CUMBERLAND AREA QUAKER MEETING

England & Wales · Charity number 1161207

Details

Other names	CAQM
Status	Registered
Legal form	Other
Registered	2015-04-08
Register	View on the Charity Commission register

Contact

Address	High Meadows Thornthwaite Wigton Cumbria CA7 8NG
Phone	07989131476
Email	am.trustees@cumberlandquakers.org.uk
Website	www.cumberlandquakers.org.uk

Activities

Objects: TO APPLY THE PROCEEDS OF SALE FROM THE SALE OF BROUGHTON HOUSE TO ADVANCE THE QUAKER FAITH FOR THE BENEFIT OF THE PUBLIC BY THE ACQUISITION, UPKEEP, MAINTENANCE, RENOVATION OR REDEVELOPMENT OF ANY QUAKER MEETING HOUSE WITHIN CUMBERLAND AREA QUAKER MEETING.

Activities: Holding public Meetings for Worship; and providing opportunities for Members and others to explore and develop their understanding of their faith, in the light of historic and contemporary Quakers insights and testimonies.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Buildings/facilities/open Space, Acts As An Umbrella Or Resource Body
- **What:** Religious Activities
- **Who:** The General Public/mankind

Downloaded from opencharities.uk/ew/1161207

Geography

- Cumbria

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£203,219	£153,855	-	-
2023-12-31	£108,387	£101,452	-	-
2022-12-31	£105,572	£145,565	-	-
2021-12-31	£88,000	£114,000	-	-
2020-12-31	£80,782	£107,504	-	-

Trustees

Name	Role	Appointed
Christopher Andrew Stewart Watson		2025-09-28
EDITH MAUREEN LOFTHOUSE		2023-07-05
GLENN TOMKINSON		2023-07-05
LESLEY MARY SMITH		2023-07-05
Lorna Reynolds		2023-11-18
RICHARD ANTHONY GERRARD PARKER		2023-07-05
ROBERT WILLIAM PRITCHARD		2025-06-14
William Earnest Bewley		2023-07-05

Downloaded from opencharities.uk/ew/1161207

Linked charities

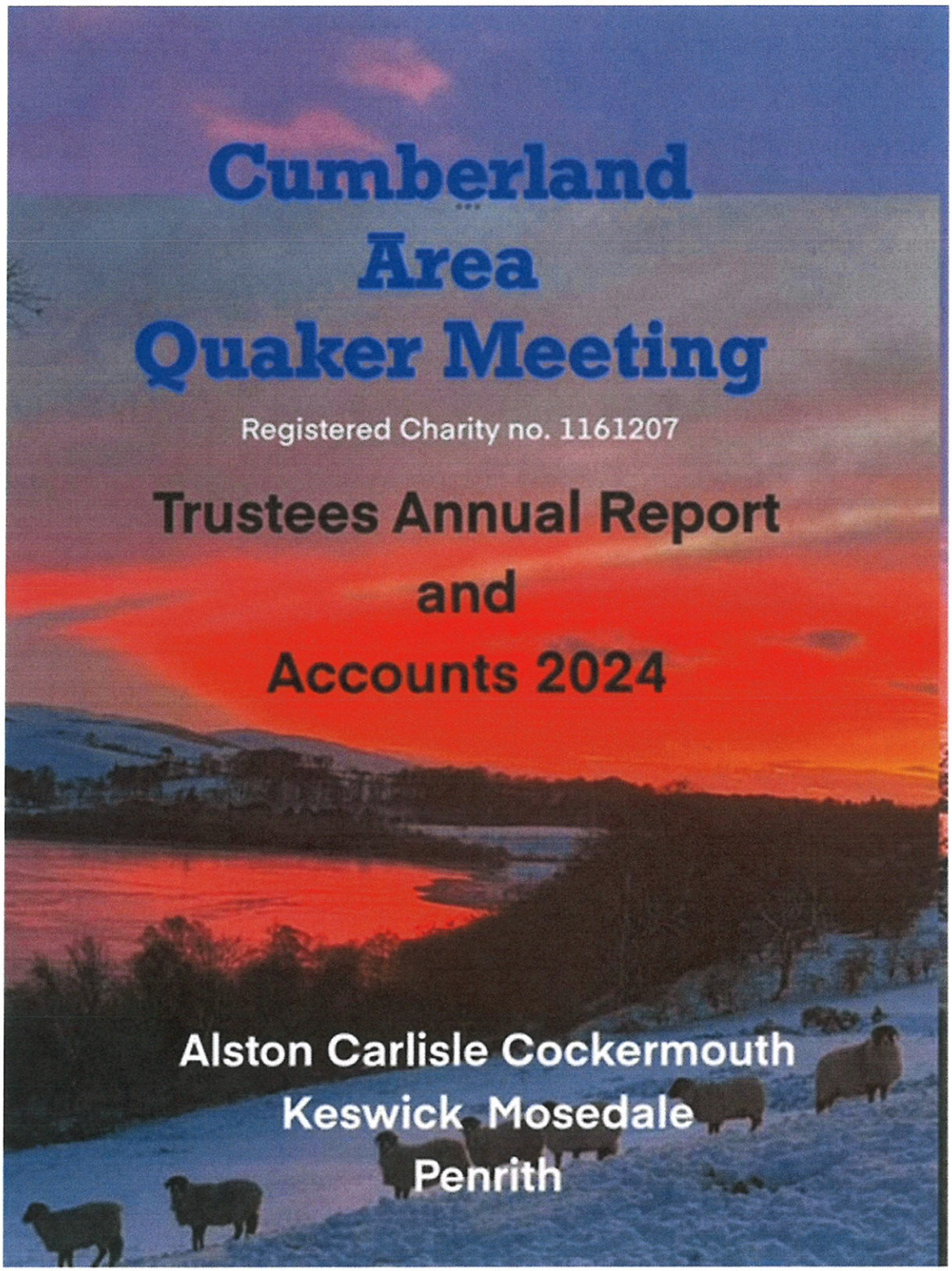
- ALLONBY BURIAL GROUND (1161207-1)
- PARDSHAW FRIENDS HOSTEL (1161207-10)
- NEWBY BURIAL GROUND (1161207-11)
- PENRITH MEETING HOUSE (1161207-12)
- WHITEHAVEN MEETING HOUSE CHARITY (1161207-13)
- MOSEDALE FRIENDS MEETING HOUSE (1161207-14)
- STRICKLAND MONTHLY MEETING PROPERTY TRUST (1161207-15)
- BRUNSKILL AND WOODS AUGMENTATION OF THE STRICKLAND MONTHLY MEETING PROPERTY TRUST (1161207-16)
- ALSTON MEETING HOUSE (1161207-2)
- BROUGHTON MEETING HOUSE (1161207-3)
- BROUGHTON BURIAL GROUND (1161207-4)
- CARLISLE MEETING HOUSE (1161207-5)
- COCKERMOUTH MEETING HOUSE (1161207-6)
- KESWICK MEETING HOUSE (1161207-7)
- MOORHOUSE BURIAL GROUND (1161207-8)
- PARDSHAW MEETING HOUSE AND BURIAL GROUND (1161207-9)

Downloaded from opencharities.uk/ew/1161207

CUMBERLAND AREA QUAKER MEETING

England & Wales - Charity number 1161207

Accounts


Cumberland
Area
Quaker Meeting
Registered Charity no. 1161207
Trustees Annual Report
and
Accounts 2024
Alston Carlisle Cockermouth
Keswick Mosedale
Penrith

CUMBERLAND AREA QUAKER MEETING

Registered Charity No. 1161207

TRUSTEES' ANNUAL REPORT AND ACCOUNTS FOR 2024

INDEX to SECTIONS

Section

1. Structure and organisation
2. Governance:
   - **2.i** Trustees and responsibilities
   - **2.ii** Related information and contact details
3. Objects and activities
4. Public benefits statement
5. Policies
6. Properties
7. Safeguarding
8. Sustainability
9. Future plans
10. Archives and Records
11. Other charitable trusts within the area meeting
12. Financial review
    - **12.i** The accounts
    - **12.ii** Summary of the main financial activities
    - **12.iii** Grant Making Policy
    - **12.iv** Investment Policy
    - **12.v** Financial Instruments Policy
    - **12.vi** Reserves Policy
13. Approval of the report

Responsibilities of trustees and accounting policies

STATEMENT OF FINANCIAL ACTIVITIES 2024
BALANCE SHEET AT 31 DECEMBER 2024

Notes to the accounts
Table 1 – Unrestricted funds
Table 2 – Restricted funds
Table 3 – Endowment funds
Examiner's statement

CUMBERLAND AREA QUAKER MEETING

OF THE RELIGIOUS SOCIETY OF FRIENDS (QUAKERS) IN BRITAIN

Registered Charity No. 1161207

TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2024

The trustees present their annual report together with the consolidated accounts for the Area Meeting for the year ended 31 December 2024.

1 Structure and organisation

Cumberland Area Quaker Meeting (CAQM) was formed on 1 January 2015. It is a merger of North Cumbria Area Meeting and West Cumbria Area Quaker Meeting of the Religious Society of Friends, after an approval process in both area meetings and with the agreement of the appropriate committees within Britain Yearly Meeting of the Religious Society of Friends (Quakers).

It was registered with the Charity Commission on 8 April 2015 as Charity number 1161207.

CAQM is an unincorporated association constituted as a membership organisation. A member is a person recorded in the register of members by a minuted decision of the Area Meeting (AM). Within the Religious Society of Friends (Quakers), Friends are members of their AM and thereby of Britain Yearly Meeting (BYM). Members come together with regular attenders for worship and for other activities in the five Local Meetings (LMs) that comprise CAQM. During 2022, Mosedale merged with Penrith LM.

