



Annual Report 2024

Introduction

This is the first annual report of the Trustees of Cymar, covering our initial year of preparation for the transition from 5 charities – the individual Area Meetings and Crynwyr Cymru – Quakers in Wales. At the time of writing, this process is still not complete but is making progress.

We thank the Symud Ymlaen Moving Forward group for all the preparation work they had carried out to aid this process over the last several years, and Lesley Richards who served as their Clerk and has continued to be a great source of strength. In addition, we thank Siobhan Haire, Assistant Recording Clerk for BYM and Paul Whitehouse, BYM Treasurer for all their help over the course of this year, they have held our hands when we have needed guidance, and lastly, but by no means least, we thank all those in our meetings and CCQW who have supported us and been willing to work so hard within sub-committees or in unofficial capacities. You are valued and appreciated.

When we met together in January in Shrewsbury at our first General Meeting of the new Charity, we had hoped that by now we would have completed the merger of some, but not all of the constituent bodies, but unfortunately that did prove to be over-optimistic. Various barriers and complications have slowed progress, but we believe that these are all addressed so that the transfers of assets can begin, and can be completed speedily. We remain hopeful that all the transfers of assets and mergers of the 5 existing Charities can be completed by the end of 2024, enabling the trustee bodies of the existing Charities to be formally laid down before the start of the new financial year. We thank the trustees of our existing Charities for their patience, tolerance and help over this difficult year.

We always expected this to be a journey of discovery, of building on the work that has already gone before us. What we are embarking on is new within the Quaker community in the UK, the merging of several Area Meetings and a National body into

a single larger Charity, in the form of a Charitable Incorporated Organisation, to make it simpler to fulfil the governance requirements that are required by the Charity Commission, and to simplify the financial and accounting arrangements. We know that other regions and nations of the UK are also exploring going down the same route, and are looking to us to open the pathway for them, so the fact that we have encountered obstacles and are working out ways over, under or round them, we hope will make the life of others easier. We hope the lessons we have learnt, our missteps, and experiments, will serve others well.

One of the most significant challenges has been to find Friends willing to serve as trustees to the new Charity. The initial problems was that we were originally advised that the first Trustees of the new Charity could not be Trustees in any of the presently existing Charities. This was a legal protection strongly encouraged by the Charity Commission and our solicitors to prevent any potential conflicts of interest. We felt that this was unlikely to be an issue in reality, but were obliged to go along with it. As a result, all those appointed as initial Trustees were new to the process and lacked the experience of the discernment by others that has been taking place over many years. With hindsight, this has probably caused some of our delays and difficulties, one of our major learning points to hand on to others will be to look more closely at an overlapping period between the preparation working group and the new trustee body and how to manage it better. The rest of this report looks at the progress that has been made.

Financial Update Report

1. Cymar Financial Accounts

Cymar was not registered or operating in 2023, so no financial accounts are being brought to this 2024 AGM. The accounts from 2024 will be brought to the 2025 AGM.

2. Cymar Budgets for 2024 and 2025

The proposed budget for Cymar for 2025 is below. I have also included the budget for 2024 which was shared earlier this year, for comparison.

The 2025 budget comprises two anticipated income streams:

- i. contributions from local meetings¹
- ii. a grant from BYM to cover the additional costs incurred by the merger process.

Items	Projected budget 2024	Projected budget 2025
Ongoing costs		
Administrative support / bookkeeping	£12,000	£12,360
Audit & Accountancy Fees	£9,000	£9,270
IT and administrative costs, incl. communications and online packages	£3,500	£3,605
Contingency fund for unanticipated legal or accountancy support	£5,000	£5,150
Trustees and other Friends' expenses, AGM	£2,000	£2,060
Insurance	-	£16,000 ²
One-off set-up costs for Cymar		£48,445
Engaging bookkeepers for the set-up phase of Cymar		£5,000
Engaging Auditors for the set-up phase of Cymar		£7,000
Valuations of properties		£4,000
Contingency Fund for set-up costs		£2,000
Total	£31,000	£66,445

¹ Please note, in some Area Meetings, the contribution for Cymar from local meetings will be collected first by the AM and then passed onto Cymar, in others the donation will be agreed by the local meeting and transferred directly. The contribution for 2024 was £31 per Friend.

