



# **Northern Fells Group**

Action through Community

**Northern Fells Rural Community Development Group**  
**Annual Report and Accounts for the year ended 31 March 2021**

**COMPANY REGISTRATION NUMBER: 04504085**

**CHARITY REGISTRATION NUMBER: 1093814**



# Northern Fells Group

## Action through Community

### Who

- We are a community charity based in North Cumbria serving 3,700 residents in an area of 200 square miles.

### Aims

- Combatting rural social isolation and exclusion.
- Alleviating deprivation.
- Improving access to services.
- Enabling people to live independently at home.

### Team

- We have 12 members of staff and 280 volunteers.

### Finance

- Income of £125,578 and Expenditure of 131,954.
- Net assets of £71,216.

### Community Benefit

- Delivered over 6,000 Community Assists.
- Undertaken 352 minibus journeys.
- Helped secure £113,447 of Benefit Income.
- Produced 3 x weekly community information newsletters since the start of the first lockdown.

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*Since the intervention of our Lend a Hand team a lady who lives alone now has a meal delivered four times a week, a volunteer visits once a week for coffee and a chat, and she now uses the Northern Fells Group minibus. The family receive regular updates from our Lend a Hand co-ordinator. "I can't believe what you have done for my mother".*

*"The end is almost definitely in sight and we could not have done this without you and the Northern Fells Group of volunteers, they have been amazing"*

Catherine Penrice, NHS Operations Manager

The Trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the Northern Fells Rural Community Development Group ('the Group' or 'NFG') for the year ended 31 March 2021.

## **Objectives and Activities**

### ***Summary of the Objects as set out in the governing document***

The Northern Fells Rural Community Development Group promotes and undertakes (either alone or on behalf of or in association with other bodies, organisations and individuals) charitable activities of any kind for the benefit and welfare of the inhabitants, communities and organisations in the parishes of Boltons, Caldbeck, Castle Sowerby, Ireby with Uldale, Mungrisdale, Sebergham & Welton and Westward & Rosley in the county of Cumbria and elsewhere.

### ***Summary of the main activities in relation to these Objects***

The Group runs the following services:

- Lend a Hand – providing neighbourly support to people who are ill or less able, and their carers.
- Benefits Awareness and Help – supporting the elderly, people with disabilities or on low income in claiming benefits to which they are entitled.
- Village Agents – linking people to the Group's services and outside organisations with four agents working throughout the seven parishes.
- Minibus service – providing a flexible, accessible door to door service for people of any age without their own transport, and group hire.
- Men in Sheds - operating a fully stocked workshop in Caldbeck.
- Youth Initiative – running a range of activities including drama, dance, arts and sports for younger people and networking with local, county and national youth schemes.
- Core administration, research and development, and fundraising.
- Additional services provided include parish based lunch clubs, drop-in sessions and Tai-Chi for elderly people.

### ***Public Benefit***

The Group carries out a wide range of activities in pursuance of its charitable aims. The Trustees consider that the Group's activities, summarised above, provide many benefits for the inhabitants, communities and organisations within the seven parishes of rural Cumbria. The Group Co-ordinator reviews the performance and objectives set for all the Group's services and reports to the Trustees thereby ensuring the needs of the residents in our community are being met.

### ***Achievement and Performance***

The Group continues to achieve its aims: helping, supporting, guiding, serving and enabling the inhabitants of our parishes.

The Group has continued to promote membership but has been unable to maintain its trading activities due to Covid-19 restrictions. The annual newsletter was unable to be circulated this year but we sent a Christmas card out to all households with our membership renewal form. We have made two claims to

the Department for Transport for a fuel duty rebate, due to our geographical remoteness, to help with fuel costs. I have continued to liaise with all our co-ordinators and staff via weekly Zoom meetings maintaining good communication within the Group.

We were awarded the High Sheriff's Award in recognition of great and valuable service to the community. We were also runner up in the Community Social Enterprise (Community) Awards. Both of these awards recognise the value of our volunteers in the community.

The Mosedale Meeting House Coffee Shop was unable to open due to Covid-19 restrictions. We are extremely grateful for everyone's support and express our thanks to all our generous funders, including all the kind supporters of the Group for their donations.

Due to the Covid-19 outbreak all our activities were cancelled and we have concentrated on our services and working to support residents self-isolating through our Lend a Hand scheme.

Funding for this service and the Fundraising Co-ordinator came from the Prince's Countryside Fund, Joyce Wilkinson Trust, Big Lottery Fund, Beeby Family Fund, Abbeyfield Carlisle Society Fund and Group Donations.

It would not be possible to offer our services without the work of our wonderful volunteers; the Trustees and co-ordinators express their sincere thanks for all their dedication and continuous support in a very challenging year.

*Diane Barraclough - Group Co-ordinator*

## **Fundraising**

This year has perhaps been the most challenging in the 22 years of the Group's lifespan. Covid-19, the lockdowns and the shielding of some of our most vulnerable users meant that all our staff had to find new and innovative ways of working to provide the increased levels of support required by the community. To help facilitate this we applied successfully for additional grants to support staff to work in new and different ways. We received funding from the Emergency Covid-19 Fund administered by Cumbria Community Foundation, The Prince's Countryside Emergency Fund and the Big Lottery Covid 19 Funds.

Our fundraising strategy for the Group continues to be to try and consolidate funding for all our activities into longer term grant aid settlements, for 3 to 5 years as opposed to annual submissions, thereby giving us greater stability and sustainability. This has proven to be difficult as the pandemic has had an adverse impact on some grant aid bodies and trusts which have diverted funds into the Covid-19 response or have been affected by the fallout from the subsequent economic crisis. Luckily most of our funding was secured before this and for the areas of work that weren't part of a longer term settlement we were successful in securing short term finding for the shortfall.

At a time when many charitable organisations and groups are struggling to exist, this is a huge affirmation of the value placed upon the activities of the NFG and of the commitment and hard work undertaken by our part time staff and volunteers!

