



Northern Fells Group Annual Report 2025



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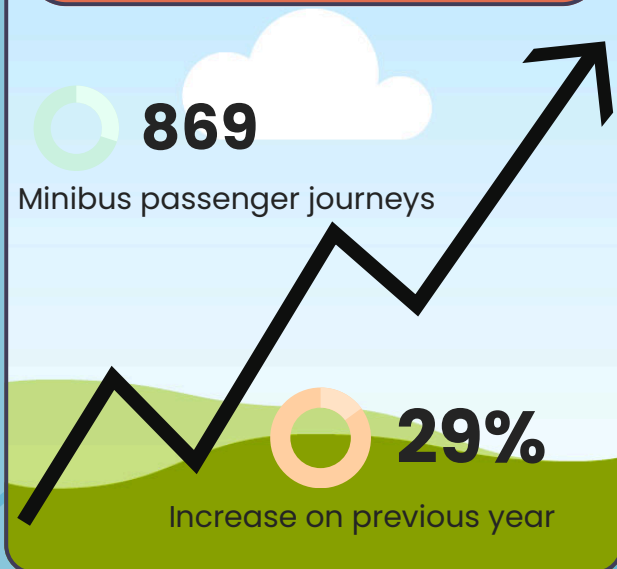
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ACTION THROUGH COMMUNITY

A YEAR AT NFG...

TRANSPORT SERVICE



WALKING GROUPS

60 Volunteer Led Walks

with 935 attendances

VILLAGE AGENTS

360 village agent sessions with 60 new clients

BENEFIT SUPPORT

96 Benefit Support Cases Completed

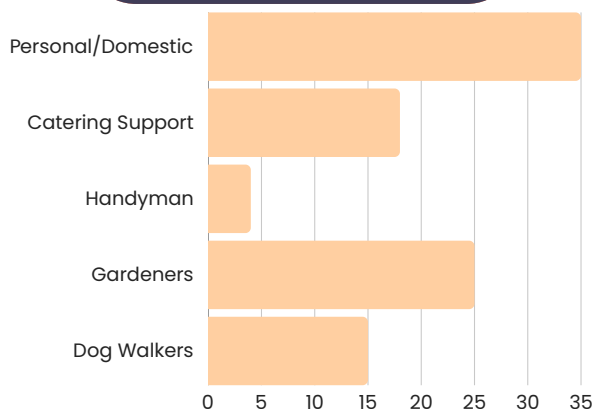
YOUTH WORK

345 hours

Ages 5-16

4 venues

LEND A HAND VOLUNTEERS





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Message from our Chair

Geoff Hine



Once again it gives me very great pleasure to introduce our annual report, which once more demonstrates a successful year of operations. It is a delight to do so as we also celebrate the contributions of our wonderful volunteers as well as our staff team and my colleague trustees.

It has always been my practice to let the annual report describe our activities and successes and use this opportunity to talk about our current situation; our actual year end now seven months behind us. My thanks go to all who have worked so hard to compile this report, particularly to our Treasurer, Andy Rose. I am also indebted to the work of those trustees who have done so much work on the Finance and Human Resource sub groups. This year has seen a huge increase in the tasks undertaken by trustees which, in some cases, has literally involved rolling up sleeves and getting very dirty indeed!

It has been my practice to let the report describe our activity to our 31st March year end, now more than half a year past, and comment more generally on our current situation.

At our meeting a year ago I welcomed our then new CEO, James Baggle. I want to say a very warm thank you to him and all the team for their enthusiastic work over the year to ensure we deliver on our core purposes as a charity. Those who visited our stand at Hesketh Show should have felt the buzz which the team bring to their work.

I have some very special contributions to acknowledge this year. First the exceptional generosity of the late Audrey Johnstone in the legacy she bequeathed to us. Audrey was a remarkable lady who supported the NFG since its inception. She is cited in a reference in the original 'Under the Stones' report of 2002. This report can be accessed on the NFG website and still makes fascinating reading.

Our website has been made much more interactive and one new feature that I want to welcome wholeheartedly is the video documentary that expresses so eloquently and powerfully what we do. I want to thank Andy Hayes, the videographer who produced the film and gave his professional service freely and enthusiastically – thank you Andy.

We remain as an organisation heavily dependant upon grant funding but we also need to be mindful of opportunities to generate income for ourselves. This is where I want to pay tribute to Margaret Rose and her team who have worked so hard to make the Mosedale Coffee Shop and ongoing successful initiative. This provides a hugely welcome service to visitors to the area and this last season has generated some £23,500 to our funds.

I continue to be excited by our future and confident that 2025/26 will be another very successful year.

Finally I want to thank our funders, who account for 69% of our income. These include the parish councils of Boltons, Caldbeck, Castle Sowerby, Ireby with Uldale, Mungrisdale, Sebergham & Welton and Westward & Rosley. We are also grateful to the National Lottery, Cumbria Community Foundation and the Joyce Wilkinson Trust.

