down.

Finance Sub-Group

We have appointed Linda Craig as a project manager to help plan the financial aspects of migration of LMs and AMs into QiL. She has begun with the property transactions they deal with on behalf of LQPT. This will be followed by considering LM income and expenditure. The sub-group is meeting regularly to oversee and support this work.

A webinar principally aimed at treasurers was held to discuss some of the issues and implications of moving to QiL.

The sub-group has prepared an indicative financial forecast of QiL for 2027. They have also begun identifying financial issues that may require discernment by JLAM or QiL and providing information and recommendations as appropriate. Papers have been produced on contributing to QiL and on legacies, restricted and designated funds. Consideration of other issues will continue.

Legal Sub-Group

Legal group has been busy working through a lot of detail using the information supplied by AM trustees and sorting out oddities including pieces of land that aren't properly registered. We've also worked through the arrangements relating to Jordans Burial Ground, for which the Area Meetings involved – NWLAM, LWAM, and Chilterns AM – have now formed a good, agreed solution.

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Soon legal group will arrange a meeting with the trustees of each AM so that we can talk through the various steps needed over the next few months which vary between the 7 AMs. There are also a few things that individual members will need to do – and we hope to have time on the September JLAM agenda for that. We will provide some more information about that at the JLAM meeting.

Digital Infrastructure Implementation Sub-group

The work of the Digital Infrastructure Implementation Sub-Group continues as the new QiL website has become available for the AMs and other relevant groups in the Joint London Area to be merged together into it. So far LWAM, SELAM, LQPT and London Quakers have merged; N London, S London are still considering their position, as is NE London, and KWLAM has opted not to change at present, and London NW is in progress. The Group will be laid down shortly as the continuing work transfers to the new structures.

Digital Strategy Sub-group

The Digital Strategy Sub-group has the task of preparing draft terms of reference for a QiL committee which will take forward outstanding questions of digital strategy, encompassing matters of ethical procurement, the use of Quaker Meetings Network, and what other digital tools may be needed. The Sub-group has started exploring its terms of reference and will be taking a draft to the next LDG meeting.

6.3. Indicative Financial Forecast for 2027

Basis

The indicative forecast below is a preliminary estimate of what the income and expenditure of Quakers in London (QiL) might be if there were no changes from the current pattern of income and expenditure of the existing seven Area Meetings (AM) and London Quakers Property Trust (LQPT).

The forecast has been derived from the 2024 accounts of the AM's (inflated at 3% a year to 2027) and the LQPT plan for 2027. The quota paid by AM's to LQPT is excluded as are any gains or losses on revaluations.

Indicative forecast

	Notes	7 AM's £'000	LQPT £'000	Adjustments £'000	QIL £'000
Income					
Property – room hire & rents		0	1477		1477
Donations receivable	1	422	604		1026
Investment and other		70	152		222
Total income		492	2233		2725
Expenditure					
Property	2	61	2368		2429
Donations to be made	3	176	0		176
Central staff costs	4	0	298	162	460
Other	5	170	50	5	225
Total expenditure		408	2716	167	3291
Operating deficit		84	-483	-167	-566

Net assets

The net assets of QiL might be approximately as set out below. These are as in the 2024 accounts assuming again no substantial changes from the current position, but provide context for the possible deficit above.

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	7 AM's	LQPT	Total
	£'000	£'000	£'000
Meeting Houses	0	27760	27760
Investments, cash and other	2003	10919	12922
Total	2003	38679	40682

Reserves

LQPT in 2024 had free reserves of £6.4 million and so a surplus of £2.4 million above its agreed reserves policy of £4 million. The combined AMs held unrestricted funds of £1.3 million.

Funds

All restricted funds held LQPT and AMs will be transferred to QiL without change. It is proposed that all designated funds also transfer to QiL on merger. It will be for QiL itself review these designated funds in due course (but probably not for some years) and discern if they are the most appropriate continuing use of Quaker funds.