Our key grant aid funders during the 2020/21 financial year continued to be The National Lottery – Community Fund, The Cumbria Fund and the Joyce Wilkinson Trust. These have provided a much valued financial cushion and a secured baseline for our funding and viability. The Group also managed to draw down funding from the Beeby Family Trust, the Quarry Hill Grassroots Fund, the Kipling Fund for Older People, Abbeyfield Carlisle Society Community First Fund and The Coop Community Fund. Many thanks must go to all our funders and to Cumbria Community Foundation for their ongoing support. Securing grant aid is essential for the Group to enable us to continue to deliver our services, run the minibus, organise events and activities for the community and support our volunteers. To generate the amount of grant aid funding we require a cocktail of funders!

Welcomed contributions from our many local supporters such as the Caldbeck Surgery Charitable Fund, the parish councils, individual donations and legacies supplemented our grant aid income as well as gratefully received donations from users and members of the NFG.

All funders require extensive monitoring and evaluation of the impact of their grant. Bi-annual, annual and end of project reports are produced for each different element of grant aid we receive.

We are constantly researching and opening dialogues with potential new funders, including those who support community enterprises, alongside consolidating and strengthening our relationships with current funders and partners by attending local forums and conferences.

All our fundraising is a team effort, and I would like to thank all our donors, grant aid funders, members, staff, supporters, trustees and volunteers for their time, commitment and efforts.

*Libby Graham - Fundraising Co-ordinator*

## Northern Fells Dementia Action Alliance

**DAA**

Northern Fells  
Dementia Action Alliance

In 2019 the Group was an integral partner in setting up the Northern Fells Dementia Action Alliance and from 2020 the group successfully applied for grant aid funding to appoint a dementia support role within the Village Agents team.

An action plan for the year's work was signed off by the NF Dementia Action Alliance in late February highlighting a number of objectives, tasks and activities to develop our area into a Dementia Friendly Community. However, this work was severely constrained by the onset of the pandemic and most of the action plan was put on hold due to lockdowns and shielding. A revised action plan was produced and key activities for the year include:

- Partnership work with The Alzheimer's Society and other relevant organisations to enhance services for people with dementia and their carers.
- Production of Dementia Information bulletins for distribution to all NFG database users and contacts.
- Production of a comprehensive database of services available for people with dementia and their carers.
- Production of a comprehensive 'Activities calendar' for distribution when "things are back to normal".

- Training for and completion of Dementia Friends Zoom training sessions.
- Engagement in county wide work to promote Dementia Friends through Allerdale and Carlisle DAAs.
- Completion of a feasibility study for a 'Respite for Carers' scheme.
- Research and distribution a check sheet for village hall committees on how to make their buildings dementia friendly.
- Facilitation of training and information sessions for carers, other local groups and churches via Dignity in Dementia.

Funding for this service came from Allerdale Dementia Action Alliance, Eden District Council, Cumbria Community Foundation and the Big Lottery.

*Diane Barraclough - Group Co-ordinator*

## Benefits Awareness and Support Service

### Referrals

During the year to 31 March 2021 I have covered the Benefits Awareness and Support Service on 10 hours per week, working from home for the majority of the time due to the ongoing Coronavirus restrictions. Support has been more difficult over the phone than in person, so forms have taken longer and involved posting partially completed forms to clients to check, sign and forward.

Referrals have come from NFG staff, GP surgery staff, response to adverts on noticeboards around the Parishes and recommendations from existing clients. We had 66 new clients (2020: 60) referred for support within the year, needing help with the following 82 issues (2020: 80):

Support	Cases	Support	Cases
Blue Badge	17 (15)	Hospital Discharge Planning	0/(1)
Attendance Allowance	10/(15)	Renewable Heat Incentive/Green Homes Grant	1/(1)
Covid-related Support	9 /(0)	Social Housing Allocation/House move	2/(1)
Council Tax	1(7)	Job Seeker's Allowance	1/(1)
Employment Support Allowance	0/(5)	Pension Credit	3/(1)
Utilities, Switching, Internet Access,	7/(3)	Statutory Sick Pay	0/(1)
Bereavement Support	2/(2)	Road Tax Discount	0/(1)
Disabled Facility Grant	1/(2)	Universal Credit	3/(1)
Carer's Allowance	3/(2)	Careline Alarm	4/(1)
Benefits Check	2/(2)	Personal Independence Payment	3/(1)
Disabled Living Allowance	0/(1)	Support for carers	3/(0)
Housing Benefit	3/(0)	NHS Funded Care	1/(0)
Winter Fuel Payment	1/(0)	Lasting Power of Attorney (signposting only)	3/(0)
Winter Warmth Fund	2/(0)		

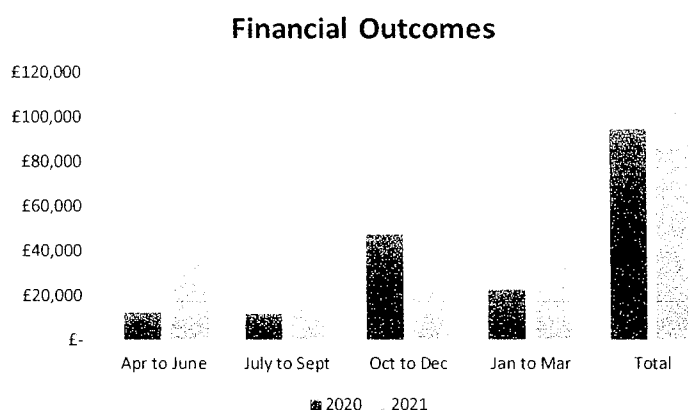
*Figures in brackets: 2019/20*

### **Outcomes:**

The following financial results have been confirmed this year, in addition to the intangible results obtained from provision of advice, support and signposting to other services. In addition to the financial benefits, we have supported our clients to obtain blue badge parking permits, disabled facilities grants for home equipment such as new boiler/stairlift, assistance with getting Careline alarms installed and others.