Additionally, Area Meetings for Worship for Business which are open to all members, are normally held five times a year. Other area-wide events relating to the core purposes of CAQM are held from time to time. These are open to all members and attenders, and may include members of the public.

CAQM has the authority to set up or lay down LMs, which are at all times subordinate to the AM. Members in each LM may have delegated responsibilities in addition to holding public Meetings for Worship (MfW). By agreement with the AM they may manage, maintain and hire out a local meeting house; engage and manage staff; and raise and spend funds necessary to carry out these responsibilities.

The frequency of MfW, within each of the LMs, and the people associated with them during 2024 (attenders: men and women) were as follows:

- Alston – fourth Sunday (and second Wednesday – summer only) of the month. Membership: 2 men, 1 women. Attenders: 3 women, 0 men.
- Carlisle – every Sunday and Tuesday. Membership: 11 men, 19 women. Attenders: 1 man, 5 women.
- Cockermouth – every Sunday, and Thursday. Membership: 12 men, 14 women. Attenders: 7 men, 12 women
- Keswick – every Sunday. Membership: 3 men, 12 women. Attenders: 9 men, 13 women.

- Mosedale – first and third Sunday of the month. Membership: 6 men, 10 women. Attenders: 2 men, 3 women.
- Penrith – every Sunday. Membership: 10 men, 23 women. Attenders: 7men, 7 women.

Unattached Members: 7 men, 11 women.

Total Membership: 51 men, 88 women. Total attenders 26 men, 43 women.

Since Covid, some Local Meetings have held 'blended' meetings with video conferencing facilities, and this continues. This has allowed some who could or would not otherwise travel to Meetings to take part in MfW.

2 Governance

2.i A Governing Document was agreed with the Charity Commission on the 8th April 2015. It provides for the appointment of six to ten trustees for an initial term of three years, and provides that only in exceptional circumstances shall a trustee remain continuously in post for more than six years.

Appointments of trustees are made by CAQM on the recommendation of its nominations committee, which is charged with searching for appropriate people to fulfil offices and undertake tasks on behalf of the AM. All must be in membership of the Religious Society of Friends. An induction policy for new trustees and officers of the area meeting is in place, and they are given opportunities to attend courses and events to enable them to better carry out their responsibilities.

The trustees nominated and appointed by CAQM to serve during 2023 were as follows (with their dates of appointment – including future appointments - stated in brackets):

Glenn Tomkinson (31.12.26)
William Bewley (31.12.26)
Richard Parker (31.12.26) (Treasurer 31.12.24)
Lesley Smith (31.12.25)
Maureen Lofthouse (31.5.25)
Loma Reynolds (31.12.26)
Carol Graham (31.12.26)

Carol Graham subsequently asked to be released from her role as a Trustee owing to personal circumstances.

A new appointment of Assistant Treasurer was made during the year with the intention that the work of the Treasurer could be shared. John Bracegirdle from Cockermouth Local Meeting was appointed.

The Assistant Treasurer, John Bracegirdle, has been added as a signatory on the CAQM Cooperative Bank account (67238640) and to the various AM savings accounts, and the existing

signatory, Trustee Bill Bewley, has been removed. For the avoidance of doubt this specifically includes the following accounts held in The Cumberland Building Society (account number 54195597 : 54239365 and 54213785 The Penrith Building Society (2201-00179-0 The Triodos Account (21948690) The Charity Bank (9847297503) and the account at The Skipton Building Society (account number 997587598). The Treasurer, Richard Parker, and fellow Trustee Glenn Tomkinson are also signatories on these accounts. Two out of the three signatories are required to operate each account. The Trustees agreed that the £30,000 deposited in the Penrith Building Society should be moved to their new 7-day business account with a higher yield of 3.25 %.

The principal responsibilities of the trustees are to ensure that the AM fulfils its legal and other charitable obligations; to promote the effective management of the charity; to use its resources to best effect; to sustain a financial strategy that enables running costs to be met and financial support provided to BYM and other Quaker charitable activity; whilst ensuring appropriate provision is made to pursue the objects and activities of the AM in the future; and holding adequate and reasonable reserves.

During 2022, it was agreed at AM that donations to BYM and other Quaker related charities would in future be decided by AM trustees rather than individual LMs.

AM meetings are also a forum where information from Quaker-related groups and organisations are shared with members of CAQM.

The final decision making organ of CAQM is the Area Meeting in session, at which everyone who is a member of the area meeting is entitled to attend.

The manner of the conduct of the business and other activities of the area meeting is prescribed by *Quaker faith and practice: The book of Christian discipline of the Yearly Meeting of the Religious Society of Friends (Quakers) in Britain* – Fifth edition 2013, and any subsequent amendments.

2.ii Administrative information
All communications to the charity should be addressed to the current Clerk of Trustees:
Lesley Smith, 12 Lakehead Court, The Headlands, Keswick CA12 5EU (01768780981) e: am.trustees@cumberlandquakers.org.uk

All matters relating to the financial activities of the charity should be addressed to the Treasurer: Richard Parker, Eastgate, Milburn, Penrith CA10 1TN (01768361509) e: am.treasurer@cumberlandquakers.org.uk.

The current examiner of the CAQM accounts is Armstrong Watson LLP, James Watson House, Montgomery Way, Carlisle CA12UU (01228690100) e: karen.rae@armstrongwatson.co.uk.

The current legal advisers to CAQM are Cartmell Shepherd, Montgomery Way, Carlisle, CA12RW (01228514077) e: rosehill@cartmells.co.uk.

Trustees manage an online current account with the Cooperative Bank and hold deposit accounts with the Cumberland, Penrith and Skipton Building Societies, and the Triodos Bank.

Each of the Local Meetings also have online current accounts (and in some cases deposit accounts). These monies form part of the financial resources of the charity, and are shown in the accounts section of this report.

During 2022 and continuing into 2023, the majority of these accounts were transferred across to online accounts with the Cooperative Bank. The Cooperative was chosen as having comparatively strong ethical credentials whilst offering 'free banking' to charities. Penrith Local Meeting has a business account with online access with the Cumberland Building Society.

During 2023, CAQM progressed a plan to simplify its accounting system, now that online bank accounts have been established for each individual meeting (except Alston). The accounting system was previously reliant on Excel spreadsheets. All of the accounts have now been transferred on to a Xero accounting package which simplifies matters combined with a more intuitive approach. This is now being very successfully run by all the Local Meetings apart from Alston and has significant advantages over the previous system.

The custodian trustee for properties and assets of CAQM, and its associated trusts, is Friends Trusts Limited, Friends House, 173 Euston Road, London NW1 2BJ. (0207 663 1121) e: friendstrusts@quaker.org.uk

CAQM has a website where up-to-date information about the activities of the Area Meeting and its Local Meetings are provided together with details of its policies. This can be found at: www.cumberlandquakers.org.uk

3 Objects and principal activities of the charity

The object of the charity is the furtherance of the general religious and charitable purposes of the Religious Society of Friends (Quakers) in Britain in the area of north-west Cumbria and beyond.

The principal activity of the charity is holding meetings for worship in the manner of Quakers. The charity, through its local meetings also engages in the life of the communities, for example by making its properties available for community use.

4 Public Benefits Statement

The trustees confirm that they take note of the Charity Commission's general guidance on public benefit when reviewing the objects of the charity, and when the AM plans its activities.

The principal activity of the charity is the holding of public MfW in its constituent local meetings, together with opportunities at both local and area level for members and other interested persons to explore and develop their understanding of their faith in the light of both historic and contemporary interpretations of Quaker insights and testimonies.

We encourage all the LMs to examine ways in which they can improve sustainability, via improvements to the physical nature and fabric of their buildings and by generally making better use of the meeting houses to include technology enabling people to attend virtually if they wish.

The AM's six meeting houses are made available and hired out to a variety of other groups (and organisations) thereby providing a valuable service to local communities. The car park at Mosedale is made available to the general public and contributions to park there are invited.

The meeting house at Little Broughton had been let to the Broughton Evangelical Church since 1978 but they gave notice that they no longer required the use of the building. Consequently the building was sold at public auction on 10th July 2024 for £72,000, with net proceeds of £68,623.17. The Trustees agreed to invest the net proceeds initially in a one-year ethical fixed-term savings account with the Charity Bank at 4.516% interest.

The meeting house and ancillary buildings at Pardshaw are now let, on the basis of a seven-year lease to Pardshaw Quaker Centre CIO from August 2022. MfW continue to be held there occasionally and the burial ground remains in use.

5 Policies

In June 2016, after extensive consultation, the Trustees adopted and published a set of policies to assist members in managing the AM's affairs. Every member and attender was given a booklet covering the policies, which are kept under regular review. The existing policies have now been comprehensively reviewed and revised where necessary during this year and accepted by Area Meeting in October 2024. A new Lettings policy has been drafted and it is hoped this will be completed and accepted by the Area Meeting in 2025.

The policies cover:

- Equal opportunities
- Safeguarding
- Risk management
- Health and safety
- Data protection
- Grant making
- Investment
- General reserves
- Right keeping of records
- Privacy.
- Lettings

Trustees are aware of the need to develop not only policies but actions and procedures. A good start has been made. For example, in safeguarding matters the co-working safeguarding coordinators have attended training courses and conferences, and a full set of procedures is in place. A new Safeguarding Policy has been developed in line with guidance from Friends House.

Risk management procedures have also been agreed, as has a register of risks. The trustees regularly monitor and review the risks involved in its activities. Risks include those to individuals, to property; and to the organisation itself whether that be financial, legal and/or reputational. In practical terms this includes who is responsible for what, how it is recorded, and what triggers action.

A detailed health and safety risk assessment (including fire risk) has been undertaken in 2023 for each of the six meeting houses and the necessary actions implemented.