Notes to the forecast

1. Includes legacies and £604k contribution for Wandsworth project
2. Includes maintenance and running costs of the meeting houses and the £968k improvement to Wandsworth.

The average total spend on property maintenance for the next 4 years is £1790k

3. Includes at least £78k for BYM and £56k for other Quaker work in 2024.

6.4. Expected Financial Position of Quakers in London

Introduction

In response to queries from some Area Meetings, the LDG Finance Subcommittee have prepared an indicative financial position of the new charity (Quakers in London), and an estimate of the one-off cost of the work being done to establish QiL. Note that these are projections and not a formal budget for QiL but represents a collation of existing spending by LQPT and the 7AMs. A QiL budget will be developed during 2026.

Financial Position of QiL

Property income and expenditure will be the dominant element in QiL's finances and this is currently dealt with by LQPT. The present strategy of LQPT is increasingly to invest in appropriate improvements to meeting houses. These improvements are being funded by putting to use LQPT's free reserves and the proceeds of selling those properties no longer needed by Local Meetings. This will show as deficits in annual budgets and accounts in the years, but are deliberate and controlled spending of the excess reserves which LQPT holds.

In its first year of operation the projections show an expected deficit of £0.6mn for QiL. This is due to the investment spend on Wandsworth Meeting House, already agreed by LQPT funded by excess reserves. In subsequent years annual deficits might average £0.3 - 0.4mn, depending on discerned priorities, the investment strategy and level of excess reserves. This would be supported by £8mn of free reserves and unrestricted funds, and given the substantial net asset position we believe that QiL would be in a secure financial position for many years to come.

These projections are made based on the latest (i.e. 2024) available accounts of the 7 area meetings plus LQPT, inflated by 3% per year. Please see the

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attached report for a draft income statement and balance sheet, which we summarise below.

Income

QiL is forecast to have income of £2.7mn in 2027. This is comprised of:

- Income from meeting house rentals of £1.5mn;
- Income from donations of £1.0mn, including a one-off contribution from Kingston Friends Trust of £0.6mn towards the improvements to Wandsworth meeting house;
- Investment income of £0.2mn.

Expenditure

QiL is forecast to have expenditure of £3.3mn in 2027. This is comprised of:

- £2.4mn on operating and maintaining our properties, including an investment spend of £1.0mn on improving Wandsworth meeting house. A more typical level of property expenditure would be £1.8mn per year, which still reflects ongoing investment spend via the Better Homes project;
- £0.5mn staff costs. This is an increase from the £0.3mn spent in 2024, to account for additional staff to run QiL and ensure we can meet our ever-growing statutory obligations on a sustainable basis, given the reducing voluntary input from Friends;
- £0.2mn donations to other Quaker bodies, such as BYM;
- £0.2mn of other costs.

Assets

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Qil is forecast to have net assets in the region of £41mn in 2027. This would be comprised of

- Meeting Houses valued at £28mn;
- Cash, financial investments and investment properties* worth £13mn;
*(properties attached to, but not the actual MHs, which are held long term, and those surplus MH awaiting disposal)

Liabilities

Qil is forecast to have no debts or other financial liabilities.

Quota

At present, some of the costs associated with running LQPT are allocated to LM's via a quota system. For this projection, we have assumed no change in the quota beyond a 3% annual increase for inflation for the LQPT aspects of QiL.

The level of the quota (and all other financial arrangements) will be subject to the discernment of QiL but we expect there will be a small additional quota towards the other central costs of the AM (as is currently the practice in most AMs).

For those LMs who opt to pool their funds at AM level, the quota will be used for the annual QiL appeal to show the average contributions from individuals we will need to continue as an active AM, together with advice to give more or less according to your abilities. For non-pooled LMs, the quota will form the basis of a request to the LM to pay their annual contribution to QiL to cover meeting house and central AM costs.