There was one Payment of over £19,000 in April which was back payment I obtained for a client whose benefit had wrongly been stopped over two years before.

Results shown are annual amounts plus any backdated payment awarded at the time.



*Dianne Bowes - Benefits Awareness and Support Service*

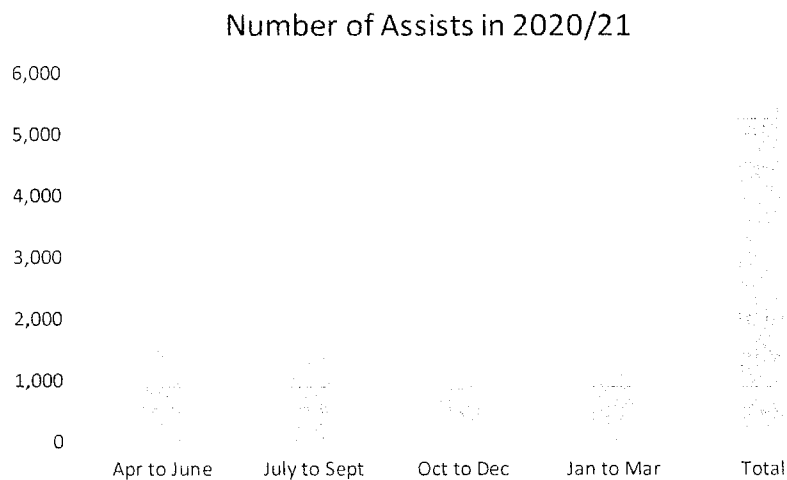
### **Lend a Hand Service**

This year has been both rewarding and challenging in equal measure.

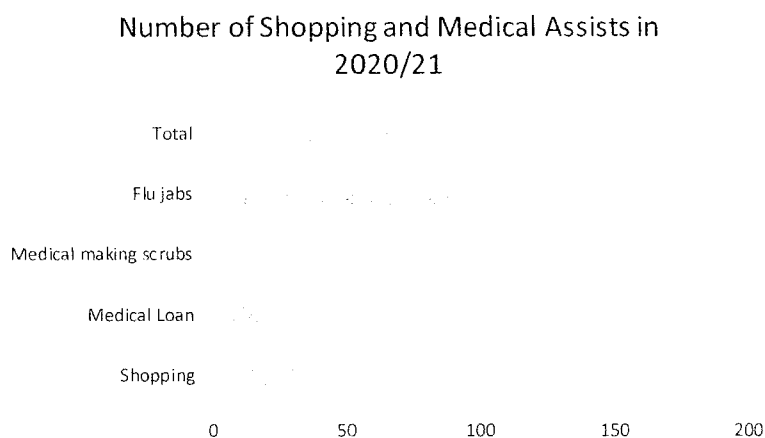
In March 2020 I was happily reporting that we had completed 607 assists, for the year gone, thinking that that was a good number, which reflected well on the Lend a Hand service ('LAH') and our volunteers.

At the time of writing, we continue to use the Village Agents as local volunteer co-ordinators, and they have organised the following number of assists:





On top of these assists, we also carried out our normal shopping assists, which were ongoing pre-pandemic, and our medical and medical loan services. In the autumn we were asked by Caldbeck surgery if we could help marshal patients, who were receiving the Flu jabs at Caldbeck Parish Hall. This led to an upsurge in the use of many volunteers who, due to all the time in lockdowns last year, had been unable to perform a lot of the usual LAH assists.



The marshalling at the Flu jabs went so well that we were asked to help in organising the marshalling for the Covid-19 Jabs at Wigton hospital. This did not exclusively cover the Northern Fells area, but a much wider geographic, serving surgeries in Wigton, Keswick, Kirkbride, Silloth, Dalston and Caldbeck. We started in mid-December and we are still performing an essential role at the hospital as vaccinations will probably continue there until August or September. Between December and March we have co-ordinated the equivalent of 1,070 assists at the Wigton site alone.

So, looking at the Total number of assists we have completed at least 6,824 over the last year. I say at least, because we were so busy at times it was impossible for everyone to record the assists as they

happened. As a result of helping clients, some volunteers have, in some cases, kept on assisting them without any record being kept, so this total is a conservative figure.

Because of the sheer numbers we were unable to use the database directly and so records were kept in the main on spreadsheets, recording the minimum of data. These records were then further processed by me, so that they could be loaded retrospectively on to the database. We are about to load the third tranche of data in this way.

#### ***Lend a Hand Co-ordinator***

When the pandemic and subsequent first lockdown struck the LAH service changed from being one of several services offered by NFG to being the prime contact service for clients.

As mentioned earlier the NFG organisation was amended, so as to be in a good position to meet the increased requests for help. As the pandemic did not have any boundaries we set ourselves up to help all people needing assistance, beyond our normal operating limits. We benefitted from having a rapid surge of new volunteers to help meet this new demand and we used over 60% of the volunteers in the first lockdown.

Processing and recording this activity, was my main task in the first few months of the lockdown. To enable this to be subsequently recorded, this meant holding spreadsheet data on clients, volunteers, assists given and queries answered. This data was then processed so as to enable it to be uploaded to the database. The spreadsheets were also used to provide real time statistics throughout the year.

In the middle of all this we also had to find a home for, and re-locate, the substantial quantity of medical loan equipment which we now hold. We were fortunate to find a local, convenient and dry storage facility.

#### ***Volunteers***

The response to the Covid-19 crisis appeal for volunteers was, and continues to be, magnificent. We set out with 33 volunteers in March 2020 and currently have 265. These volunteers fall into three groups, which are not mutually exclusive. The groups are the original LAH volunteers, the volunteers who came on stream during the first lockdown, and the volunteers helping at Wigton with the Covid-19 jabs. A lot of the volunteers at Wigton vaccination clinics are from a wider area themselves; living in Carlisle, Keswick, Aspatria and Dalston to name a few locations. I hope that we will be able to host a volunteers' meet up sometime later this year, so that we can thank them all properly and also look at how we can involve this wonderful team in the future.