The Trustees' intention is to keep its policies under continuous review; to continue the necessary changes to the administrative and accounting arrangements following the establishment of CAQM; and to seek a scheme from the Charity Commission to combine a number of previous schemes and trusts. This will enable us to use and manage our property and financial heritage more effectively.

6 Properties

CAQM owns meeting houses at Alston, Carlisle, Cockermouth, Keswick, and Pardshaw. The former meeting house at Little Broughton was sold in July 2024.

The management, and trusteeship of Mosedale and Penrith meeting houses was transferred across to CAQM in May 2021.

The meeting houses at Cockermouth, Mosedale, Penrith and Pardshaw have associated burial grounds. Other unattached burial grounds exist at Allonby, Beckfoot, Little Broughton, Moorhouse, and Newby. Only the burial grounds at Cockermouth, Pardshaw and Allonby are open for burials. The Trustees inspect all burial grounds on a three-yearly basis.

Basic upkeep and maintenance of meeting houses, and raising the necessary finance is usually delegated to the LM. However, major repairs, renovations and improvements are overseen and funded by AM trustees through a premises fund into which certain income and agreed transfers of unrestricted funds are made.

The AM Trustees also manage two residential properties in Keswick via a property manager. These were left in separate bequests with restrictions as to their use, disposal and use of income, but to the general benefit of Quaker activities within the area meeting, particularly Keswick. Following the scheme agreed with and approved by the Charity Commission in 2022 these restrictions have now been lifted and these two investment properties are to be identified as 'unrestricted' in the annual accounts.

The management arrangements of both properties was extensively reviewed during 2023 and rent reviews implemented.

The trustees have instituted a five-yearly survey and review of each property under its ownership, on a rolling basis. All of the unattached burial grounds were inspected in 2021. Repairs were initiated where appropriate, and provision is made for regular maintenance work like ground clearance and grass-cutting. Trustees intend to continue with this approach with the intention that each of the properties will be maintained in a sound and safe condition.

During 2024 work was undertaken to deal with some of the matters identified in the previous quinquennial surveys, and surveys of Carlisle and Penrith Meeting House were commissioned.

Considerable work has been carried out by Christopher Thomas and Kath Worrall in recent years, in rationalising and simplifying the complicated structure of some of the small endowments, legacies and trust funds forming part of CAQM. This was all done under the auspices and provisions of Section 281 of the Charities Act 2011.

Many of these smaller funds were no longer relevant in today's world. This work has resulted in at least eight such funds being wound up. The small monetary value in each has been transferred across into either the 'general' or 'premises' fund within the year end 2022 consolidated accounts for CAQM. As a result, the format of the accounts for 2023 are simpler than in previous years.

The Meeting House at Pardshaw near Cockermouth has been a concern for some years, given its limited use and also the extensive nature of the buildings there. This was compounded by the fact that the site is designated as a Grade II listed building, with consequent, and fairly onerous, repairing liabilities.

Some years ago, CAQM agreed to the establishment of a charity ('Friends of Pardshaw Meeting') to initially investigate what to do with the property and decide how best to move forward, given Pardshaw's long and interesting history and also its important links to the Quaker Youth Movement (through the residential stays over the years).

This led to the establishment of the Pardshaw Quaker Centre (PQC) CIO (registered charity number 1193476) by a group of dedicated volunteers. Its purpose was to take over responsibility for managing and maintaining the buildings, thereby relieving CAQM of its considerable liabilities and the costs involved. PQC aims to find a new use and purpose for the building(s) whilst having regard to its important history and legacy within the Quaker movement.

Negotiations between CAQM and PQC culminated in agreement to enter into a seven-year full repairing/insuring lease agreement with PQC, operative from 1st September 2022 at a peppercorn rent.

During 2023, a comprehensive review of the insurance arrangement generally was undertaken across CAQM. A re-valuation of the individual sums insured was carried out and reinstatement values updated accordingly. The insurance policy was renewed and arrangements made with the provider for a further five-year term.

7 Safeguarding

The Link Trustee for safeguarding held various meetings with the safeguarding coordinators.

During the year, no reports or questions regarding any safeguarding concerns within CAQM were received.

8 Sustainability

The Covid pandemic has resulted in the development of 'blended' meetings which can offer a significant saving in both energy costs and transport, as some choose to meet virtually for worship (and/or for business meetings). Others prefer to attend in person.

Keswick Meeting House continues to generate electricity from its solar panels. Mosedale has an air source heat pump to supplement its more conventional heaters. Carlisle sources all its electricity from a 100% renewable supplier and Cockermouth obtains its electricity from a company that uses renewable resources.

Sustainability work commenced on the complete re-roofing of Alston Meeting House which included new insulation.

More ideas and plans are needed to improve the sustainability of our meeting houses.

9 Future plans

At the time of preparing this report (July 2025) Local Meetings continue to meet, although the number of members is slightly reducing, due mainly to the older/advanced age profile of the Membership in line with the general decline in interest in faith-based organisations more generally. Bookings by third parties have though largely resumed to pre-Covid levels.

Whilst the bounce back in bookings post-Covid is welcome, LM finances continue to be a cause for concern due to the above factors, coupled with the recent cost of living pressures and also the relatively high upkeep and maintenance costs associated with the meeting houses, such as the proposed re-roofing of Alston MH.

Despite this, the overall charity (CAQM) has reasonably healthy reserves (though some funds are 'restricted' and therefore only available for specific purposes).

Some further minor rationalisation of some of the remaining smaller trusts is intended.

The Area Meeting continues to progress the idea of a wider group of area meetings to combine together as a larger group, as has been successfully managed in Wales and is progressing in Scotland. The Trustees are offering their full support to this initiative.

Trustees continue to work on matters that are both spiritual and practical. In the former category, we strive to develop and enrich Quaker ministry and those it touches. In the latter, we strive to discern ways of making our property and premises financially sustainable in the longer term and meeting the aspirations of better sustainability, including working towards becoming carbon neutral.

By doing this last we hope to become better able to provide public benefits fit for the 21st century.

10 Archives and Records

The Custodians of Records intend to work toward achieving an index of all current and archived documents within CAQM. These have been added to the index of records prior to making decisions about records to be lodged with the appropriate County Record Office. This work was delayed by the pandemic. Two Custodians of Records were appointed on the amalgamation of the two previous AMs as it was thought helpful to have people familiar with the past history of both. It is intended to have a single appointment in future, although local government reorganisation has led to some concern over which Record Office will be appropriate to use for the storage of our archives.

As before, we continue to get enquiries from people researching family history. These are directed to the relevant Cumbria County Record office.

11 Other Charitable Trusts within the Area Meeting

AM Trustees took advantage in 2022 of legislation permitting expenditure (on their objects) of small value endowment funds, thus winding up several small funds/trusts.

Mosedale Local Meeting House was previously a charitable trust in its own right (registration number 1091774) along with Penrith Meeting House (which was owned by Strickland Monthly Meeting Property Trust registration number 230041). In May 2021, the Trustees approved a minute giving both trusts to CAQM.

The small amount of remaining funds held by these charities were transferred to CAQM, but separately identified.

The Meeting House at Carlisle is owned by a charity known as The Meeting House and Burial Ground at Carlisle (Ref: L3/131535). This trust was originally set up on 25 February 1748. The charitable trust deed dated 7 October 1967 makes clear that the charity is administered by Carlisle & Holme Monthly Meeting. This trust has therefore been treated as wholly integral within CAQM in this report and accounts.

Hugh Tickell's Charity (Registration no.236529) is for the poor of Cumberland. In the recent past, funds have mainly gone to members and attenders. There is, on average, an income of approximately £1,000 per annum to distribute, mostly in £100 gifts, depending on the number of requests received.

The Henry Wright Trust (Charity reg. no. 251360) brings together a number of trusts established between 1713 and 1804 for various purposes to support Friends of Pardshaw Meeting. It is now used to make grants to individual Friends for general educational purposes or to attend Quaker events and activities.

12 FINANCIAL REVIEW

12.i Accounts for 2024

The consolidated accounts for CAQM are on pages 15-27. These incorporate the accounts of the AM's general fund, its premises fund (a designated reserve fund for the upkeep of meeting houses and burial grounds), the accounts of the AM's constituent meetings and the accounts of restricted and endowments funds of, associated with, or operating within the AM.

12.ii Summary of the main financial figures for 2024

There are three main sources of financing the AM and its constituent LMs:

- Donations and legacies from Friends and attenders totalled £50,256 (£46,235 in 2023).
- Hiring meeting houses (and car parking spaces) to other users brought in £44,329 (£33,851 in 2023).
- Income from investments, including *gross* rent from the investment properties, was £36,634 (£28,302 in 2023).

Other income in 2024 amounted to £72,000 (£nil in 2023) due to the sale of a property during the year.

Total income in 2024 was £203,219 (£108,388 in 2023).

Expenditure in 2024 totalled £153,855 (£101,451 in 2023). The main elements were:

- Of expenditure on raising funds, £32,289 was the element of expenditure on meeting houses to enable them to be let (£8,428 in 2023).
- Expenditure on meeting houses and burial grounds not allocated to raising funds was £59,592 (£38,872 in 2023).
- £12,848 was spent on managing and renovating investment properties (£8,079 in 2023).
- Expenditure on activities to practice and promote Quakerism, including giving financial support from area or local meeting funds to Britain Yearly Meeting, Northern Friends Peace Board, Northern Friends Youth Events Trust and other Quaker and non-Quaker organisations, and grants to individuals from Quaker trusts, was £40,989 (£37,118 in 2023). This expenditure is detailed in Note 8 to the Statement of Financial Activities on page 20.
- Governance costs for the area meeting were £8,123. A detailed analysis of these is given in Note 8 to the Statement of Financial Activities on page 20. In 2023 these costs were £8,891. No trustees received any remuneration.
- The value of all funds in and associated with the area meeting increased by £1,308,474 in 2024 (increase of £16,484 in 2023).