² This formed part of the AM contribution from LMS for 2024.

At the time of writing, the BYM grant has not yet been approved. **We ask members at this AGM to consider and approve the 2025 budget for Cymar.**

3. Bookkeepers and Auditors

Cymar Trustees have engaged a firm of bookkeepers, Mindful Business Services (MBS), to help with the set up and the management of accounts and financial transactions. MBS have been meeting treasurers, supporting treasurers with advice and working with us to set up a new Xero account for Cymar. They have also agreed to take on some more administrative tasks for the time being.

Cymar Trustees have interviewed five firms with a view to engaging auditors. We would like to propose the following firm as Cymar Auditors for 2024.

Godfrey Wilson Limited, 5TH Floor, Mariner House, 62 Prince Street, Bristol, BS1 4QD www.godfreywilson.co.uk

We ask the members of Cymar to consider and approve this choice.

4. Transfers

There have been delays to the original timetable for transferring the assets and liabilities of the constituent bodies of Cymar over to Cymar. Cymar Trustees are working with Bates Wells solicitors to resolve issues relating to overlapping trustees, permanent endowments (funds and properties) and legacies that may be left in the future to any of the constituent bodies.

Once the Transfer Agreement has been agreed by the Trustees of the constituent bodies and a Deed of Novation signed by trustees of the constituent body and Cymar, a transfer date will be set and all assets and liabilities will be transferred over to Cymar Trustees.

The Finance Committee is advising and supporting local meeting treasurers with the transferring of financial assets. The Property Committee is supporting local meetings with the transfer of property.

5. Bank Accounts

Cymar has set up three new bank accounts with the Co-op Bank:

- One current account for Cymar central, CCQW, NWAM, MWAM and SMAQM for all their general transactions, except the receipt of donations.
One current account for SWAM and all its LMs.
- One Cymar Confidential account for receiving all individual donations for local meetings and BYM and any other bank transfers or individual payments, to ensure confidentiality of the donors and their information.

All bank transactions will be tracked via the Xero online accounts management system.

6. Donations

All donations for local meetings or BYM will be paid into one account and then coded to ensure they are directed to the right place; local meeting donations to the individual LM fund and BYM donations to BYM. Gift Aid will be claimed each month for all meetings and paid into the separate funds along with the donations.

A form has been prepared to record Friends' donations and Gift Aid declarations and as soon as this is completed and sent in, Friends can cancel their old standing order and set up a new one to the Cymar account to pay in donations. Donations can also be made via Faster Payments (was BACS) or via their local meeting with cash or a cheque.

7. Finance Committee

A new Cymar Finance Committee has been established, its terms of reference approved by trustees and one meeting has been held.

The representatives on this committee are currently:

- CCQW – Martin Hughes and Alan Butterworth
- MWAM – Linda Batten
- NWAM – Anne Harris
- SMAQM – Morag Sinton, Peter Rivers and Barry Jenkinson
- SWAM – Kay Marshall and Peter Davies
- Cymar – Tricia Bridgewater and Erica Thomas.

This Committee is working to support local meeting treasurers and local Friends through the financial aspects of the merger with Cymar.

8. Insurance

Cymar Trustees have been liaising with Edwards Insurance Brokers to arrange for all constituent bodies of Cymar to be covered by the same insurance policy from their transfer date. A small annual saving will be made as a result. Cymar trustees will also be covered by this policy.

Arrangements are in place for current trustees of the 'old' charities to continue to be covered by their current insurance policy for a period of 6 years from their transfer date.

9. Finance Policies and Procedures

Cymar Trustees are working with the Finance Committee to develop a finance policy and financial procedures for Cymar. These will clarify how money will be managed under Cymar and how the new centralised arrangements will work. These will be shared with all treasurers once finalised.

For all financial matters, Local Meetings and Area Meetings will be responsible for their own funds, although professional support is available if needed to manage

these. Where sensible to do so, Cymar will ensure that opportunities are taken up from pooling funding, for example with a Cymar Property Fund for large projects or for the investing of funds that are not needed immediately.