#### ***Clients***

The client base continues to grow both within and outside the NFG boundaries. As a result of the Covid-19 jabs we now have a better relationship with Wigton Surgery and we have strengthened our ties with



Caldbeck Surgery. In the early stages of the pandemic we were asked if we would participate in the 'pathway zero', which was essentially an early discharge of patients, who could go home with community support, to make way for the expected surge of Covid patients. Although we prepared for this particular role, we did not actually receive any referrals. However, we have recently been contacted by Cumbria CVS to help a client who is requiring some support, now that they have got home after a hospital stay.

### **Summary**

We have come a long way during the year. The pandemic still continues, but the vaccination program is making a difference and hopefully we will be able to operate more normally in the future. Patients and staff alike at Wigton hospital have very much appreciated the cheerful assistance of our volunteers, provided in all weathers. I think the actions and selflessness of the volunteers and NFG staff have served to raise the profile of the Group both locally and within Cumbria, which gives us a good basis on which to move forward.

Funding for this and the Benefits service came from The Joyce Wilkinson Trust, The Cumbria Fund, Prince's Countryside Fund, Big Lottery Reaching Communities, Caldbeck Surgery Charitable Fund, Cumbria Community Foundation and group donations.

*Simon Braithwaite - Lend a Hand Co-ordinator*

## **Men In Sheds**

The past year has been challenging as the shed was closed until 6<sup>th</sup> July. We then opened for 3 shorter sessions, instead of 2, with a risk assessment in place and all equipment checked to make sure it was in good working order. Only 6 members were allowed to attend and a one-way system was in place. Contact details were recorded and no visitors were allowed in the shed. A gazebo was purchased for outdoor work.

A bike project has been a particular success. Through social media and following a slot on BBC radio Cumbria we have had donations of many fine bikes, some hardly used, and have collected over £800 so far from local people desperate to get their hands-on good quality, recycled push bikes. These bikes range from racing bikes to mountain bikes and children's bikes. All the bikes are repaired, cleaned and new parts used if they are needed. They have a test ride to ensure brakes and gears are all working properly before being displayed outside the shed ready for sale.

Prior to Christmas we repaired and donated six children's bikes to CFM Cash for kids.

When we were back in lockdown in December members were still repairing bikes in their own workshops.

The workshop is checked regularly for any safety issues when we are unable to attend.

We continue to enjoy the support from the local community, and not so local people.

Funding for this project is from Big Lottery Reaching Communities, Joyce Wilkinson Charitable Fund and the Co-op.

*Ken Graham – Men in Sheds Co-ordinator*

## **Minibus Service**

The Minibus continued its much appreciated, flexible, accessible, door to door service for people of any age without their own transport. It has been able to continue the service throughout the Covid pandemic restrictions, maintained by those drivers who were not required to shield. Covid compliant procedures were put in place: social distancing, a Perspex shield between driver and passenger areas, mask wearing, regular sanitising and only one passenger/household carried on any one journey.

We have twenty one regular voluntary drivers who normally provide a six day a week service. Six drivers retired during the year but two new drivers joined the voluntary team. Seven drivers are shielding, either for their own health or that of close family members. Fourteen drivers continue to offer transport for essential journeys.

The minibus is established as a flexible service for people without their own transport and for those who need the disabled access. It also helps people during temporary periods of illness or disability and can take carers out to give them a break. The minibus takes people to both medically related appointments and social visits to friends, village activities, shopping etc. It takes older people to lunch groups and coffee mornings throughout the seven parishes. The service also takes passengers out of the area to appointments or to public service connections for longer journeys. In March 2020 the service was reconfigured for essential journeys only for the duration of the coronavirus restrictions and those restrictions are still in place.

During the year the minibus did 352 passenger journeys. The minibus use fluctuates depending on need and its use has clearly been reduced during the Covid pandemic. Nevertheless it is in use on most days of the week. If someone needs transport and the minibus is already booked and going in the wrong direction, we refer the passenger to the Cumbria County Council Voluntary Car Scheme and are grateful for their back up.

The passengers often express their gratitude to the voluntary drivers for their helpfulness and patience and we join them in that appreciation.

Funding for this service came from Caldbeck Surgery Charitable Fund and Parish Council Donations.

*Antoinette Ward and Carol Hickson – Minibus Co-ordinators*

## VILLAGE AGENT INITIATIVE

Four Village Agents cover the seven Parishes of the NFG.



It has been a difficult year for the agents as all activities were cancelled due to the Covid-19 pandemic. Agents have been assisting with the Lend a Hand service, matching volunteers, to support residents who were self-isolating. This included shopping, delivering prescriptions and dog walking.

Bulletins are being sent out three times a week with all the latest Government information, restrictions and advice.

Agents have also:

- Helped with individual issues such as bus passes, utility bills, benefit referrals, cleaners, bereavement support, hearing advice, home safety referrals, meals on wheels referrals, emotional support and referrals to existing NFG services.
- A total of 975 individual non Covid-19 queries/ contacts have been made.
- Queries/Assists: Covid-19. All queries and assists relating to Covid-19 are being recorded by the Lend a Hand co-ordinator.
- Continued to support and organise Oil Syndicates in Caldbeck, Hesketh Newmarket, Rosley, Westward, Castle Sowerby, Mungrisdale, Boltons and Welton & Sebergham with over 328 residents taking advantage of the service at a reduced oil price. Estimated savings for the year amounted to £9,809.
- Energy Switching: Is ongoing, an annual saving of £506 was made for one resident.
- Septic tank emptying: Saved residents approximately £790.
- Walking for Health: All walks were cancelled until 1<sup>st</sup> July when we were allowed to have clusters groups, of no more than 6 people, maintaining social distancing. Risk assessments were in place and all contact details were recorded. As there is only one leader per group extra first aid equipment was purchased. These had to be cancelled when we went back into lockdown in December.
- NHS hearing aid checks: Jean Mason has been able to hold two clinics when allowed under Government guidelines. Funded by Caldbeck Surgery Charitable Fund.