Cost of Change

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Moving from eight separate charities (7 AMs and LQPT) to a single charity will generate some additional, one-off costs. We estimate the total cost to be £153k, broken down as follows:

- £77k for legal advice;
- £12k for holding five joint London Area Meetings;
- £53k on paid contractors, comprising £10k on a project manager, £28k on migration of financial systems, and £15k on admin support;
- £12k on software to set up new financial and other IT systems.

This has been budgeted for by LQPT. Although not a small sum, the LDG regards this as a reasonable expense in the context of QiL's turnover of around £3mn per year and assets of over £40mn.

6.5. Contributing to Quakers in London

Contributing to Quakers in London: what will this look like?

As Quaker Meetings, we don't exist to make or spend money. But both the current Area Meetings and the future Area Meeting for all Quakers in London have to, and choose to, spend money on doing the things that we want to do together – most obviously, in meeting together for worship across several dozen local meetings.

How it works now

By far the most significant thing that Quakers in London spend money on is having places to meet. At present, this is handled by London Quakers Property Trust (LQPT) and relates to the cost of managing and maintaining Meeting Houses and places for Quakers to meet across London.

Additionally, each AM spends money on other activities to support our meetings – library books, admin support, sending people on training courses or to Junior Yearly Meeting. Some of these costs are decided by the AMs; others are decided within LMs.

Much of LQPT's work is funded by room hire, rents, and investment income. Some of the rest is made up of a mandatory quota levied on the Area Meetings of about £250 per member. Area Meetings in turn fund the quota, and their other work, almost entirely from the contributions given by the members and attenders at Quaker meetings.

Different AMs find different ways to raise money. Some levy a mandatory or voluntary quota to their constituent LMs; some encourage individuals in the meetings to donate directly to the Area Meetings. In many cases individuals contribute financially to both their Local and Area Meetings.

The calculation is per member, however, we know that attenders also contribute.

How it Would Work

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Under the new system, LQPT won't be a separate body anymore, so there won't be an 'LQPT quota'. But QiL will still have the same property-related costs and will need to raise at least as much money from Quakers. In fact, in the long term, we will need to find a bit more, for things like the additional staff costs which JLAM agreed in October 2025 (Minute 2025/21), and for anything else which we as Friends in London are led to undertake, such as outreach projects.

There will be some changes to how you make your contribution, as detailed below. But the important thing is that everyone should consider for themselves how they can contribute financially to our shared community. For 2027, the proposed amount is £275 per year, based on the LQPT figure above plus 10%, to account for some of the other costs of being an Area Meeting. This works out at £5.28 each week, a reasonable contribution to maintain our meetings and meeting houses.

This isn't a change in how Quakers across London raise the funds needed to continue our work and witness, only now this information is coming to Friends directly rather than via AMs.

We recognise that this is a significant amount of money, and some members won't be able to afford it. This is why it's a recommended donation amount, rather than a quota required of all members. But because not everyone can pay, it's important that those who can, do – and ideally, a little bit extra if you can afford it, to make up for those who can't. We hope that £5.28 per week is a manageable amount for most Friends and attenders.

We currently expect most Local Meetings to choose 'finance option 1'. This will mean your Local Meeting will no longer have a bank account or separate finances. You will be asked to contribute a donation of whatever you can afford towards the collective costs of Quakers in London, and you will make this donation directly to Quakers in London (and if you are able to Gift Aid that donation, you'll need to fill out a new Gift Aid form). LMs will be able to see how much has been contributed in total by their members and attenders, for fundraising purposes.

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Some LMs will choose 'finance option 2' and have their own separate finances. Members in these meetings are still asked to contribute whatever you can afford; your LM may also ask you to contribute additional amounts towards LM-specific expenditure. The simplest way to do this will be to make the donation directly to Quakers in London, which will pass it on to your LM (and claim Gift Aid where applicable), but you could choose to give directly to the LM instead. In either case, LMs with their own separate finances will also be asked to pay £275 per member to QiL towards the collective costs of the Area Meeting.