Geoffrey Hine
Chair – Northern Fells Rural Development Group



Message from our CEO

James Baggley

This year marks my first full year as Chief Executive of the Northern Fells Group, and it has been both a privilege and an inspiration to lead such a dedicated and compassionate organisation. From my very first day, I have been struck by the strength of community spirit that runs through everything we do – from the kindness of our volunteers to the professionalism of our staff and the steadfast commitment of our trustees.

As we look back over 2024/25, I am immensely proud of how the organisation has continued to meet the growing needs of our rural communities. Despite the challenges of the cost-of-living crisis, rural isolation, and rising demand for support, the Northern Fells Group has remained a vital source of help, connection, and friendship for local people.

Our Village Agent team remains at the heart of this work, providing practical assistance, guidance, and emotional support to hundreds of residents across our seven parishes. Whether arranging transport, helping to access benefits, or simply offering a listening ear, they represent the compassion and reliability that our community has come to depend upon.

The Men in Sheds project continues to flourish, offering a welcoming space for men to work, talk, and share skills.

Our Dementia Awareness and Support Programme has also grown in depth and reach, helping people live well with dementia while supporting families and carers through advice, social activity, and training. This work has strengthened understanding and compassion within our local communities and has been widely praised by participants and partners alike. Thanks to the national lottery we have received grant funding to secure our dementia support work for the next two years. Our youth programmes have continued to grow this year, offering opportunities for young people across the Northern Fells to connect, learn, and have fun in a safe, supportive environment. These sessions not only give young people new experiences and friendships but also strengthen their sense of belonging within the wider community. By working alongside local partners and volunteers, we're helping the next generation develop vital life skills while keeping the rural spirit of our area alive and thriving.

Behind the scenes, we have focused on strengthening our governance, systems, and infrastructure. This has included a review of policies, HR improvements, and careful financial planning to ensure long-term sustainability. I also want to acknowledge the extraordinary generosity of the late Audrey Johnston, whose legacy has enabled us to invest in essential infrastructure and strengthen our organisation for the future. Her gift represents not only a financial contribution but a lasting expression of trust in the Northern Fells Group and its mission.

None of our success this year would have been possible without our volunteers. From drivers and coffee shop helpers to trustees, shed members, and fundraisers – their kindness, energy, and generosity of spirit continue to shape everything we achieve together.

Looking ahead, our focus will remain on sustainability, collaboration, and lasting community impact. Through our five-year plan we will continue to evolve, grow, and serve our communities with creativity and care.

James Baggley
Chief Executive Officer



Trustees' Annual Report (incorporating the directors' report)



The Board of Trustees, who are the Group’s directors for the purpose of company law and trustees for the purpose of charity law and are referred to through this report as ‘the Trustees’, 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 2025.

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 seven parishes of rural Cumbria; namely the parishes of Boltons, Caldbeck, Castle Sowerby, Ireby with Uldale, Mungrisdale, Sebergham & Welton and Westward & Rosley.

Summary of the main activities in relation to these Objects

The Group runs the following services:

- Village Agents – linking people to the Group’s services and outside organisations with four agents working throughout the seven parishes.
- Lend a Hand – providing neighbourly support to people who are ill or less able, and their carers.
- Transport service – providing a flexible, accessible door to door service for people of any age without their own transport, and group hire.
- Benefits Awareness and Help – supporting the elderly, people with disabilities or on low income in claiming benefits to which they are entitled.
- Dementia Support – providing information on, and raising awareness of, dementia.
- Men in Sheds – operating a fully stocked workshop in Caldbeck.
- Youth Activities – running a range of activities including drama, dance, arts and sports for younger people and networking with local, county and national youth schemes.
- General 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. The Chief Executive Officer 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 the seven parishes.

The Village Agents



Gillian Skillicorn
Ireby, Uldale & Boltons



Chloe Duerdin
Caldbeck
Hesket Newmarket & Millhouse



Jackie Clayton
Sebergham & Welton,
Westward & Rosley
Mungrisdale & Castle Sowerby

Village Agent Projects

Woodlands Lunch Club

A very well attended regular lunch club organised by Gillian. Lunch clubs across the NFG area provide regular social interaction and an opportunity for Village Agents to offer support. Even in very snowy winter conditions 12 local residents attended!



“Thanks Gillian – and thank you for organising the very good lunches supporting our community.” **Lunch Club member**

Rainbow Pantry Visits

Our visits to the Rainbow Pantry have brought clear and lasting benefits to local residents across the Northern Fells area. By strengthening links between the Pantry and the Northern Fells Group, we’ve been able to help residents access affordable food and essential household items at a time when many are struggling with rising costs.





Allotment Project

Thanks to funding from the Green Social Prescribing fund NFG has been able to provide the opportunity for local residents to attend our allotment and benefit from guidance and support as well as a quiet place to chat.