Covid-19: We are trying to keep in touch with as many people as possible, who would usually attend our activities, with weekly phone calls for those not on the internet. I have received emails from grateful family members, who live away, who appreciate how much support we are giving residents. They are less worried about their family knowing they have a good support network.

A weekly bargain board was set up for residents to exchange unwanted items for a small donation to the Group.

Singing for Fun, coffee mornings, exercise classes, Art for All, Woolcrafts and the Walking Groups are Zooming weekly and some also have WhatsApp groups.

Cooking 4 Men are getting monthly recipes and Quizzes, the Spinners are getting a weekly newsletter and emails or phone calls for those not on line. CRAFT club members are getting weekly phone calls as many

are not on line. Poetry/ book lovers are getting Book Club News. Boltongate Art group have a Facebook page with 55 members and regular art challenges. Singing for Pleasure are getting YouTube videos to sing along to and weekly phone calls.

People across all age ranges from all seven parishes have taken advantage of the Village Agent Service.

Grant funding received from the following: Big Lottery Reaching Communities Fund, Joyce Wilkinson Trust and Aspatria & District Community Fund.

*Diane Barraclough - Village Agent Co-ordinator*

## Youth initiative

Due to Covid-19 restrictions we were unable to offer this service. Funding has been carried forward to next year.

## Finance

### *Financial Review*

The financial result for the Group shows an overall income of £125,578 and, after deducting expenditure on charitable activities of £131,954, a net deficit of £6,376.

This has been a challenging year financially for the Group. Our ability to generate income through fund raising or trading activities was curtailed whilst at the same time our charitable activity expenditure increased as a direct result of our response to the pandemic. Grant income from funds supporting rural communities and sustainable development or care for the elderly and disadvantaged along with additional one-off emergency Covid-19 grants have been critically important in enabling the Group to adapt its charitable activities to meet the needs of the inhabitants of the seven parishes during this period without having to endure a shortfall in income.

Grant income remains key to our funding now and in the future. The good news during the year was the Big Lottery's commitment to continue funding our Village Agent and Men in Sheds activities for a further five years. During the year we received grants from the following funds:





**County Council**



**Caldbeck Surgery Charitable Fund**

## **Abbeyfield Carlisle Society Over 55 Community First Fund**

.....and the parish councils of: Boltons, Caldbeck, Castle Sowerby, Ireby with Uldale, Mungrisdale, Sebergham & Welton, and Westward & Rosley.

Other sources of income during the year have been earned income from the minibus service, membership subscription income and donations.

### ***Reserves Policy***

Total reserves at the end of the year were £71,216 (2020: £77,592) of which £50,495 (2020: £72,520) were unrestricted funds and £20,721 (2020: £5,072) were restricted funds.

The level of reserves is determined by balancing the need to maintain sufficient reserves to enable our charitable work to continue when faced with difficult circumstances, with the need to maximise the use of our resources. Our reserves, therefore, need to be sufficient to allow the Trustees sufficient time to address potential funding shortfalls. At the year-end our cash reserves equated to approximately seven months average expenditure. Given the financial challenges faced during the year the Trustees consider the Group's reserves at the year-end to be adequate and in-line with the reserves policy.

### ***Financial Management***

The management team operate budgetary control over every aspect of the Group's charitable activities. Budgets, which are discussed and agreed with the Trustees, are prepared for each of our charitable activities and monitored against actual. In addition quarterly management accounts are prepared and reviewed by the Trustees at their quarterly meetings.

## **Structure, Governance and Management**

Northern Fells Rural Community Development Group is a charitable company limited by guarantee and is governed by its Memorandum and Articles of Association dated 6 August 2002 and amended 11 January 2007.

### ***Board of Trustees***

Management of the Group is entrusted to the Board of Trustees; a committee consisting of the officers, namely, Chairman, Vice Chairman and Treasurer, and ten other members. The Board of Trustees meet four times a year.

The Board of Trustees are the Group's directors for the purpose of company law and trustees for the purpose of charity law and are referred through this report as 'the Trustees'.

All officers and committee members are members of the Group. Each of the seven parish councils nominate a committee member at the Annual General Meeting who serve for the following year. Other officers and committee members are elected annually at the Annual General Meeting.

The Board of Trustees have the powers to do all things necessary and desirable in pursuit of the Objects of the Group.

### ***Trustee Training***

Induction and training of Trustees is undertaken by the Group Co-ordinator. All new trustees are fully briefed on the Group's policies and procedures and receive copies of the Good Governance Guide and the Memorandum and Articles of Association.

### ***Senior Management***

Day to day management of the Group is the responsibility of the Group Co-ordinator and her senior management team.

The Trustees consider that the Board of Trustees and the senior management team comprise the key management personnel of the Group in charge of directing and controlling the Group on a day to day basis. All Trustees give of their time freely and no Trustee received remuneration during the year.

The pay of the Group's employees is received annually and are subject to affordability, job evaluation and market rates.

### ***Membership***

There are currently 139 individual and 99 family members of the Group. Membership costs £5 per or £15 per annum for individual or family memberships respectively. Membership is open to anyone living within the Northern Fells area or wishing to support the work of the Group.

### ***Risk Management***

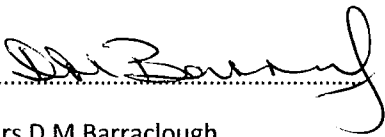
The Trustees have examined the major strategic, business and organisational risks which the Group faces and confirm that systems have been established to enable regular reports to be produced so that necessary steps can be taken to lessen these risks.