CAQM, with its constituent meetings, is a membership organisation and all its activities are arranged and carried out by members or those not in formal memberships who choose to associate themselves with the Religious Society of Friends. Consequently the concept of "volunteer" as identified in many secular charities (as distinct from other classes of persons such as employees) is neither used nor comprehended within this charity.

Assets acquired or enhanced of a value under £10,000 are charged to revenue on acquisition.

Assets acquired or enhanced of a value of £10,000 or more are capitalised and depreciated over the useful life of the asset. Note 11 to the accounts shows the number of years over which the two assets noted there are depreciated.

In summary an analysis of the funds of the area meeting is:

	2024	2023
Unrestricted funds of the area meeting or under the management of AM trustees	£297,422	£121,481
Funds held within the Revaluation Reserve	£1,880,000	£0
AM funds designated for a special purpose	(£23,109)	£17,423
Unrestricted funds of LMs (which are required to be treated as designated funds of the AM)	£113,393	£112,669
Funds restricted for special purposes of which £25,019 is currently expendable*	£25,019	£805,769
Endowed funds which cannot be spent*, only the income being expendable	£258,431	£185,340
Total value of all funds	£2,551,156	£1,242,682

*Endowment funds and bequeathed properties, though of value in the accounts, are not redeemable to cash except in special circumstances and so are not expendable.

12.iii Grant making policy

The policy requires grants from restricted funds to be made only in accordance with the criteria in those funds and from unrestricted funds of CAQM or local meetings to be made by minuted decisions of the relevant meeting. Grants shall be made to non-Quaker bodies only where they are made in pursuance of the area meeting's charitable objectives.

12.iv Investment policies

In investing funds CAQM seeks to achieve the best interests of the area meeting and its funds and to comply with the requirements of relevant legislation. Units in commercial investment funds for four trust funds achieved a return of 5.93% on the end of year market price (5.85% increase in 2023) which the trustees consider acceptable in the current economic climate.

Two properties bequeathed on terms which require named persons to be granted tenancies for life are treated as investments. The accounts reflect a quinquennial revaluation of these properties in 2024 which applied a discount related to the tenant's age to the otherwise open market value assessed by the firm of surveyors managing the properties.

12.v Financial instruments policy

The charity has financial assets and liabilities only of a kind that qualify as basic financial instruments. These are initially recognised at transaction value and are subsequently measured at their settlement value.

12.vi Reserves policy

In the trustees' report for the year 2019 it was reported that the trustees had reviewed and then revised and adopted a new reserves policy. While trustees were aware of what expendable funds were available, it was not clear what reserves could actually be needed. The complicating factor was the meeting house at Keswick. This building had twice been flooded (in 2005 and 2010) and subsequently repaired; as a consequence the insurance company removed cover for any future damage by flooding. The trustees then considered options for the future should there be a recurrence of flooding. The wish of members in Keswick was to retain a meeting house in the current location rather than other options such as building elsewhere.

In 2023 the Trustees considered that in view of the resilience measures and other precautions taken after the flood in 2010 sufficient funds needed to be available for possible repairs after a further flood (likely as a result of further Global Warming), but that we need not consider the costs of completely rebuilding nor retain reserves necessary to completely rebuild the Meeting House.

The revised reserves policy was approved by trustees in November 2020 and adopted by the Area Meeting in January 2021. The full reserves policy, together with the other policies concerning health and safety, etc. is available on the CAQM's website – see http://www.cumberlandquakers.org.uk/

13 Approval of this report

Signed on behalf of the trustees

Lesley Smith
Clerk to the Trustees

Date: 1/10/25

CUMBERLAND AREA QUAKER MEETING

CONSOLIDATED ACCOUNTS FOR 2024

Trustees' responsibilities statement

The trustees are responsible for preparing the Trustees Annual Report and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charity and of its incoming resources and its application of resources for that period.

In preparing these financial statements the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP 2019 (FRS102);
- make judgements and estimates that are reasonably prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the area meeting will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the area meeting and its constituent` local meetings and enable them to ensure that the financial statements comply with the Charities Act 2011, the Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (SORP 2019 - FRS102) and with the provisions of the area meeting's governing document. The trustees are also responsible for safeguarding the assets of the area meeting and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Accounting policies

AP1 These accounts have been prepared on the basis of historic cost (except for investments shown at market value) in accordance with the Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102 – effective 1 January 2019) and with the Charities Act 2011.

AP2 Contributions, legacies, grants, interest and dividends are treated as income in the year in which they are received. Rents receivable in the year and Gift Aid claimed on casions received in the year are accounted for in the year to which they relate. Other accruals and prepayments have been included in the income and expenditure only where the amounts are significant and their inclusion will give greater clarity.

AP3 Support costs (which are mainly the costs of managing and maintaining premises) are allocated between Quaker Activities and Generating Funds by calculating or estimating the percentage of cost or time a meeting house is used for Quaker activities and for lettings.

AP4 Acting as Agent – Some sums are collected specifically for passing on to other bodies. They do not represent income for the area meeting and are consequently not included in accounting for the income and expenditure of the area meeting.

AP5 Unrestricted funds are freely available for any purpose of the area meeting. Designated funds are unrestricted funds which are set aside for specific purposes, but remain at the discretion of the area meeting. The otherwise unrestricted funds of local meetings are treated as designated funds of the area meeting in accordance with accounting regulations for charities.

AP6 Restricted funds have been earmarked by the donor or testator for certain specific purposes. Endowment funds must have their capital preserved, but the income can be used for the purposes specified by the donor or testator.

AP7 Area Meeting Designated Funds – The Area Meeting Premises Fund has been set aside in order to make provision for future expenditure on maintenance and repair of meeting houses and burial grounds. Disbursements from this fund remain at the discretion of the Area Meeting.

AP8 The five constituent local meetings keep their own accounts of the funds raised and held by them. These accounts are separately examined, where necessary, before consolidation into the area meeting accounts.

AP9 Area Meeting Restricted Funds – The Carlisle Local Meeting Elders and Overseers Fund and the Cockermouth Personal Crisis Fund are for use at the discretion of the elders and/or overseers of that meeting only for certain restricted purposes. They originate from donations given specifically for those purposes.

AP10 The Wigton Meeting House Trust arises from the sale of Wigton Meeting House in 2011. The capital is permanently endowed and can be used only for the purchase or building of a meeting house in the Wigton area. Under a scheme from the Charity Commission dated 19 August 2010 it was directed that the capital funds could be invested and the income used for the repair and maintenance of meeting houses within North Cumbria Area Meeting. The income is, since 2015, credited to the Area Meeting Premises Fund.

AP11 Whitehaven Meeting House was sold by auction in October 2015 at a hammer price of £16,500. After deducting allowable costs trustees believe that the sum of £13,668 should be treated as endowed. It is expected that the Charity Commission will enact a scheme whereby the use of the income will be restricted. At present the income is accumulated.

AP12 In principle the monies allocated to the Area Meeting Premises Fund from a number of the trust funds should be treated as a restricted fund separate from other income of or transfers to the Premises Fund which is a designated fund. However, as the outgoings from the Premises Fund in recent years and again in 2022 considerably exceeded the endowment income credited to the fund during the same period this restricted income may be treated as spent and the balance of the Premises Fund treated wholly as a designated fund.

AP13 Functional properties owned by the area meeting comprise of meeting houses and burial grounds which are held for the furtherance of the area meeting's charitable objects. The majority of these properties were acquired or constructed several centuries ago, their historic cost is unknown so they have never been valued for balance sheet purposes. In the opinion of the trustees the cost of professional valuation would not be a justifiable use of charitable funds. Therefore for the requirements of SORP 2019 (FRS 102) these properties are treated for balance sheet purposes as having a nil valuation. This approach was challenged by the examiner of the 2021 and 2020 accounts. Repair and renovation work to these properties is financed from funds held as reserves and the cost is charged to revenue. Major development work to buildings, and acquisition of equipment costing over £10,000, are included in the Balance Sheet and depreciated over the estimated life of the asset. Minor work to buildings and acquisition of contents for meeting houses are written off at purchase. The annual running costs and routine maintenance of their particular meeting house is the main financial liability of local meetings. Insurance of buildings and public liability is effected through either a policy arranged by the local meeting or, in the case of the meeting houses and the burial grounds of the former West Cumbria AQM, through a combined policy with the costs charged to meetings and to the Broughton Evangelical Church on a proportionate basis.

AP15 Investment properties are two residential properties left to the Society in 1987 and 1998, each with a tenant to whom the donor granted a tenancy for life. These properties and their trusts are managed by trustees of the area meeting, though in practice by a local Friend and a local manager appointed for that purpose. The values shown in these accounts, which are reviewed annually and revised periodically, recognise the effect of the life tenancies by applying substantial discounts to estimated market values for a sale with vacation possession. Income from the properties is applied first to their management and maintenance and then to an emergency repairs reserve with any surplus being available in accordance with the terms of the donor's will.

AP16 Tangible assets held at value in the accounts are held at cost less depreciation annualised over the anticipated life of the asset. See note 11 to the accounts.