Crafty Thursdays

Following continued success Crafty Thursdays have been running monthly at The Old Crown Pub at Hesket Newmarket and The Bell Institute at Boltongate. These sessions provide the opportunity for local residents to meet, learn new skills and make new friends.



Local residents enjoying a felting workshop

Lunch Clubs

There are now a number of lunch clubs across the area including Ireby and Rosley. The lunch clubs have continued to grow. With the addition of a lunch club and coffee mornings in Mungrisdale there are more and more options for getting to together!



1-2-1 sessions

Offering tailored support with clients, helping people to get back out into the community after illness or for social companionship, befriending, etc.



Good News Story

Food Cumberland Big Lunch 2025 – Bolton Low Houses Pop-Up Picnic

This year Gillian obtained funding from Cumberland County Council to set up the Big Lunch. The Big Lunch is the UK's annual get-together for neighbours and communities, which sees millions of people coming together for a few hours of friendship, food and fun. CCC was offering funding to help us get started and run our own Food Cumberland Big Local Lunch.



By combining the pop up picnic with a trip to the rainbow pantry the event brought together many members of the community for a great day out!

Feedback from the community:

“Many thanks to you too Gillian, and the NFG, for organising such an enjoyable afternoon! Delicious food and meeting friends old and new, fabulous! Roll on the next one!”



Men in Sheds



The Men in Sheds project has continued to thrive over the past year, providing a welcoming and purposeful space for local people to come together, share skills, and support one another. Membership has remained strong, with several new participants joining throughout the year and quickly becoming part of the group's routine and camaraderie.

The Shed has produced a wide range of items, from bug hotels for the youth projects to restoring lawn mowers, with sales at local events helping to generate valuable income for both the Shed and the wider charity. Beyond the practical work, the social side of the project remains its biggest strength – offering friendship, routine, and a sense of belonging for those who may otherwise feel isolated.

Volunteers have maintained the workshop to a high standard, supporting health and safety reviews and contributing ideas for future improvements.

**Shed Master
Andrew Swainson**



Transport Service

The Northern Fells Group has once again offered it's invaluable transport service to help people in our area by offering an affordable, flexible minibus service, bookable by contacting our Transport Co-ordinator on the phone or by text or email.

We could not do what we do without our team of fantastic volunteer drivers who willingly dedicate their time to shifts driving the minibus.

In total there were 869 return passenger journeys, the majority of which are for social events or visits but a high proportion are also for hospital appointments or GP visits .

The minibus takes people to appointments of all kinds both near and far - to Cumberland Infirmary, the hospital in Whitehaven, and for various engagements in Wigton, Carlisle and Penrith including hair salons, dentists, therapeutic classes, shopping and social visits to friends, lifts to the station, village activities, shopping and more.

Striking in this period was the support offered to a local man in a wheelchair who regularly used the bus for social outings with his wife - he has subsequently passed away and his family have told us what a difference the transport Service made to them in the final months of his life. Another passenger, aged 94, who used the service almost weekly was enabled to maintain his independence with trips to Penrith.