*Small Company Provisions*

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees annual report was approved on 14<sup>th</sup> September 2021 and signed on behalf of the Board of Trustees by:

A handwritten signature in black ink, appearing to read 'Mrs D M Barraclough', is written over a horizontal dotted line.

Mrs D M Barraclough

**Northern Fells Rural Community Development Group**  
**Statement of Financial Activities as at 31 March 2021**

			2021		2020
	Notes	Unrestricted Funds £	Restricted Funds £	Total Funds £	Total Funds £
<b>Income and endowments</b>					
Donations and legacies	5	7,827	3,942	11,769	11,120
Charitable activities	6	-	108,238	108,238	79,244
Other trading activities	7	438	31	469	5,153
Investment income	8	867	-	867	858
Other income	9	2,487	1,748	4,235	20,219
<b>Total income</b>		<b>11,619</b>	<b>113,959</b>	<b>125,578</b>	<b>116,594</b>
<b>Expenditure</b>					
Expenditure on raising funds:					
Costs of other trading activities	10	-	-	-	647
Expenditure on charitable activities	11, 12	1,938	130,016	131,954	124,133
<b>Total Expenditure</b>		<b>1,938</b>	<b>130,016</b>	<b>131,954</b>	<b>124,780</b>
<b>Net Income/(expenditure)</b>		<b>9,681</b>	<b>(16,057)</b>	<b>(6,376)</b>	<b>(8,186)</b>
Transfer between funds		(31,706)	31,706	-	-
<b>Net movement in funds</b>		<b>(22,025)</b>	<b>15,649</b>	<b>(6,376)</b>	<b>(8,186)</b>
Total funds as at 1 April 2020		72,520	5,072	77,592	85,778
<b>Total funds as at 31 March 2021</b>		<b>50,495</b>	<b>20,721</b>	<b>71,216</b>	<b>77,592</b>

The statement of financial activities includes all gains and losses in the year. All income and expenditure derive from continuing activities.

The notes on pages 17 to 26 form part of these financial statements.

**Northern Fells Rural Community Development Group**  
**Statement of Financial Position as at 31 March 2021**

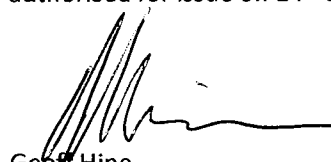
	Notes	2021 £	2020 £
<b>Fixed Assets</b>			
Tangible fixed assets	18	19,743	23,960
<b>Current Assets</b>			
Debtors	19	1,822	3,175
Cash at bank and in hand		<u>74,936</u>	<u>70,096</u>
		76,758	73,271
<b>Creditors: amounts falling due within one year</b>			
Accruals and deferred income	20	(25,285)	(19,639)
<b>Total assets less current liabilities</b>		<u>71,216</u>	<u>77,592</u>
<b>Net Assets</b>		<u>71,216</u>	<u>77,592</u>
<b>Funds of the Charity</b>			
Restricted funds	22	20,721	5,072
Unrestricted funds	22	<u>50,495</u>	<u>72,520</u>
<b>Total charity funds</b>		<u>71,216</u>	<u>77,592</u>


For the year ended 31 March 2021 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements, which have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime, were approved by the board of trustees and authorised for issue on 14<sup>th</sup> September 2021 and are signed on behalf of the board by:

  
Geoff Hine  
Chair and Trustee

  
Andrew Rose  
Treasurer and Trustee

# **Northern Fells Rural Community Development Group**

## **Notes to the Accounts for the year ended 31 March 2021**

### **1. General Information**

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is Millhouse Village Hall, Millhouse, Wigton, Cumbria, CA7 8HR.

### **2. Statement of Compliance**

These financial statements have been prepared in accordance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102)(Charities SORP(FRS 102)) and the Companies Act 2006.

### **3. Accounting Policies**

#### ***Basis of preparation***

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the charity.

The charity meets the definition of a public benefit entity under FRS102.

#### ***Going Concern***

There are no material uncertainties about the charity's ability to continue.

#### ***Debtors***

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

#### ***Judgement and key sources of estimation uncertainty***

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

#### ***Significant judgements***

There are no judgements (apart from those involving estimations) that management has made in the process of applying the entities accounting policies that have a significant effect on the amounts recognised in the financial statements.

## **Northern Fells Rural Community Development Group**

### **Notes to the Accounts for the year ended 31 March 2021 (continued)**

#### ***Key sources of estimation and uncertainty***

Accounting estimates and assumptions are made concerning the future and, by their nature, will rarely equal the related actual outcome. There are no key assumptions and other sources of estimation uncertainty that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

#### ***Cash at bank and in hand***

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity period of three months or less from the date of acquisition or opening of the deposit or similar account (other than those held for investment purposes).

#### ***Creditors and provisions***

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

#### ***Fund accounting***

Unrestricted funds are donations and other income resources receivable or generated and are available for use at the discretion of the trustees to further any of the charity's purposes.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

#### ***Incoming resources***

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- Income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- Legacy income is recognised when the receipt is probable and entitlement is established.
- Income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted. Income is deferred when either the donor specifies that the grant must only be used in future periods of account or the funding relates to activities in future accounting periods.

Investment income is recognised on a receivable basis.

## **Northern Fells Rural Community Development Group**

### **Notes to the Accounts for the year ended 31 March 2021 (continued)**

#### ***Resources expended***

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- Expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- Expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Share costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis – based on time taken. These support costs include back office costs, finance, personnel, payroll and governance costs which support the charity's activities.

#### ***Tangible assets***

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

#### ***Depreciation***

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

- Motor vehicles - 20% straight line
- Equipment - 25% straight line

#### ***Impairment of fixed assets***

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

## Northern Fells Rural Community Development Group

### Notes to the Accounts for the year ended 31 March 2021 (continued)

#### Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transactions costs, unless the arrangement constitutes a financial transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares or preference shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

#### 4 Limited by guarantee

Northern Fells Rural Community Development Group is a charity limited by guarantee and does not have any share capital.