And yes – however you choose to donate, you will need to complete a new Gift Aid form! This is because you will be donating to a different charitable entity than before. This will be made as easy as possible and you can complete a paper or online form, whichever is easier.

What will happen after 2027?

The arrangements above, and in particular the £275 per annum figure, are only initial suggestions for 2027, while we are all figuring out how things work.

What will happen after 2027? That will be for QiL to decide. The quota amount for option 2 LMs, and the suggested donation amount for all members, will be set by the Area Meeting. It will probably increase at first – partly due to inflation, but also because we expect a fall in donations after the merger, as people forget to move their standing orders or decide not to donate any more. At the moment, the merging bodies have enough cash available to weather a year or two of reduced fundraising – but in time, we will need to find a sustainable level of contributions from Friends that is manageable for people but also pays for what we want to do as Friends across London. This is a question that we as Quakers in London will have to discern on together as a worshipping community.

6.6. Decisions for LDG Finance Sub-group

The LDG's Finance Sub-group is working on proposals for how financial arrangements will work in the future. The group is making progress on plans for the migration of finance systems from the current Area and Local Meetings to Quakers in London, aided by Linda Craig as Project Manager.

While some things fall into place naturally – as a consequence of legal requirements or as a continuation of what currently happens – some things will change because of the transition. The group is working with AM and LM Treasurers and others to identify the questions which need to be answered before the merger process completes and bring proposals for consideration by the JLAM. Two of these are on legacies, and on designated and restricted funds more widely.

In this paper, it is useful to understand that charity and trust law creates three types of fund: **unrestricted funds**, which can be used for anything the charity wants, **restricted funds**, which are legally only allowed to be spent on the specific thing they were meant for when they were received; and **designated funds**, which are unrestricted but are reserved for specific purposes by the charity.

Legacies

Legally, the wording of the will determines whether a legacy is treated as unrestricted or restricted. A legacy which is simply left to Quakers in London will be an unrestricted fund. One which is left exclusively for a particular purpose, say for use by one LM, to be spent on one meeting house, or for Quaker work in Africa, would be restricted.

In some cases, where the wording is not so definite legally, QiL will seek to honour the legator's intent by creating a designated fund. For example, if funds are intended for one LM but are not legally considered to be restricted, they would normally be held as a designated fund for that specific LM. Alternatively, QiL might – perhaps on the recommendation of the LM – decide to designate the legacy for a particular project or area of work, inspired by the memory of

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the deceased. Formally the decision to designate a new fund is taken by the trustees, but this would be brought to QiL in session where appropriate. The Finance Sub-group suggests that any such designation should last for five years (or until the fund is used up) after which it will be reviewed.

In very rare cases, it might be appropriate to decline a legacy. For example, QiL is probably not the right charity to receive funds for Quaker work in Africa, and QiL trustees might work with the legator's estate to redirect the donation to another suitable charity. If there is a matter needing wider discernment, trustees might bring it to QiL in session – an example of this could be to ask whether or not to accept a legacy consisting of shares in an oil company.

Question: Is this approach to legacies the right one?

In due course, QiL will need to agree a policy for handling legacies. This will be prepared by QiL trustees and some part of it – the legal ones – will have to work as described above. For everything else, is this a suitable approach until such time as a full policy is drafted?

Question: Is the 'five-year rule for designated legacies' correct?

Managing restricted and designated funds

When any restricted or designated fund comes into being (including funds inherited from LMs and AMs as part of the merger process), it will be necessary to decide and document clearly who has the authority to spend from the fund.

In some cases, this will be obvious – for example, if funds are restricted for use by one LM, that LM will have the authority. In some cases, it will require some thinking and collaboration – for example, funds restricted for use on one Meeting House might have authority formally with the QiL Property Committee, but only to be used with the consent of the relevant LM. Similarly, a designated fund for work with children might be the responsibility of the CYP committee.