**Transport Co-ordinator
Kitty Booth**

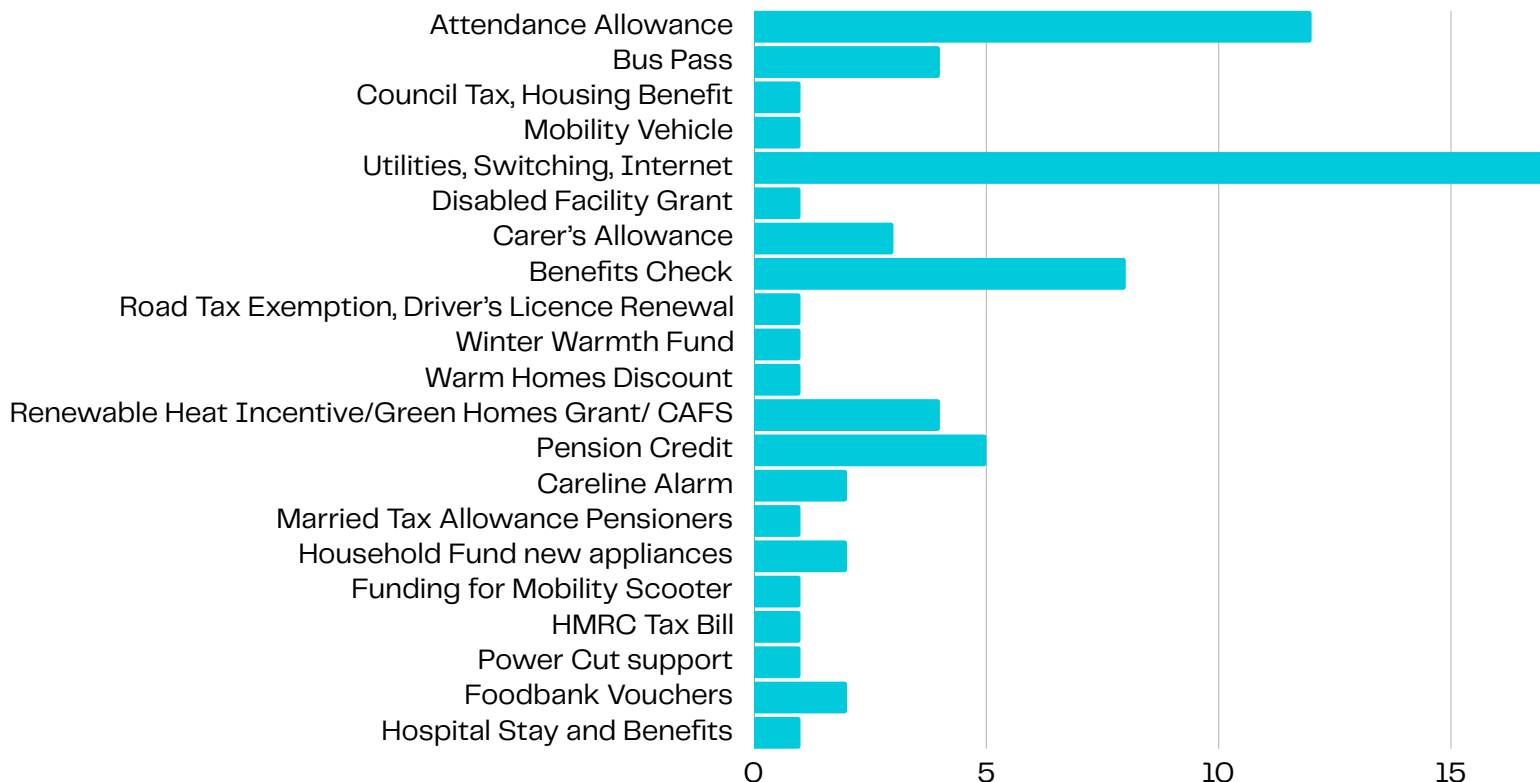


Benefits Advice and Support



Benefits Advisor Jackie Clayton

Throughout the last year Jackie provided a confidential and approachable service, helping people to identify what they're entitled to, complete forms accurately, and understand the range of support available through Government schemes, Local Authorities, Sustainability programmes, and Adult Social Care. Jackie also liaises directly with officials when needed – by phone, letter, or in person – to help resolve issues on behalf of clients. Over the past year, the service has also built new links with Futureproof Cumbria (formerly Cumbria Action for Sustainability) and with local foodbanks, strengthening the network of practical support available to residents who are struggling with living costs or accessing essential services.



Youth Work

The Northern Fells Group successfully delivered a vibrant and well-attended summer youth scheme for children living in or attending school within the Northern Fells catchment area. With the support of Cumberland Council's funding (Community Investment Project).



The scheme supported 39 children, including 12 families with multiple siblings attending. This was especially valuable for farming families, who often face increased workloads during the summer months. The local delivery of the scheme meant families didn't have to travel far, making participation convenient and reducing barriers to access. The affordability of the programme ensured that families from a range of economic backgrounds could take part.



A good news story...



Feedback from parent of young person
taking part in Summer 2025 programme:

"I just wanted to say thank you so much to you and your lovely ladies, who have done such an amazing job of keeping our little ones safe (and us sane!) during the summer holidays. I know I am not the only person who is grateful to you, but I just wanted to make sure you all know. I cannot tell you how great you all were, and how much easier you made working in the summer holiday. I really am so grateful."

Dementia Awareness

This year Move it & Groove it continues to go strong, with a revolving core group of people attending. As a group we had a lovely visit to a private garden

Dance & Sing has also continued well over the last 12 months. Health professionals have referred individuals to both groups. A big thank you to all the volunteers who give their time to help the sessions be so successful. NFG has also continued to support the local community with training on Dementia Awareness. A special thank you to volunteers Libby Graham and Philippa Groves for their hard work on this area.



Good News Story....

For Dementia Action week this year we hosted an Emotional Resilience and Self Care Workshop for carers in partnership with Emma Andrews from Hospice at Home. The session was beneficial for all those who attended. Some feedback from the session:-

- “I found it useful to be able to share my situation with others. It was good to hear how things are for others and how they manage. The slides were clear and easy to follow. The trainer was flexible in giving all present enough time to talk.”
- “It was WONDERFUL!”
- “The trainer enabled a very welcoming, relaxed atmosphere and lots of sharing of experiences happened, all of which will be very useful for me as I embark on my possible future role as carer for my partner. I now have some positive ideas for handling what may well become a somewhat daunting situation. Thank you for the day.”
- “It is very reassuring to find one’s own experience of (and reactions to!) caring mirrored in that of others – as emphasised at the session: NO ONE IS ALONE!