#### 5 Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
<b>Donations</b>			
Donations	7,827	3,942	11,769
<b>Legacies</b>			
Legacies	-	-	-
	<u>7,827</u>	<u>3,942</u>	<u>11,769</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
<b>Donations</b>			
Donations	4,359	4,315	8,674
<b>Legacies</b>			
Legacies	2,446	-	2,446
	<u>6,805</u>	<u>4,315</u>	<u>11,120</u>

**Northern Fells Rural Community Development Group**  
**Notes to the Accounts for the year ended 31 March 2021 (continued)**

**6 Charitable activities**

	Restricted Funds	Total Funds 2021	Restricted Funds	Total Funds 2020
	£	£	£	£
Parish Council Grants	3,650	3,650	2,150	2,150
Caldbeck Surgery Charitable Trust	5,000	5,000	3,000	3,000
Cumbria Community Foundation	19,072	19,072	13,637	13,637
The Big Lottery Fund	49,221	49,221	39,582	39,582
The Joyce Wilkinson Trust	25,750	25,750	14,000	14,000
The Prince's Countryside Funds	2,464	2,464	5,000	5,000
Co-op Community Funds	681	681	-	-
Other Grants received	2,400	2,400	1,875	1,875
	<u>108,238</u>	<u>108,238</u>	<u>79,244</u>	<u>79,244</u>

**7 Other trading activities**

	Unrestricted Funds	Restricted Funds	Total Funds 2021
	£	£	£
Fundraising	<u>438</u>	<u>31</u>	<u>469</u>

	Unrestricted Funds	Restricted Funds	Total Funds 2020
	£	£	£
Fundraising	<u>2,589</u>	<u>2,564</u>	<u>5,153</u>

**8 Investment income**

	Unrestricted Funds	Total Funds 2021	Unrestricted Funds	Total Funds 2020
	£	£	£	£
Bank interest receivable	<u>867</u>	<u>867</u>	<u>858</u>	<u>858</u>

**9 Other income**

	Unrestricted Funds	Restricted Funds	Total Funds 2021
	£	£	£
Other income	-	-	-
Membership subscriptions	2,487	-	2,487
Minibus fares	-	1,748	1,748
	<u>2,487</u>	<u>1,748</u>	<u>4,235</u>

	Unrestricted Funds	Restricted Funds	Total Funds 2020
	£	£	£
Gain on disposal of tangible fixed assets held for charity's own use	-	9,685	9,685
Other income	4,922	1,336	6,258
Membership Subscriptions	2,315	-	2,315
Minibus fares	-	1,961	1,961
	<u>7,237</u>	<u>12,982</u>	<u>20,219</u>



**Northern Fells Rural Community Development Group**  
**Notes to the Accounts for the year ended 31 March 2021 (continued)**

**10 Costs of other trading activities**

	Unrestricted Funds	Total Funds 2021	Unrestricted Funds	Total Funds 2020
	£	£	£	£
Fundraising	-	-	647	647

**11 Expenditure on charitable activities by fund type**

	Unrestricted Funds	Restricted Funds	Total Funds 2021
	£	£	£
Minibus	-	8,334	8,334
Lend a Hand	-	24,072	24,072
Village Agents	-	35,497	35,497
Men in Sheds	-	6,847	6,847
Depreciation	-	5,602	5,602
Support costs	1,938	49,664	51,602
	<u>1,938</u>	<u>130,016</u>	<u>131,954</u>

	Unrestricted Funds	Restricted Funds	Total Funds 2020
	£	£	£
Minibus	-	10,671	10,671
Lend a Hand	-	11,016	11,016
Village Agents	-	28,516	28,516
Men in Sheds	-	9,400	9,400
Depreciation	-	5,758	5,758
Support costs	1,783	56,989	58,772
	<u>1,783</u>	<u>122,350</u>	<u>124,133</u>

**12 Expenditure on charity activities by activity type**

	Activities undertaken directly	Support costs	Total funds 2021	Total funds 2020
	£	£	£	£
Minibus	8,334	699	9,033	12,240
Lend a Hand	24,072	3,642	27,714	14,758
Village Agents	35,497	2,937	38,434	41,828
Men in Sheds	6,847	1,627	8,474	9,768
Youth Initiative	-	324	324	6,368
Core	-	40,405	40,405	31,630
Depreciation	5,602	30	5,632	5,758
Governance costs	-	1,938	1,938	1,783
	<u>80,352</u>	<u>51,602</u>	<u>131,954</u>	<u>124,133</u>

**Northern Fells Rural Community Development Group**  
**Notes to the Accounts for the year ended 31 March 2021 (continued)**

**13 Analysis of support costs**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Staff costs	34,571	23,325
Premises	2,746	7,328
Communications and IT	3,576	3,185
General office	3,151	7,657
Governance costs	1,938	1,782
Other costs	5,620	15,495
	<u>51,602</u>	<u>58,772</u>

**14 Net income/ (expenditure)**

Net income/(expenditure) is stated after charging/ (crediting):

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Depreciation of tangible fixed assets	5,632	5,758
Gain on disposal of tangible fixed assets	<u>-</u>	<u>(9,685)</u>

**15 Independent examination fees**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Fees payable to the Independent Examiner for:		
Independent examination of the financial statements	1,938	1,782
Other financial services	559	576
	<u>2,497</u>	<u>2,358</u>

**Staff costs**

The total staff costs and employee benefits for the reporting period are analysed as follows:

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Wages and salaries	<u>104,633</u>	<u>73,825</u>

**Northern Fells Rural Community Development Group**  
**Notes to the Accounts for the year ended 31 March 2021 (continued)**

**16 Staff costs (continued)**

The average head count of employees during the year was 12 (2020: 12). The average number of full-time equivalent employees during the year is analysed as follows:

	<b>2021</b>	<b>2020</b>
	<b>No.</b>	<b>No.</b>
Group co-ordinator	1	1
Fund raising co-ordinator	1	1
Minibus	2	2
Lend a Hand/ Benefits awareness	2	2
Village Agents	4	4
Men in Sheds	1	1
Dementia awareness	1	1
	<u>12</u>	<u>12</u>

No employee received employee benefits of more than £60,000 during the year (2020: Nil).