CUMBERLAND AREA QUAKER MEETING

CONSOLIDATED ACCOUNTS

STATEMENT OF FINANCIAL ACTIVITIES

INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2024

	NOTES	UNRESTRICTED FUNDS	RESTRICTED FUNDS	ENDOWMENT FUNDS	TOTALS 2024	UNRESTRICTED FUNDS	RESTRICTED FUNDS	ENDOWMENT FUNDS	TOTALS 2023
Income & endowments from:									
Donations and legacies	2	49,947	309	0	50,256	46,235	0	0	46,235
Charitable activities	3	0	0	0	0	0	0	0	0
Other trading activities	4	42,079	2,250	0	44,329	33,851	0	0	33,851
Investments	5	10,896	25,738	0	36,634	7,441	20,861	0	28,302
Other	6	0	0	72,000	72,000	0	0	0	0
Total income		102,922	28,297	72,000	203,219	87,527	20,861	0	108,388
Reconciliation of funds:									
Total funds brought forward		251,573	805,769	185,340	1,242,682	253,002	794,981	178,218	1,226,201
Total funds carried forward		2,267,706	25,019	258,431	2,551,156	251,573	805,771	185,340	1,242,684

Figures on this account are individually shown to the nearest £

Notes to this statement are on pages 20-21.

These accounts were approved by the trustees on 1/10/25

Lesley Smith
Clerk to the Trustees

Richard Parker
Area Meeting Treasurer

CUMBERLAND AREA QUAKER MEETING

CONSOLIDATED ACCOUNTS

BALANCE SHEET AT 31 DECEMBER 2024

	NOTES	UNRESTRICTED FUNDS	RESTRICTED FUNDS	ENDOWMENT FUNDS	TOTALS 2024	UNRESTRICTED FUNDS	RESTRICTED FUNDS	ENDOWMENT FUNDS	TOTALS 2023
Fixed Assets:									
Tangible Assets	11	17,305	0	0	17,305	18,260	0	0	18,260
Investments:	12								
Investment Properties	12	1,880,000	0	0	1,880,000	0	622,000	0	622,000
Stocks, Shares & Investment Funds	12	43,899	0	49,333	93,232	43,880	0	48,243	92,123
Bank & BS deposits 2 years or more	12	64,805	14,843	137,098	216,746	0	75,206	137,097	212,303
Total Investments	12	1,988,704	14,843	186,431	2,189,978	43,880	697,206	185,340	926,426
Total fixed assets		2,006,009	14,843	186,431	2,207,283	62,140	697,206	185,340	944,686
Current Assets:									
Debtors	13	9,350	0	0	9,350	2,392	0	0	2,392
[illegible]		[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
UNRESTRICTED Revaluation reserve		1,880,000	0	0	1,880,000	0	0	0	0
AM Funds **DESIGNATED** for special purposes		-23,109	0	0	-23,109	17,423	0	0	17,423
General funds of local meetings treated as **DESIGNATED** funds of the Area Meeting		113,393	0	0	113,393	112,669	0	0	112,669
Funds **RESTRICTED** for special purposes		0	25,019	0	25,019	0	805,769	0	805,769
ENDOWED funds (only income may be spent)		0	0	258,431	258,431	0	0	185,340	185,340
Total funds		2,267,706	25,019	258,431	2,551,156	251,573	805,769	185,340	1,242,682

Figures on this account are individually shown to the nearest £
Notes to this statement are on pages 20-21.

These accounts were approved by the trustees on 1/10/25

Lesley Smith
Clerk to the Trustees

Richard Parker
Area Meeting Treasurer

CUMBERLAND AREA QUAKER MEETING

Notes to the 2024 Consolidated Accounts

Note ref

Notes to the Statement of Financial Activities

1 Notes 2 to 15 are comments on or analysis of figures in the Statements of Financial Activities and the Balance Sheet required by accounting regulations. Note 8 contains additional information supplied in accordance with the requirements of the Quaker Stewardship Committee of Britain Yearly Meeting of the Religious Society of Friends.

2 **Income from donations** is almost entirely from those associated with the Religious Society of Friends.

3 **Income from charitable activities** are mainly participant's contributions to the cost of Quaker activities, such as educational events.

4 **Income from other trading activities** is from letting local meeting houses and car parking spaces.

		2024	2023
5	**Income from investments was:**	£	£
	Gross rental from investment properties	18,527	16,120
	Dividends and interest from stocks, shares and investment funds	2,602	2,505
	Interest from term deposits and other bank balances	15,505	9,677
	Total income from investments	36,634	28,302
6	**"Other income" comprised:**		
	Sale of Property	72,000	0
	Total other income	72,000	0
7	**Expenditure on raising funds:**		
	Expenditure on raising donations	15	65
	Identified costs of letting local meeting houses	32,289	8,428
	Costs of managing investment properties inc. routine maintenance	12,847	8,079
	Total expenditure on raising funds	45,151	16,572
8	**Expenditure on charitable activities:**		
	Practice and promotion of Quakerism	1,785	2,135
	Donations to Britain Yearly Meeting	25,000	25,000
	Donations to other Quaker organisations	9,190	5,877
	Donations or subscriptions to non-Quaker organisations	2,364	2,157
	Grants to individuals from Quaker trusts	2,650	1,949
	Total expenditure on practice and promotion of Quakerism	40,989	37,118
	Balance of upkeep of Quaker meeting houses (not in note 7)	56,231	35,372
	Upkeep of Quaker Burial Grounds not linked to local meetings	3,361	3,500
	Total expenditure on property for Quaker purposes	59,592	38,872
	Governance costs, comprising:		
	Training fees for other officers of the area meeting	1,380	2,865
	Examination of area meeting accounts	1,710	2,100
	Subscriptions and other costs	1,913	821
	Total governance costs for the area meeting	5,003	5,786
	Accountancy and examination work for local meetings	3,120	3,105
	Total governance costs	8,123	8,891
	Total expenditure on charitable activities	108,704	84,881
9	**Other expenditure:**		
	Sundry Expenditure	0	0

CUMBERLAND AREA QUAKER MEETING

Notes to the 2024 Consolidated Accounts

10	**Transfers between funds of Cumberland AQM comprise:**	**2024**	**2023**
	Reclassification of M Pollock & D Liversidge accounts to Unrestricted Funds	834,368	0
	Transfer Cockermouth BYM contribution paid post year end.	3,000	0
	Transfer Rodway Legacy	2,500	0
	Local meeting subs and other payments to AM General Fund (all within Unrestricted)	28,520	25,000
	Keswick LM costs paid by M Pollock Bequest Account	0	7,366
	Solar panel loan repaid (all within Unrestricted)	0	2,792
	Reallocation of Triodos interest from Unrestricted to Restricted Funds	0	195

Note ref **Notes to the Balance Sheet**

11	**Tangible assets:**	Keswick MH solar panels	Mosedale improvements	**2024 Total**	**2023** Total
		£	£	£	£
	Cost				
	At beginning of year	13,917	20,000	**33,917**	33,917
	Additions	0	0	**0**	0
	Less disposals	0	0	**0**	0
	At end of year	13,917	20,000	**33,917**	33,917
	Depreciation				
	At beginning of year	7,257	8,400	**15,657**	14,702
	Depreciation charged in year	555	400	**955**	955
	Less disposals	0	0	**0**	0
	At end of year	7,812	8,800	**16,612**	15,657
	Net book value as at 31 December 2024	**6,105**	**11,200**	**17,305**	18,260
	Net book value as at 31 December 2023	6,660	11,600	18,260	
	Years over which the asset is depreciated	25	50		

12	**Investments analysed by type:**	**2024**	**2023**
	Meeting houses and residential properties at valuation	1,860,000	622,000
	These are meeting houses or residential properties with protected tenancies left to the Religious Society of Friends with restrictions on use, sale, and use of income.		
	Burial grounds	20,000	0
	Stocks, shares or investment funds at market price	88,232	87,123
	Nominal investment in a community housing association	5,000	5,000
	Term cash deposits of 1 year or more	216,746	212,303
	Total long term investments	2,189,978	926,426

The meeting houses and residential properties were valued by Duncan Young, MA (Cantab) MRICS of Mere Commercial as at 31 December 2024 at open market value at a value of £1,860m.

13 Debtors receivable within one year represent amounts owed in relation to the hire of meeting houses in respect of Carlisle LM, Keswick LM and Cockermouth KLM, and claims for Gift Aid in respect of Cockermouth LM.

14 Creditors payable after more than one year represent amounts owed in the normal course of activity, namely £300 in relation to the Hugh Tickell's Charity.

Table 1

CUMBERLAND AREA QUAKER MEETING — UNRESTRICTED/DESIGNATED FUNDS — STATEMENT OF FINANCIAL ACTIVITIES 2024

SORP Ref		TOTALS	CAQM General Fund	CAQM Premises Fund	Alston Meeting	Carlisle Meeting	Cockerm'th Meeting	Keswick Meeting	Penrith & Mosedale Meeting
	Income & endowments from:								
A1	Donations and legacies	49,947	8,269	0	1,428	8,538	7,658	4,962	19,092
A2	Charitable activities	0	0	0	0	0	0	0	0
A3	Other trading activities *Includes property lettings.*	42,079	0	0	285	3,219	7,164	19,057	12,354
A4	Investments *This is income from assets classed as investments including interest on cash balances.*	10,896	8,466	587	0	1	218	927	697
A5	Other	0	0	0	0	0	0	0	0
	Total	102,922	16,735	587	1,713	11,758	15,040	24,946	32,143
	Expenditure on:.								
B1	Raising Funds *Inc. share of property costs.*	32,303	0	24,982	2,053	1,071	524	1,136	2,537
B2	Charitable Activities *Now inc. governance costs.*	103,873	10,581	16,237	50	12,799	11,608	22,280	30,318
B3	Other	0	0	0	0	0	0	0	0
	Total	136,176	10,581	41,219	2,103	13,870	12,132	23,416	32,855
B4	Net gains/(losses) on investments	19	-80	99	0	0	0	0	0
	Net income/(expenditure)	-33,235	6,074	-40,533	-390	-2,112	2,908	1,530	-712
	Transfers between funds (see note 10)	834,368	834,868	0	0	2,500	-3,000	0	0
	Other recognised gains/(losses):								
D1	Gains/(losses) on revaluation of fixed assets	1,215,000	1,215,000	0	0	0	0	0	0
D2	Other gains/(losses)	0	0	0	0	0	0	0	0
	Net movement in funds	2,016,133	2,055,942	-40,533	-390	388	-92	1,530	-712
	Reconciliation of funds:								
	Total funds brought forward	251,573	121,480	17,424	1,329	10,062	11,666	39,463	50,149
	Total funds carried forward	2,267,706	2,177,422	-23,109	939	10,450	11,574	40,993	49,437