As a result of this workshop 5 of the carers are wanting to meet regularly to support and encourage one another, the first session has now taken place.



Thank You to Our Volunteers

Volunteers have once again been at the heart of everything we've achieved this year. From running the community coffee shop and leading walking groups to supporting the Cooking for Men sessions, their time, energy, and commitment continue to make a real difference. Every conversation, cup of tea, and shared laugh helps to build the sense of community that makes the Northern Fells Group what it is.



Our thanks also go to the trustees, drivers, shed members, event helpers, and countless others who give their time so generously behind the scenes. Whether organising, fundraising, or lending a practical hand, their efforts ensure that our services remain welcoming, personal, and deeply rooted in the local area. We simply couldn't do it without them.



Financial Review of the Year

The financial result for the Group shows an overall income of £632,328 (2024: £143,252) and, after deducting expenditure of £191,073 (2024: £183,810), a surplus of £441,255 (2024: deficit of £40,558).

During the year the Group was the beneficiary of a legacy from the estate of the late Audrey Johnston. The legacy included three properties which have contributed £475,000 to Group’s income. At 31st March 2025 these properties had not been sold and are included in the balance sheet as a non-cash current asset.

The receipt of the legacy from the late Audrey Johnston has a transformational impact on the Group’s finances and has provided the trustees with the opportunity to undertake a strategic review of the Group’s operational activities and financial resources for the next five years. The receipt of this legacy is also timely as the five-year funding programme from the National Lottery, through their Enabling Communities Programme, which had been the Group’s major funder over the last ten years came to an end on 30th September 2025.

Source of Income

Audrey Johnston legacy	£474,859
Grant support	£108,439
Fundraising	£25,353
Donations and other legacies	£10,448
Other	£13,229

Excluding the legacy from the estate of the late Audrey Johnston grant funding represented 69% of this year’s income. The National Lottery, through their Enabling Communities Programme, provided £46,246 of this year’s grant income. This income is part of a five-year funding programme which ended in September 2025. The Joyce Wilkinson Fund provided £19,649 of income as part of two-year funding programme to June 2026.

Other grant providers include the seven parish councils within the Group’s operating area, Francis C Scott Trust and Caldbeck Surgery Charitable Fund.

The cornerstone of the Group’s fundraising activities is the coffee shop at Mosedale. Over a thirteen-week period the coffee shop generated an income of just over £22,000. This is a 10% increase on the previous year and is a tremendous result. A huge thanks must go Margaret Rose for her management of the coffee shop and the team of 60 volunteers. The Mungrisdale Craft Fair overseen by Ilona Furrokh was a highly successful event raising nearly £2,000. Other fundraising activities included the sale of cards and items made by the Men in Sheds team.

Other sources of income during the year include individual and legacy donations, membership subscriptions, minibus fares, and contributions to specific Group activities.

Expenditure for the year of £191,073 which represents a modest overall increase of 4% on the previous year’s total expenditure.

Village Agent expenditure activity has increased in the year by £8,826. This is a result of an increase in village activities and a reduced salary cost in the previous year. For seven months in the previous year there were only three village agents rather than four.

In the last quarter of the previous year the opportunity was taken to strategically review how the Lend a Hand activity was managed. As a result, Lend a Hand expenditure for this year is £6,000 less than the previous year without a detrimental impact on service levels.

Reserves Policy

Total reserves at the end of the year were £531,180 (2024: £91,653) of which £525,378 (2024: £83,628) were unrestricted funds and £5,802 (2024: £7,935) were restricted funds.

The level of reserves is determined by balancing the need to maintain sufficient reserves to enable the Group's charitable work to continue when faced with difficult circumstances, with the need to maximise the use of our resources. Reserves, therefore, need to be sufficient to allow the trustees sufficient time to address potential funding shortfalls. At the year-end cash and investments equated to approximately seven months average expenditure. 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 all aspects of the Group's charitable activities. Budgets, which are discussed and agreed with the Trustees, are prepared on an annual basis and monitored against actual. In addition, quarterly management accounts are prepared and reviewed by the Trustees.

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, amended 27 September 2006 and reamended on 26 September 2022.

Board of Trustees

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

All Trustees are members of the Group. Each of the seven parish councils nominate a trustee representative at the Annual General Meeting who serve for the following year. The other five trustees and three Officers 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.

All new trustees undergo training and 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.

All trustees give of their time freely and no Trustee received remuneration during the year.

Senior Management

The day-to-day management of the Group is the responsibility of the Chief Executive Officer, James Baggley.

Membership

There are currently 200 members of the Group. Membership costs £5 for individual or £15 per annum for joint or family membership. Membership is open to anyone living within the Northern Fells area or wishing to support the work of the Group.