Quakers in London

Legally, a restricted fund cannot be made unrestricted or used for any other purpose than the one it was created for. In contrast, legally a designated fund can be undesignated by the trustees at any time.

Question: Is this approach to managing funds the right one?

Question: In due course, QiL will need to agree a full policy on this, which will be prepared by QiL trustees. Is this a suitable approach until such time as a full policy is drafted?

Existing designated funds

Some meetings have designated funds which they are holding for a particular purpose. This includes both Local Meetings and Area Meetings. These may be where an Area Meeting has chosen to designate a legacy or legacies, for example, for improvements to a Local Meeting's meeting house additional to those planned by LQPT, or where funds have been raised and designated/set aside for a specific project.

We propose that, as part of the merger, all designated funds will continue to exist for at least five years (i.e. until 1 January 2032), unless they are fully used up. That is to say, **we recommend that JLAM commits not to undesignate any previously designated fund for five years.**

If the fund is currently held by a Local Meeting, that LM will continue to make decisions about how to spend from it. This would apply whether the LM is 'Option 1' or 'Option 2' i.e. whether they have pooled their finances or not.

If the fund is currently held by an Area Meeting, the initial decision about who has authority to spend from the designated fund will need to take into account that that Area Meeting will cease to exist. In some cases this won't matter, but in other cases this will need to be discerned on by the Area Meeting prior to merger.

Question: Is this 'five-year rule for designated funds at the time of merger' correct?

Long-term management

Quakers in London

It is not in the interests of our Quaker community to have too many small separate funds sitting unused for too long. We want to spend our money on our work and our witness, holding reserves only so that we can continue to do so in the future. We will all be members of QiL and are working towards simplifying our financial processes and sharing our funds across London. We can work together to agree how to share our resources and manage our money well.

This means support will be available to LMs and other bodies responsible for designated or restricted funds, if they are struggling to make good use of the funds. This does not mean taking the funds away from anybody – especially for restricted funds, which cannot be unrestricted, just supporting spending them well.

After five years, we expect that there will be a review by QiL's Treasurer and Finance Committee to make sure that designated funds are being used effectively. If a fund is being actively made use of, there is no reason to change that. If it is not being used, it might be necessary to change the designation or even undesignate a fund – but this would be a conversation between trustees, the Finance Committee, and whoever was responsible for the fund, such as a Local Meeting.

Budgets

One of the pressing questions received has been about how LM budgets will be set. As with other matters, this is an area where a policy will need to be agreed by QiL in due course, and it is complicated by the fact that current approaches vary significantly across the 34 LMs in London.

In the meantime, the Finance Sub-group proposes that, in each LM, the LM and AM treasurers should work together to set a budget using their existing processes. If there are not currently any processes for setting budgets, we suggest using the 2025 figures as a baseline, leaving some room for inflation.

These will be reviewed and approved by JLAM as part of setting the overall budget for QiL in 2027, probably in October or December.

Quakers in London

We would appreciate if a copy of the 2026 and draft 2027 budgets could be provided to the Sub-group to enable better planning and to speed the work of the QiL Treasurer and Finance Committee once appointed. In particular, if a proposed budget for 2027 is significantly higher than 2026's budget, it would be useful to have an explanatory note attached.

The Finance Group have received a suggestion that a sum of money be added to future Quakers in London budgets to specifically cover activities for the Area Meeting. London Quakers will no longer be in place to organise gatherings and meetings for Friends and Attenders; activities such as talks, cross-QiL education (e.g. a Woodbrooke course), outreach events, enquirers' meetings, or AM days or weekends away. A budget of £20,000 to £50,000 would allow for such activities to take place, and to be organised well in advance; especially in the case of weekends away, where venue deposits might be required

Question: is this an acceptable addition to future budgets?