Table 1

CUMBERLAND AREA QUAKER MEETING **UNRESTRICTED/DESIGNATED FUNDS** **BALANCE SHEET 2024**

SORP Ref		TOTALS	CAQM General Fund	CAQM Premises Fund	Alston Meeting	Carlisle Meeting	Cockermth Meeting	Keswick Meeting	Penrith & Mosedale Meeting
	Fixed Assets:								
A2	Tangible Assets	**17,305**	0	0	0	0	0	6,105	11,200
A4	Investments:								
	Investment Properties	**1,880,000**	1,880,000	0	0	0	0	0	0
	Stocks, Shares and Investment Funds	**43,875**	34,049	4,826	0	0	0	5,000	0
	Bank and BS term deposits of 2 years or more	**64,805**	64,805	0	0	0	0	0	0
	Total Investments	**1,988,680**	1,978,854	4,826	0	0	0	5,000	0
	Total fixed assets	**2,005,985**	**1,978,854**	**4,826**	**0**	**0**	**0**	**11,105**	**11,200**
	Current Assets:								
B2	Debtors	**9,350**	0	0	0	1,029	735	7,586	0
B3	Investments *Deposits at less than 3 months notice*	**58,035**	0	0	0	0	3,849	27,472	26,714
B4	Cash at bank and in hand	**194,312**	198,568	-27,935	939	9,421	6,966	-5,170	11,523
	Total current assets	**261,697**	**198,568**	**-27,935**	**939**	**10,450**	**11,550**	**29,888**	**38,237**
	Liabilities:								
C1	Creditors: Amounts falling due within one year	**0**	0	0	0	0	0	0	0
	Net current assets or liabilities	**261,697**	**198,568**	**-27,935**	**939**	**10,450**	**11,574**	**29,888**	**38,237**
	Total assets less current liabilities	**2,267,682**	**2,177,422**	**-23,109**	**939**	**10,450**	**11,574**	**40,993**	**49,437**
C2	Creditors: Amounts falling due after more than one year	**0**	0	0	0	0	0	0	0
C3	Provisions for liablilities	**0**	0	0	0	0	0	0	0
	Total net assets or liabilities	**2,267,706**	**2,177,422**	**-23,109**	**939**	**10,450**	**11,574**	**40,993**	**49,437**
	Classification of funds:								
	UNRESTRICTED funds of the area meeting	**297,422**	**297,422**	**0**	**0**	**0**	**0**	**0**	**0**
	Revaluation Reserve	**1,880,000**	**1,880,000**	**0**	**0**	**0**	**0**	**0**	**0**
	Free AM funds DESIGNATED for special purposes	**-23,109**	**0**	**-23,109**	**0**	**0**	**0**	**0**	**0**
	Free funds of local meetings treated as DESIGNATED funds of the Area Meeting	**113,393**	**0**	**0**	**939**	**10,450**	**11,574**	**40,993**	**49,437**
	Total value of funds	**2,267,706**	**2,177,422**	**-23,109**	**939**	**10,450**	**11,574**	**40,993**	**49,437**

Table 2

CUMBERLAND AREA QUAKER MEETING — RESTRICTED FUNDS — STATEMENT OF FINANCIAL ACTIVITIES 2024

SORP Ref		TOTALS	Strickland MMPT	Carlisle E & O's Fund	Cockermouth Pers Crisis Fd	Whitehaven Mtg House	Wrights Estates Income Fund	Pardshaw MH&BG Fund	D Liversidge Beq Cash Acct	D Liversidge Beq Property Acct	M Pollock Beq Property Acct	Hugh Tickell's Charity
	Income & endowments from:											
A1	Donations and legacies	309	0	0	0	0	0	0	0	309	0	0
A2	Charitable activities	0	0	0	0	0	0	0	0	0	0	0
A3	Other trading activities *Includes property lettings.*	2,250	0	0	0	0	2,250	0	0	0	0	0
A4	Investments *This is income from assets classed as investments including interest on cash balances.*	25,738	0	0	133	753	299	0	1,145	6,003	15,803	1,602
A5	Other	0	0	0	0	0	0	0	0	0	0	0
	Total	28,297	**0**	**0**	**133**	**753**	**2,549**	**0**	**1,145**	**6,312**	**15,803**	**1,602**
	Expenditure on:.											
B1	Raising Funds *Inc. share of property costs.*	12,848	0	0	0	0	0	0	0	3,850	8,998	0
B2	Charitable Activities *Now inc. governance costs.*	4,831	0	0	600	0	200	0	0	334	2,167	1,530
B3	Other	0	0	0	0	0	0	0	0	0	0	0
	Total	17,679	**0**	**0**	**600**	**0**	**200**	**0**	**0**	**4,184**	**11,165**	**1,530**
B4	Net gains/(losses) on investments	43,000	0	0	0	0	0	0	0	30,000	13,000	0
	Net income/(expenditure)	53,618	**0**	**0**	**-467**	**753**	**2,349**	**0**	**1,145**	**32,128**	**17,638**	**72**
	Transfers between funds (see note 10)	-834,368	0	0	0	0	0	0	-64,805	-255,216	-514,347	0
	Other recognised gains/(losses):											
D1	Gains/(losses) on revaluation of fixed assets	0	0	0	0	0	0	0	0	0	0	0
D2	Other gains/(losses)	0	0	0	0	0	0	0	0	0	0	0
	Net movement in funds	-780,750	**0**	**0**	**-467**	**753**	**2,349**	**0**	**-63,660**	**-223,088**	**-496,709**	**72**
	Reconciliation of funds:											
	Total funds brought forward	805,768	641	482	3,582	1,660	10,081	89	63,660	223,088	496,709	5,777
	Total funds carried forward	25,019	**641**	**482**	**3,115**	**2,413**	**12,430**	**89**	**0**	**0**	**0**	**5,849**

Table 2

CUMBERLAND AREA QUAKER MEETING — RESTRICTED FUNDS — BALANCE SHEET 2024

SORP Ref		TOTALS	Strickland MMPT	Carlisle E & O's Fund	Cockermouth Pers Crisis Fd	Whitehaven Mtg House	Wrights Estates Income Fund	Pardshaw MH&BG Fund	D Liversidge Beq Cash Acct	D Liversidge Beq Property Acct	M Pollock Beq Property Acct	Hugh Tickell's Charity
	Fixed Assets:											
A2	Tangible Assets	0	0	0	0	0	0	0	0	0	0	0
A4	Investments:											
	Investment Properties	0	0	0	0	0	0	0	0	0	0	0
	Stocks, Shares and Investment Funds	0	0	0	0	0	0	0	0	0	0	0
	Bank and BS term deposits of 2 years or more	14,843	0	0	0	2,413	12,430	0	0	0	0	0
	Total Investments	14,843	0	0	0	2,413	12,430	0	0	0	0	0
	Total fixed assets	**14,843**	**0**	**0**	**0**	**2,413**	**12,430**	**0**	**0**	**0**	**0**	**0**
	Current Assets:											
B2	Debtors	0	0	0	0	0	0	0	0	0	0	0
B3	Investments *Deposits at less than 3 months notice*	8,229	0	0	3,115	0	0	0	0	0	0	5,114
B4	Cash at bank and in hand	2,247	641	482	0	0	0	89	0	0	0	1,035
	Total current assets	**10,476**	**641**	**482**	**3,115**	**0**	**0**	**89**	**0**	**0**	**0**	**6,149**
	Liabilities:											
C1	Creditors: Amounts falling due within one year	0	0	0	0	0	0	0	0	0	0	0
	Net current assets or liabilities	**10,476**	**641**	**482**	**3,115**	**0**	**0**	**89**	**0**	**0**	**0**	**6,149**
	Total assets less current liabilities	**25,319**	**641**	**482**	**3,115**	**2,413**	**12,430**	**89**	**0**	**0**	**0**	**6,149**
	Transfers between funds (see note 10)	0	0	0	0	0	0	0	0	0	0	0
C2	Creditors: Amounts falling due after more than one year	300	0	0	0	0	0	0	0	0	0	300
C3	Provisions for liablilities	0	0	0	0	0	0	0	0	0	0	0
	Total net assets or liabilities	**25,019**	**641**	**482**	**3,115**	**2,413**	**12,430**	**89**	**0**	**0**	**0**	**5,849**

CUMBERLAND AREA QUAKER MEETING

ENDOWMENT FUNDS
STATEMENT OF FINANCIAL ACTIVITIES 2024

SORP Ref		TOTALS	Wigton MH Trust	Whitehaven Mtg House	Wrights Estates	Broughton MH	Hugh Tickell's Charity
	Income & endowments from:						
A1	Donations and legacies	**0**	0	0	0	0	0
A2	Charitable activities	**0**	0	0	0	0	0
A3	Other trading activities *Includes property lettings.*	**0**	0	0	0	0	0
A4	Investments *This is income from assets classed as investments including interest on cash balances.*	**0**	0	0	0	0	0
A5	Other	**72,000**	0	0	0	72,000	0
	Total	**72,000**	**0**	**0**	**0**	**72,000**	**0**
	Expenditure on:.						
B1	Raising Funds *Inc. share of property costs.*	**0**	0	0	0	0	0
B2	Charitable Activities *Now inc. governance costs.*	**0**	0	0	0	0	0
B3	Other	**0**	0	0	0	0	0
	Total	**0**	**0**	**0**	**0**	**0**	**0**
B4	Net gains/(losses) on investments	**1,091**	0	0	0	0	1,091
	Net income/(expenditure)	**73,091**	**0**	**0**	**0**	**72,000**	**1,091**
C	**Transfers between funds (see note 10)**	**0**	0	0	0	0	0
	Other recognised gains/(losses):						
D1	Gains/(losses) on revaluation of fixed assets	**0**	0	0	0	0	0
D2	Other gains/(losses)	**0**	0	0	0	0	0
	Net movement in funds	**73,091**	**0**	**0**	**0**	**72,000**	**1,091**
	Reconciliation of funds:						
	Total funds brought forward	**185,340**	117,997	13,668	5,433	0	48,242
	Total funds carried forward	**258,431**	**117,997**	**13,668**	**5,433**	**72,000**	**49,333**