**Key Management Personnel**

Key management personnel include all persons that have the authority and responsibility for planning, directing and controlling the activities of the charity. The total compensation paid to key management personnel for services provided to the charity was £21,278 (2020: £18,528).

**17 Trustee Remuneration and expenses**

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

Expenses amounting to £80 (2020: £163) were reimbursed to one trustee during the year for minibus expenditure incurred.

**Northern Fells Rural Community Development Group**  
**Notes to the Accounts for the year ended 31 March 2021 (continued)**

**18 Tangible fixed assets**

	<b>Motor vehicles</b>	<b>Equipment</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>Cost</b>			
As at 1 April 2020	27,650	7,257	34,907
Additions		1,415	1,415
Disposals	-	-	-
As at 31 March 2021	<u>27,650</u>	<u>8,672</u>	<u>36,322</u>
<b>Depreciation</b>			
As at 1 April 2020	3,690	7,257	10,947
Charge for the year	<u>5,530</u>	<u>102</u>	<u>5,632</u>
As at 31 March 2021	<u>9,220</u>	<u>7,359</u>	<u>16,579</u>
<b>Net Book Value</b>			
At 31 March 2021	<u>18,430</u>	<u>1,313</u>	<u>19,743</u>
At 31 March 2020	<u>23,960</u>	<u>-</u>	<u>23,960</u>

**19 Debtors**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Other debtors	900	3,175
Prepayments	<u>922</u>	<u>-</u>
	<u>1,822</u>	<u>3,175</u>

**20 Creditors: amounts falling due within one year**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Accruals and deferred income	<u>25,285</u>	<u>19,639</u>

**21 Deferred income**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
As at 1 April 2020	(17,839)	(12,414)
Amount released to income	17,839	12,414
Amount deferred in year	<u>25,191</u>	<u>17,839</u>
At 31 March 2021	<u>25,191</u>	<u>17,839</u>

**Northern Fells Rural Community Development Group**  
**Notes to the Accounts for the year ended 31 March 2021 (continued)**

**22 Analysis of charitable funds**

*Unrestricted funds*

	At 1 April 2020	Income	Expenditure	Transfers	At 31 March 2021
	£	£	£	£	£
General Funds	<u>72,520</u>	<u>11,619</u>	<u>(1,938)</u>	<u>(31,706)</u>	<u>50,495</u>

	At 1 April 2019	Income	Expenditure	Transfers	At 31 March 2020
	£	£	£	£	£
General Funds	<u>59,461</u>	<u>17,489</u>	<u>(2,430)</u>	<u>(2,000)</u>	<u>72,520</u>

*Restricted Funds*

	At 1 April 2020	Income	Expenditure	Transfers	At 31 March 2021
	£	£	£	£	£
Restricted Funds	<u>5,072</u>	<u>113,959</u>	<u>(130,016)</u>	<u>31,706</u>	<u>20,721</u>

	At 1 April 2019	Income	Expenditure	Transfers	At 31 March 2020
	£	£	£	£	£
Restricted Funds	<u>26,317</u>	<u>99,105</u>	<u>(122,350)</u>	<u>2,000</u>	<u>5,072</u>

**23 Analysis of Net Assets By Fund**

	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£
Tangible fixed assets	-	19,743	19,743
Current assets	50,495	26,263	76,758
Creditors less than 1 year	<u>-</u>	<u>(25,285)</u>	<u>(25,285)</u>
	<u>50,495</u>	<u>20,721</u>	<u>71,216</u>

	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£
Tangible fixed assets	-	23,960	23,960
Current assets	74,320	(1,049)	73,271
Creditors less than 1 year	<u>(1,800)</u>	<u>(17,839)</u>	<u>(19,639)</u>
	<u>72,520</u>	<u>5,072</u>	<u>77,592</u>

**24 Related Parties**

From October 2020 the fuel for the minibus was paid by the wife of one of the trustees. This expenditure, amounted to £976 and was reimbursed in full during the year.

There were no other related party transactions during the year ended 31 March 2021.

## **Independent Examiner's Report to the Trustees of Northern Fells Rural Community Development Group**

I report to the trustees on my examination of the financial statements of Northern Fells Rural Community Development Group ('the charity') for the year ended 31 March 2021.

### **Responsibilities and Basis of Report**

As the trustees of the company (and also its directors for the purpose of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

### **Independent Examiner's Statement**

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirements that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

Andrew Liddle FCA for and on behalf of Saint & Co Independent Examiner

4 Mason Court  
Gillan Way  
Penrith 40 Business Park  
Penrith  
Cumbria  
CA11 9GR



## Reference and Administrative Details

Registered charity name	Northern Fells Rural Community Development Group
Charity registration number	1093814
Company registration number	04504085
Principal office and registered office	Millhouse Village Hall Millhouse Wigton Cumbria CA7 8HR
The Trustees	Mr G Hine (Chair) Mr T Cartmell (Vice Chair) Mr A S Rose (Treasurer) Mr R G Batey (resigned 7 October 2020) Ms E Alexander (appointed 21 April 2021) Ms J Bland Mr K Bridges Mr S Brockbank Mrs A Burgess Mrs Jenny Bush (resigned 4 May 2020) Mr P Huntingdon Mr P Pearson Mr M Richardson Mr M Threlkeld Mr D Ward
Company Secretary & Group Co-ordinator	Mrs D M Barraclough
Bankers	Lloyds Bank Plc 6 Lowther Street Carlisle CA3 8DB
Independent Examiner	Andrew Liddle Saint & Co 4 Mason Court Gillan Way Penrith Cumbria CA11 9GR