Risk Management

The Trustees monitor 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 12th November 2025 signed on behalf of the Board of Trustees by:

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Geoff Hine
Chair and Trustee

Northern Fells Rural Community Development Group

Statement of Financial Activities as at 31 March 2025

		2025	2024
		Unrestricted Funds	Total Funds
	Notes	£	£
Income and endowments			
Donations and legacies	5	485,307	4,329
Charitable activities	6	-	102,595
Other trading activities	7	25,353	23,948
Investment income	8	1,514	1,789
Other income	9	8,645	10,591
Total income		520,819	143,252
Expenditure			
Expenditure on raising funds:			
Costs of other trading activities	10	4,854	4,175
Expenditure on charitable activities	11, 12	1,574	179,635
Total Expenditure		6,428	183,810
Net Income/(Expenditure) before investment gains/(losses)	14	514,391	(40,558)
Net gains/(losses) on investments	19	(1,638)	5,900
Net Income/(expenditure)		512,753	(34,658)
Transfer between funds		(71,003)	-
Net movement in funds		441,750	(34,658)
Total funds as at 1 April 2024		83,628	126,221
Total funds as at 31 March 2025		525,378	91,563

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 24 to 33 form part of these financial statements.

Northern Fells Rural Community Development Group

Statement of Financial Position as at 31 March 2025

	Notes	2025 £	2024 £
Fixed Assets			
Tangible assets	18	4,642	6,757
Investments	19	<u>54,262</u>	<u>55,900</u>
		58,904	62,657
Current Assets			
Inventories	20	472,010	-
Debtors	21	6,430	3,561
Cash at bank and in hand		<u>58,935</u>	<u>63,060</u>
		537,375	66,621
Creditors: amounts falling due within one year			
Accruals and deferred income	22	<u>(65,099)</u>	<u>(37,715)</u>
Net Current Assets		472,276	28,906
Total assets less current liabilities		<u>531,180</u>	<u>91,563</u>
Net Assets		<u>531,180</u>	<u>91,563</u>
Funds of the Charity			
Restricted funds	24	5,802	7,935
Unrestricted funds	24	<u>525,378</u>	<u>83,628</u>
Total charity funds		<u>531,180</u>	<u>91,563</u>

For the year ended 31 March 2025 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 12th November 2025 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

Cash flows for the year ended 31 March 2025

Cash flows from operating activities	2025	2024
	£	£
Net cash provided by (used in) operating activities	(2,036)	(3,152)
Cash flows from investing activities		
Purchase of equipment	(2,089)	(2,350)
Purchase of investments	-	(4,391)
Net cash inflow/(outflow) from investing activities	(2,089)	(6,741)
Net (decrease) in cash and cash equivalents	(4,125)	(9,893)
Cash and cash equivalents at 1 April	63,060	72,953
Cash and cash equivalents at 31 March	58,935	63,060
Reconciliation of net income/(expenditure to net cash flow from operating activities	2025	2024
	£	£
Net Income/(expenditure) for the reporting period	439,617	(34,658)
Adjustments for:		
Depreciation charges	4,204	7,341
(Gains)/losses on investments	1,638	(5,900)
(Increase)/decrease in goods held for resale	(472,010)	-
(Increase)/decrease in debtors	(2,869)	39,428
Increase/(decrease) in accruals and deferred income	27,384	(9,363)
Net cash provided by (used in) operating activities	(2,036)	(3,152)
Analysis of cash and cash equivalents	2025	2024
	£	£
Cash at bank and in hand	58,935	63,060
Total cash and cash equivalents	58,935	63,060

Northern Fells Rural Community Development Group

Notes to the Accounts for the year ended 31 March 2025

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.

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.

Properties held for resale

Properties gifted by way of a legacy and held for resale are classified as current assets and are stated at the lower of probate value or net realisable value. Net realisable value represents the estimated selling price less all estimated costs to maintain and sell the property.

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.

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. Shared 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.

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 2025 £
Donations			
Donations	9,088	-	9,088
Legacies			
Legacies	476,219	-	476,219
	485,307	-	485,307

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Donations			
Donations	4,329	-	4,329
Legacies			
Legacies	-	-	-
	4,329	-	4,329

Northern Fells Rural Community Development Group

Notes to the Accounts for the year ended 31 March 2025 (continued)

6 Charitable activities

	Restricted Funds	Total Funds 2025	Restricted Funds	Total Funds 2024
	£	£	£	£
Parish Council Grants	3,100	3,100	2,350	2,350
Caldbeck Surgery Charitable Trust	2,625	2,625	3,500	3,500
Cumbria Community Foundation	26,665	26,665	29,184	29,184
Joyce Wilkinson Fund	19,649	19,649	20,231	20,231
Lottery Community Fund	46,246	46,246	44,850	44,850
Cumberland Council	4,417	4,417	-	-
Francis C Scott Trust	4,167	4,167	-	-
Other Grants received	1,570	1,570	2,480	2,480
	<u>108,439</u>	<u>108,439</u>	<u>102,595</u>	<u>102,595</u>