Table 3

CUMBERLAND AREA QUAKER MEETING

ENDOWMENT FUNDS
BALANCE SHEET 2024

SORP Ref		TOTALS	Wigton MH Trust	Whitehaven Mtg House	Wrights Estates	Broughton MH	Hugh Tickell's Charity
	Fixed Assets:						
A2	Tangible Assets	0	:	:	:	:	:
A4	Investments:						
	Investment Properties	**0**	0	0	0	0	0
	Stocks, Shares and Investment Funds	**49,333**	0	0	0	0	49,333
	Bank and BS term deposits of 2 years or more	**137,098**	117,997	13,668	5,433	0	0
	Total Investments	**186,431**	117,997	13,668	5,433	0	49,333
	Total fixed assets	**186,431**	**117,997**	**13,668**	**5,433**	**0**	**49,333**
	Current Assets:						
B2	Debtors	**0**	0	0	0	0	0
B3	Investments *Deposits at less than 3 months notice*	**0**	0	0	0	0	0
B4	Cash at bank and in hand	**72,000**	0	0	0	72,000	0
	Total current assets	**72,000**	**0**	**0**	**0**	**72,000**	**0**
	Liabilities:						
C1	Creditors: Amounts falling due within one year	**0**	0	0	0	0	0
	Net current assets or liabilities	**72,000**	**0**	**0**	**0**	**72,000**	**0**
	Total assets less current liabilities	**258,431**	**117,997**	**13,668**	**5,433**	**72,000**	**49,333**
	Transfers between funds	**0**	**0**	**0**	**0**	**0**	**0**
C2	Creditors: Amounts falling due after more than one year	**0**	0	0	0	0	0
C3	Provisions for liablilities	**0**	0	0	0	0	0
	Total net assets or liabilities	**258,431**	**117,997**	**13,668**	**5,433**	**72,000**	**49,333**

INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 DECEMBER 2024

Independent examiner's report to the Trustees of Cumberland Area Quaker Meeting (the 'charity')

I report to the charity Trustees on my examination of the accounts of the charity for the year ended 31 December 2024.

This report is made solely to the charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for my work or for this report.

Responsibilities and basis of report

As the Trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable 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 material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or

2. the accounts do not accord with those records; or

3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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.

Karen Rae FCCA, DChA
Armstrong Watson LLP
Chartered Accountants
Carlisle

Date 30 October 2025

CUMBERLAND AREA QUAKER MEETING

England & Wales - Charity number 1161207

Accounts

CLIENTCOPY


Cumberland
Area
Quaker Meeting
Registered Charity no. 1161207
Trustees Annual
Report
and
Accounts 2022
Alston Carlisle Cockermouth
Keswick Mosedale
Penrith

CUMBERLAND AREA QUAKER MEETING

Registered Charity No. 1161207

TRUSTEES' ANNUAL REPORT AND ACCOUNTS FOR 2022

INDEX to SECTIONS

Section

1. Structure and organisation
2. Governance:
   - **2.i** Trustees and responsibilities
   - **2.ii** Related information and contact details
3. Objects and activities
4. Public benefits statement
5. Policies
6. Properties
7. Safeguarding
8. Sustainability
9. Future plans
10. Archives and Records
11. Other charitable trusts within the area meeting:
    - **11.i** Mosedale Friends Meeting House Trust
    - **11.ii** Strickland Monthly Meeting Property Trust
    - **11.iii** The Meeting House and Burial Ground at Carlisle
    - **11.iv** Hugh Tickell's Charity
    - **11.v** The Henry Wright Trust
12. Financial review
    - **12.i** The accounts
    - **12.ii** Summary of the main financial activities
    - **12.iii** Grant Making Policy
    - **12.iv** Investment Policy
    - **12.v** Financial Instruments Policy
    - **12.vi** Reserves Policy
13. Approval of the report

Responsibilities of trustees and accounting policies

STATEMENT OF FINANCIAL ACTIVITIES 2022
BALANCE SHEET AT 31 DECEMBER 2022

Notes to the accounts
Table 1 – Unrestricted funds
Table 2 – Restricted funds
Table 3 – Endowment funds
Examiner's statement

CUMBERLAND AREA QUAKER MEETING

OF THE RELIGIOUS SOCIETY OF FRIENDS (QUAKERS) IN BRITAIN

Registered Charity No. 1161207

TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2022

The trustees present their annual report together with the consolidated accounts for the Area Meeting for the year ended 31 December 2022.

1 Structure and organisation

Cumberland Area Quaker Meeting (CAQM) was formed on 1 January 2015. It is a merger of North Cumbria Area Meeting and West Cumbria Area Quaker Meeting of the Religious Society of Friends, after an approval process in both area meetings and with the agreement of the appropriate committees within Britain Yearly Meeting of the Religious Society of Friends (Quakers).

It was registered with the Charity Commission on 8 April 2015 as Charity number 1161207.

CAQM is an unincorporated association constituted as a membership organisation. A member is a person recorded in the register of members by a minuted decision of the Area Meeting (AM). Within the Religious Society of Friends (Quakers), Friends are members of their AM and thereby of Britain Yearly Meeting (BYM). Members come together with regular attenders for worship and for other activities in the five Local Meetings (LMs) that comprise CAQM. During 2022, Mosedale merged with Penrith LM.

Additionally, Area Meetings for Worship for Business which are open to all members, are normally held five times a year. Other area-wide events relating to the core purposes of CAQM are held from time to time. These are open to all members and attenders, and may include members of the public.

CAQM has the authority to set up or lay down LMs, which are at all times subordinate to the AM. Members in each LM may have delegated responsibilities in addition to holding public Meetings for Worship (MfW). By agreement with the AM they may manage, maintain and hire out a local meeting house; engage and manage staff; and raise and spend funds necessary to carry out these responsibilities.

The frequency of MfW, within each of the LMs, and the people associated with them during 2022 (attenders: men and women) were as follows:

- Alston – fourth Sunday (and second Wednesday – summer only) of the month. Membership 1M, 2W, 3A
- Carlisle – every Sunday and Tuesday. Membership 12M, 20W, 7A
- Cockermouth – every Sunday, and Thursday : Membership 13M, 14W, 24A
- Keswick – every Sunday : Membership 3M, 14W, 18A
- Penrith with Mosedale – every Sunday. Membership 11M, 23W, 1C, 16A. With Mosedale – first and third Sunday pf the month. Membership 6M, 8W, 5A.

Unattached Members: 7M, 11W

Total Membership : 53M, 92W, 1C, 73A

Since Covid, some Local Meetings have held 'blended' meetings with video conferencing facilities, and this continues. This has allowed some who could or would not otherwise travel to Meetings to take part in MfW.

2 Governance

2.i A Governing Document was agreed with the Charity Commission on the 8th April 2015. It provides for the appointment of six to ten trustees for an initial term of three years, and provides that only in exceptional circumstances shall a trustee remain continuously in post for more than six years.

Appointments of trustees are made by CAQM on the recommendation of its nominations committee, which is charged with searching for appropriate people to fulfil offices and undertake tasks on behalf of the AM. All must be in membership of the Religious Society of Friends. An induction policy for new trustees and officers of the area meeting is in place, and they are given opportunities to attend courses and events to enable them to better carry out their responsibilities.

The trustees nominated and appointed by CAQM to serve during 2022 were as follows (with their dates of appointment stated in brackets):

Ian Watson (30.6.22)
Elizabeth Pritchard (Clerk 31.12.22)
Tricia Jagger (Link for Safeguarding 31.12.23)
Glenn Tomkinson (31.12.23)
William Bewley (31.12.23)
Richard Parker (Treasurer 30.4.24)
Lesley Smith (31.12.25)
Maureen Lofthouse (31.5.25)

The principal responsibilities of the trustees are to ensure that the AM fulfils its legal and other charitable obligations; to promote the effective management of the charity; to use its resources to best effect; to sustain a financial strategy that enables running costs to be met and financial support provided to BYM and other Quaker charitable activity; whilst ensuring appropriate provision is made to pursue the objects and activities of the AM in the future; and holding adequate and reasonable reserves.

During 2022, it was agreed at AM that donations to BYM and other Quaker related charities would in future be decided by AM trustees rather than individual LMs.

The final decision making organ of CAQM is the Area Meeting in session, at which everyone who is a member of the area meeting is entitled to attend.

The manner of the conduct of the business and other activities of the area meeting is prescribed by Quaker faith and practice: The book of Christian discipline of the Yearly Meeting of the Religious Society of Friends (Quakers) in Britain – Fifth edition 2013, and any subsequent amendments.

2.ii Administrative information
All communications to the charity should be addressed to the Clerk of Trustees:
Lesley Smith, 12 Lakehead Court, The Headlands, Keswick CA12 5EU (01768780981) e: am.trustees@cumberlandquakers.org.uk

All matters relating to the activities of the AM should be addressed to the Treasurer:
Richard Parker, Eastgate, Milburn, Penrith CA10 1TN (01768361509) e: am.treasurer@cumberlandquakers.org.uk.