10. Reserves Policy

The Finance Committee will be developing a reserves policy for Cymar and its meetings over the next few months, as required by the Charity Commission.

Trustees ask that this intention is minuted at the AGM.

11. Legacies

Friends may have left legacies in their wills for the current charities which are about to be laid down. Trustees are currently seeking guidance on this matter to ensure the funds can be used for the intended purpose, when the current charities merge with Cymar. The Charity Commission has a database of mergers, which our mergers will be registered with. This should enable all existing legacies to the old bodies to be automatically forwarded to Cymar. A further communication will come out in due course, to advise on this.

Some Friends may have left legacies to Friends Trust Ltd with instructions for the fund to be used for a specific purpose (ie. one current AM's activities, a particular meeting, a specific activity or concern, a building etc.) within a current charity. If this is the case, (and this is the option that BYM advises) the funds will be redirected to Cymar for the intended purpose.

Property Update Report

We have formed a Property committee, made up of trustees from every Area Meeting, plus, where possible, a further representative from Local Meetings in each Area Meeting. Trustees have agreed Terms of Reference for this sub-committee. The Convenor of the Property Committee is also a member of the Finance Committee, with the reciprocal arrangement that the Treasurer is a member of the Property Committee. This ensures good communication between both Cymar committees as there is considerable overlap in our work.

The Symud Ymlaen Moving Forward group had produced a Memorandum of Understanding about properties, setting out the main responsibilities of Local and Area Meetings, CCQW and Cymar. We have reviewed this and are currently consulting with Local Meetings with property to see if the changes we are suggesting are appropriate. As this document was one of those that were part of the package of documents that the Area Meetings were provided with when they made the final decision to join the single charity, we will then ask all the Area Meetings to accept this revised Memorandum of Understanding.

We have produced a second, more detailed Memorandum of Understanding that may be agreed between each Local Meeting with property and Cymar. This is deliberately written so that it can be flexible, sections can be added or taken out according to a particular Local Meeting's situation. We are consulting with Local Meetings so that we can make it as clear as possible to everyone who is responsible for what in some detail. Feedback is very welcome and the Convenor of the Property Committee and the relevant trustee from each Area Meeting, will meet with each Local Meeting to discuss their particular situation in due course. In practice, this will have to be by online video meetings.

There has been quite a lot of discussion about the need for valuations of all our property for audit purposes. When we are confident that we know precisely what is required, we will ask each Area Meeting to arrange appropriate valuations. However, as there will be a cost involved in this, we are seeking to ensure that it is as small as possible as it is difficult to see it as a good use of our limited charity funds.

Policies Update

1. Preparation work

The Symud Ymlaen Moving Forward Group had drafted a series of policies and procedures for Cymar. As the very small trustee body has had to largely concentrate on working towards the mergers of the charities, it has not had the opportunity to thoroughly review all of these. However, it is important that we have policies and procedures in place as many are legally required of us.

Trustees therefore offer the following policies to the Annual General Meeting, with the understanding that once the mergers of the charities have been completed, and hopefully, further trustees added to our number, they will all be thoroughly reviewed and revised as necessary over the next year. **We ask the Annual General Meeting to receive these policies and procedures so that they can be shared with our constituent bodies and put into practice as appropriate.**

Almost all these policies and procedures are either based on BYM template policies and procedures, or on those currently in place in our Area Meetings in Wales and the Marches, or very occasionally were adapted to include elements from other Area Meetings in BYM or relevant guidance from regulatory bodies.

Data Protection and Privacy policies and procedures:

[2024 Cymar Data Protection Policy and Procedures](#)
[2024 Cymar Privacy Policy](#)

Jeremy Brignall-Thorp has taken responsibility for this and will be in contact with those responsible for data protection in our constituent bodies in due course to explore the implementation of this, any review necessary and to ensure that the Membership List that Cymar is required to maintain is created.

Employment Policies and Procedures:

[2024 Cymar Employment policies and procedures](#)

These have been reviewed and revised this year by Iona Lyons to ensure they are in keeping with our current employees' conditions of service, especially making sure that they align with those of the CCQW Coordinator.