7 Other trading activities

	Unrestricted Funds	Restricted Funds	Total Funds 2025
	£	£	£
Fundraising	<u>25,353</u>	<u>-</u>	<u>25,353</u>

	Unrestricted Funds	Restricted Funds	Total Funds 2024
	£	£	£
Fundraising	<u>23,948</u>	<u>-</u>	<u>23,948</u>

8 Investment income

	Unrestricted Funds	Total Funds 2025	Unrestricted Funds	Total Funds 2024
	£	£	£	£
Interest receivable	<u>1,514</u>	<u>1,514</u>	<u>1,789</u>	<u>1,789</u>

9 Other income

	Unrestricted Funds	Restricted Funds	Total Funds 2025
	£	£	£
Membership subscriptions	2,566	-	2,566
Contributions to activity expenditure	4,824	-	4,824
Minibus fares	-	3,070	3,070
Gift Aid reclaim	1,255	-	1,255
	<u>8,645</u>	<u>3,070</u>	<u>11,715</u>

	Unrestricted Funds	Restricted Funds	Total Funds 2024
	£	£	£
Membership Subscriptions	2,479	-	2,479
Contributions to activity expenditure	6,210	-	6,210
Minibus fares	-	1,902	1,902
Gift Aid reclaim	-	-	-
	<u>8,689</u>	<u>1,902</u>	<u>10,591</u>

Northern Fells Rural Community Development Group
Notes to the Accounts for the year ended 31 March 2025 (continued)

10 Costs of other trading activities

	Unrestricted Funds	Total Funds 2025	Unrestricted Funds	Total Funds 2024
	£	£	£	£
Fundraising	4,854	4,854	4,175	4,175

11 Expenditure on charitable activities by fund type

	Unrestricted Funds	Restricted Funds	Total Funds 2025
	£	£	£
Minibus	-	13,869	13,869
Lend a Hand	-	8,369	8,369
Village Agents	-	33,838	33,838
Men in Sheds	-	8,183	8,183
Youth activities	-	5,512	5,512
Benefits Awareness	-	10,788	10,788
Dementia Support	-	6,615	6,615
Depreciation	-	4,204	4,204
Support costs	1,574	93,267	94,841
	1,574	184,645	186,219

	Unrestricted Funds	Restricted Funds	Total Funds 2024
	£	£	£
Minibus	-	13,120	13,120
Lend a Hand	-	13,518	13,518
Village Agents	-	25,854	25,854
Men in Sheds	-	8,502	8,502
Youth activities	-	5,989	5,989
Benefits Awareness	-	10,134	10,134
Dementia Support	-	6,128	6,128
Depreciation	-	7,341	7,341
Support costs	1,200	87,849	89,049
	1,200	178,435	179,635

12 Expenditure on charity activities by activity type

	Activities undertaken directly	Support costs	Total funds 2025	Total funds 2024
	£	£	£	£
Minibus	13,869	665	14,534	14,763
Lend a Hand	8,369	3,199	11,568	17,583
Village Agents	33,838	9,133	42,971	34,145
Men in Sheds	8,183	4,459	12,642	12,327
Youth activities	5,512	3,006	8,518	7,881
Benefits Awareness	10,788	1,264	12,052	11,365
Dementia Support	6,615	1,655	8,270	6,707
General support	-	69,886	69,886	66,323
Depreciation	4,204	-	4,204	7,341
Governance costs	-	1,574	1,574	1,200
	91,378	94,841	186,219	179,635

Northern Fells Rural Community Development Group

Notes to the Accounts for the year ended 31 March 2025 (continued)

13 Analysis of support costs

	2025	2024
	£	£
Staff costs	53,461	45,650
Premises	14,182	9,715
Communications and IT	7,629	12,907
General office	5,268	5,290
Governance costs	1,574	1,200
Other costs	12,727	14,287
	<u>94,841</u>	<u>89,049</u>

14 Net income/ (expenditure)

Net income/(expenditure) is stated after charging:

	2025	2024
	£	£
Depreciation of tangible fixed assets	<u>4,204</u>	<u>7,341</u>

15 Independent examination fees

	2025	2024
	£	£
Fees payable to the Independent Examiner for:		
Independent examination of the financial statements	1,574	1,200
Other financial services	576	724
	<u>2,150</u>	<u>1,924</u>

16 Staff costs

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

	2025	2024
	£	£
Wages and salaries	<u>129,774</u>	<u>119,497</u>

of full-time equivalent employees during the year is analysed as follows:

	2025	2024
	No.	No.
Chief Executive Officer	1	1
Finance & Administration	1	1
Minibus	1	2
Men in Sheds	1	1
Village Agents (including Young People, Lend a Hand, Benefits Awareness and Dementia Awareness)	3	3
	<u>7</u>	<u>8</u>

No employee received employee benefits of more than £60,000 during the year (2024: Nil).