Environment and Sustainability

[2024 Cymar Environment and Sustainability Policy](#)

This demonstrates our Canterbury commitment and links with the recently produced Sustainability Advices and Queries for Quakers in Wales.

Equality and Inclusion:

[2024 Cymar Equality and Inclusion Policy](#)

[2024 Cymar Putting our Testimony to Equality and Inclusion into Practice](#)

This covers the Equality Act 2010 and disability discrimination legislation and puts it into the context of Quaker testimony to Equality. We thank the work of South Wales Area Meeting Eldership and Pastoral Care who helped with the drafting of this for South Wales AM.

Health, Safety and Risk Management:

[2024 Cymar Health, Safety and Risk Management Policy](#)

Sitting alongside the policy and procedures are a risk register for Cymar which is under regular review by Trustees and sample risk assessment forms for a variety of situations in our meetings. **We ask that all constituent bodies share their most recent risk assessments with Cymar trustees, this includes all local meetings, where available.** The trustee lead (when identified) for this area of work will provide further information in due course.

Right Keeping of Records/Archiving:

[2024 Cymar Right Keeping of Records Policy and Procedures](#)

[2024 Cymar Records Retention Schedule](#)

A policy and procedures, along with a schedule of records retention has been produced. When a trustee lead is identified, they will be in touch with those in our constituent bodies to discern any other developments necessary. This work has been previously discussed with Friends House Library staff and, where possible, Custodians of Records or Trustee leads in constituent bodies.

Safeguarding:

[2024 Cymar Safeguarding Policy](#)

Cymar is adopting the BYM proposed Safeguarding Policy, Procedures and Toolkit, with adaptations to Welsh Government Legislation and procedures where appropriate. At this time, we ask the Annual General Meeting to receive the Policy only, further work is required on both Procedures and Toolkit in order to make them more accessible to all via our website which is in development. For the time being, Friends should refer to the template documents available on the Quakers in Britain website: [BYM safeguarding procedures and toolkit reviewed-2023-04](#)

A system of safer appointments will be necessary for some roles. Further information on this will be made available in due course. Discussions will be required with Nominations Committees.

We ask that all Area Meetings seek one or two Deputy Safeguarding Coordinators, and that all Local Meetings identify someone to act as the Safeguarding contact for that meeting. Further information on these roles can be made available by the

Cymar Safeguarding Coordinator. Our present Safeguarding Coordinator is standing down at this AGM, in the short term, we will seek a replacement from among our number, but we hope that if additional trustees are able to be added to our number during the course of the year, someone with relevant experience and knowledge may be forthcoming.

In addition, trustees are exploring how to most efficiently carry out in between meetings processes and working with the Gyda 'n Gilydd group to develop a Welsh Language policy.

Conclusion

This has been a year fraught with rocks along the road, at times there have been missteps, at times, sudden insights. There is much more to be done before we can feel fully established and settled. Please uphold trustees as they work through these issues and try to find a kinder ground where we may begin to serve the constituent bodies successfully, freeing Crynwyr Cymru and our 4 Area Meetings to focus on the Spiritual Life of our communities. The role of trustees is to support and enable them to do so by taking responsibility for the stewardship of our property assets, financial resources and providing the foundation stones that are policies and procedures – not impositions, but enabling devices, always available for further revision and updating to meet the needs of the community.

Trusteeship is at times difficult, at times challenging, at times it can be joyful and fulfilling. Being a Quaker trustee is “doing what love requires of us” for a few years. We have no choice, if we are to exist, we have to be a Charity, the law requires it. We might as well do so in a Quakerly Spirit, using Quaker business method and being led through worshipful expectant waiting.

“Stewardship involves prayer, and it involves thought, and it involves applying what emerges from the two. As individuals our particular talents may lead us to greater emphasis on one of those elements, but they can never be wholly divided within any of us, and as a community we need to be faithful to all three: prayer, thought and application.”

Quaker Faith and Practice, part of 15.01
Christine A M Davis, 2008