Northern Fells Rural Community Development Group

Notes to the Accounts for the year ended 31 March 2025 (continued)

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 £170 (2024: £129) were reimbursed to one trustee during the year for materials for a charitable activity.

18 Tangible fixed assets

	Motor vehicles £	Equipment £	Total £
Cost			
As at 1 April 2024	27,650	15,797	43,447
Additions	-	2,089	2,089
Disposals	-	-	-
As at 31 March 2025	<u>27,650</u>	<u>17,886</u>	<u>45,536</u>
Depreciation			
As at 1 April 2024	25,810	10,880	36,690
Charge for the year	<u>1,840</u>	<u>2,364</u>	<u>4,204</u>
As at 31 March 2025	<u>27,650</u>	<u>13,244</u>	<u>40,894</u>
Net Book Value			
At 31 March 2025	<u>-</u>	<u>4,642</u>	<u>4,642</u>
At 31 March 2024	<u>1,840</u>	<u>4,917</u>	<u>6,757</u>

19 Investments

	2025 £	2024 £
Market value at 1 April 2024	55,900	45,609
Purchase of investments at cost	-	50,000
Disposal proceeds	-	(45,609)
	<u>55,900</u>	<u>50,000</u>
Net gain/(loss) on investments	<u>(1,638)</u>	<u>5,900</u>
Market value at 31 March 2025	<u>54,262</u>	<u>55,900</u>
Original cost	50,000	45,000
Represented by		
Cash or cash equivalent investments	50,000	45,000

20 Inventories

	2025 £	2024 £
Goods held for resale	<u>472,010</u>	<u>-</u>

21 Debtors

	2025 £	2024 £
Other debtors	500	1,327
Prepayments	<u>5,930</u>	<u>2,234</u>
	<u>6,430</u>	<u>3,561</u>

Northern Fells Rural Community Development Group

Notes to the Accounts for the year ended 31 March 2025 (continued)

22 Creditors: amounts falling due within one year

	2025	2024
	£	£
Accruals and deferred income	<u>65,099</u>	<u>37,715</u>

23 Deferred income

	2025	2024
	£	£
As at 1 April 2024	(32,544)	(43,435)
Amount released to income	32,544	43,435
Amount deferred in year	<u>61,395</u>	<u>32,544</u>
At 31 March 2025	<u>61,395</u>	<u>32,544</u>

24 Analysis of charitable funds

		Gains/(Losses)				
		on				
<i>Unrestricted funds</i>						
	At 1 April 2024	Income	Expenditure	Investments	Transfers	At 31 March 2025
	£	£	£	£	£	£
General Funds	<u>83,628</u>	<u>520,819</u>	<u>(6,428)</u>	<u>(1,638)</u>	<u>(71,003)</u>	<u>525,378</u>
		Gains/(Losses)				
		on				
	At 1 April 2023	Income	Expenditure	Investments	Transfers	At 31 March 2024
	£	£	£	£	£	£
General Funds	<u>113,055</u>	<u>38,755</u>	<u>(5,375)</u>	<u>5,900</u>	<u>(68,707)</u>	<u>83,628</u>
		Gains/(Losses)				
<i>Restricted Funds</i>		on				
	At 1 April 2024	Income	Expenditure	Investments	Transfers	At 31 March 2025
	£	£	£	£	£	£
Restricted Funds	<u>7,935</u>	<u>111,509</u>	<u>(184,645)</u>	<u>-</u>	<u>71,003</u>	<u>5,802</u>
		Gains/(Losses)				
		on				
	At 1 April 2023	Income	Expenditure	Investments	Transfers	At 31 March 2024
	£	£	£	£	£	£
Restricted Funds	<u>13,166</u>	<u>104,497</u>	<u>(178,435)</u>	<u>-</u>	<u>68,707</u>	<u>7,935</u>

25 Related Parties

During the year one trustee and the wife of one trustee were reimbursed for the following expenditure: Mungrisdale Craft Fair consumables: £462 and materials for charitable activities: £170.

There were no other related party transactions during the year ended 31 March 2025.

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 2025.

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 (FRS102).

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

Trustees, Officers and Professional Advisers

Royal Patron	HM King Charles III
Honorary Patron	Dr Jim Cox
Trustees and Directors	Geoff Hine (Chair) Tim Cartmell (Vice Chair) Andrew Rose (Treasurer) Karen Atkinson Elspeth Alexander (Resigned 31 st January 2025) Keith Bridges Steve Brockbank Anne Burgess Libby Graham Philippa Groves Peter Pearson Mike Richardson
Company Secretary	James Baggley
Chief Executive Officer	James Baggley
Bankers	Lloyds Bank Plc 6 Lowther Street Carlisle CA3 8DB
Independent Examiner	Saint & Co Penrith Cumbria CA11 9GR
Principal office and registered office	Millhouse Village Hall Millhouse Wigton Cumbria CA7 8HR

Notes