The current examiner of the CAQM accounts is Armstrong Watson LLP, James Watson House, Montgomery Way, Carlisle CA12UU (01228690100) e: karen.rae@armstrongwatson.co.uk.

The current legal advisers to CAQM are Cartmell Shepherd, Montgomery Way, Carlisle, CA12RW (01228514077) e: rosehill@cartmells.co.uk.

Trustees manage an online current account with the Cooperative Bank and hold deposit accounts with the Cumberland, Penrith and Skipton Building Societies, and the Triodos Bank.

Each of the Local Meetings also have online current accounts (and in some cases deposit accounts). These monies form part of the financial resources of the charity, and are shown in the accounts section of this report.

During 2022, the majority of these accounts were transferred across to online accounts with the Cooperative Bank. The Cooperative was chosen as having comparatively strong ethical credentials whilst offering 'free banking' to charities. Penrith Local Meeting has a business account with online access with the Cumberland Building Society.

The custodian trustee for properties and assets of CAQM, and its associated trusts, is
Friends Trusts Limited, Friends House, 173 Euston Road, London NW1 2BJ. (0207 663 1121) e: friendstrusts@quaker.org.uk

CAQM has a website where up-to-date information about the activities of the Area Meeting and its Local Meetings are provided together with details of its policies. This can be found at: www.cumberlandquakers.org.uk

3 Objects and principal activities of the charity

The object of the charity is the furtherance of the general religious and charitable purposes of the Religious Society of Friends (Quakers) in Britain in the area of north-west Cumbria and beyond.

The principal activity of the charity is holding meetings for worship in the manner of Quakers. The charity, through its local meetings also engages in the life of the communities, for example by making its properties available for community use.

4 Public Benefits Statement

The trustees confirm that they take note of the Charity Commission's general guidance on public benefit when reviewing the objects of the charity, and when the AM plans its activities.

The principal activity of the charity is the holding of public MfW in its constituent local meetings, together with opportunities at both local and area level for members and other interested persons to explore and develop their understanding of their faith in the light of both historic and contemporary interpretations of Quaker insights and testimonies.

We encourage all the LMs to examine ways in which they can improve sustainability, via improvements to the physical nature and fabric of their buildings and by generally making better use of the meeting houses to include technology enabling people to attend virtually if they wish.

The AM's six meeting houses are made available and hired out to a variety of other groups (and organisations) thereby providing a valuable service to local communities. The car park at Mosedale is made available to the general public and contributions to park there are invited.

The Meeting House at Little Broughton belongs to CAQM but has been let to the Broughton Evangelical Church since 1978.

The meeting house and ancillary buildings at Pardshaw are now let, on the basis of a seven-year lease to Pardshaw Quaker Centre CIO from August 2022. MfW continue to be held there occasionally and the burial ground remains in use.

5 Policies

In June 2016, after extensive consultation, the trustees adopted and published a set of policies to assist members in managing the AM's affairs. Every Member and Attender was given a booklet covering the policies. The policies were amended and revised in 2019 and 2020, and full details are provided on the CAQM website.

The policies cover:

- Equal opportunities
- Safeguarding
- Risk management
- Health and safety
- Data protection
- Grant making
- Investment
- General reserves
- Right keeping of records
- Privacy.

These policies are kept under regular review, with responsibility for this being designated amongst the trustees.

Trustees are aware of the need to develop not only policies but actions and procedures. A good start has been made. For example, in safeguarding matters the co-working safeguarding coordinators have attended training courses and conferences, and a full set of procedures is in place. A new Safeguarding Policy has been developed in line with guidance from Friends House.

Risk management procedures have also been agreed, as has a register of risks. The trustees regularly monitor and review the risks involved in its activities. Risks include those to individuals, to property; and to the organisation itself whether that be financial, legal and/or reputational. In practical terms this includes who is responsible for what, how it is recorded, and what triggers action.

The Trustees' intention is to keep its policies under continuous review; to continue the necessary changes to the administrative and accounting arrangements following the establishment of CAQM; and to seek a scheme from the Charity Commission to combine a number of previous schemes and trusts. This will enable us to use and manage our property and financial heritage more effectively.

6 Properties

CAQM owns meeting houses at Alston, Carlisle, Cockermouth, Keswick, and Pardshaw. In addition, the former meeting house at Little Broughton is owned by CAQM.

The management, and trusteeship of Mosedale and Penrith meeting houses was transferred across to CAQM in May 2021.

The meeting houses at Cockermouth, Mosedale, Penrith and Pardshaw have associated burial grounds. Other unattached burial grounds exist at Allonby, Beckfoot, Little Broughton, Moorhouse, and Newby. Only the burial grounds at Cockermouth, Pardshaw and Allonby are open for burials.

Basic upkeep and maintenance of meeting houses, and raising the necessary finance is usually delegated to the LM. However, major repairs, renovations and improvements are overseen and funded by AM trustees through a premises fund into which certain income and agreed transfers of unrestricted funds are made.

The AM trustees also legally manage two residential properties in Keswick. These were left by separate bequests with restrictions as to their use, disposal and use of income, but to the general benefit of Quaker activities within the area meeting, particularly Keswick. These two properties are treated as investments in the accounts.

The trustees have instituted a five-yearly survey and review of each property under its ownership, on a rolling basis. All of the unattached burial grounds were inspected in 2021. Repairs were initiated where appropriate, and provision is made for regular maintenance work like ground clearance and grass-cutting. Trustees intend to continue with this approach with the intention that each of the properties will be maintained in a sound and safe condition.

During 2022, work was undertaken to deal with some of the matters identified in the previous quinquennial surveys. Two further properties - Pardshaw and Cockermouth - were surveyed in 2022.

Considerable work has been carried out by Christopher Thomas and Kath Worrall in recent years, in rationalising and simplifying the complicated structure of some of the small endowments, legacies and trust funds forming part of CAQM. This was all done under the auspices and provisions of Section 281 of the Charities Act 2011.

Many of these smaller funds were no longer relevant in today's world. This work has resulted in at least eight such funds being wound up. The small monetary value in each has been transferred across into either the 'general' or 'premises' fund within the year end consolidated accounts for CAQM. As a result, the format of the accounts for 2022 are simpler than in previous years. An application to the Charity Commission was submitted for their approval of the scheme.

The Meeting House at Pardshaw near Cockermouth has been a concern for some years, given its limited use and also the extensive nature of the buildings there. This was compounded by the fact that the site is designated as a Grade II* listed building, with consequent, and fairly onerous, repairing liabilities.

Some years ago, CAQM agreed to the establishment of a charity ('Friends of Pardshaw Meeting') to initially investigate what to do with the property and decide how best to move forward, given Pardshaw's long and interesting history and also its important links to the Quaker Youth Movement (through the residential stays over the years).

This led to the establishment of the Pardshaw Quaker Centre (PQC) CIO (registered charity number 1193476) by a group of dedicated volunteers. Its purpose was to take over responsibility for managing and maintaining the buildings, thereby relieving CAQM of its considerable liabilities and the costs involved. PQC aims to find a new use and purpose for the building(s) whilst having regard to its important history and legacy within the Quaker movement.

Negotiations between CAQM and PQC began in 2021 culminating in agreement to enter into a seven-year lease agreement with PQC (full repairing/insuring) operative from 1st September 2022 at a peppercorn rent.

7 Safeguarding

The Link Trustee for safeguarding held various meetings with the safeguarding coordinators.

During the year, no reports or questions regarding any safeguarding concerns within CAQM were received.

The position of Children and Young People's Advocate has now been filled.

8 Sustainability

The Covid pandemic has resulted in the development of 'blended' meetings which can offer a significant saving in both energy costs and transport, as some choose to meet virtually for worship (and/or for business meetings). Others prefer to attend in person.

Keswick Meeting House continues to generate electricity from its solar panels. Mosedale has an air source heat pump to supplement its more conventional heaters. Carlisle sources all its electricity from a 100% renewable supplier and Cockermouth obtains its electricity from a company that uses renewable resources.

More ideas and plans are needed to improve the sustainability of our meeting houses.

9 Future plans

At the time of preparing this report Local Meetings are all now open, as the risk of Covid continues to recede. Bookings by third parties have largely resumed though not yet to pre-Covid levels.

It is expected that this will help to restore LM finances, though any improvement is likely to in part be offset by the recent cost of living pressures and in particular the large increase in the cost of energy.

The financial health of several of our LMs continues to be a concern, though the overall charity (CAQM) has reasonable reserves (though some funds are 'restricted' and only available for specific purposes).

CAQM is developing a plan to simplify its accounting system now that online bank accounts have been established for each individual meeting. The intention is to move away from the existing excel spreadsheets and move to the online 'Xero' accounting package which should offer significant advantages over the existing system.

Risk assessments for general health & safety issues, across meetings, are being proposed for 2023. This will include fire safety plans.

Some further rationalisation of some of the remaining smaller trusts will be explored.

And in addition, a wider initiative looking at the scope for more collaborative working and simpler structures generally is being considered across parts of the country. The ongoing experience of Wales and Scotland has been instrumental in helping shape this, with the aim of simplifying structures and making things easier including appointments to committees etc.

Trustees continue to work on matters that are both spiritual and practical. In the former category, we strive to develop and enrich Quaker ministry and those it touches. In the latter, we strive to discern ways of making our property and premises financially sustainable in the longer term and meeting the aspirations of better sustainability, including working towards becoming carbon neutral.

By doing this last we hope to become better able to provide public benefits fit for the 21st century.

10 Archives and Records

The Custodians of Records intend to work toward achieving an index of all current and archived documents within CAQM. These have been added to the index of records prior to making decisions about records to be lodged with the appropriate County Record Office. This work was delayed by the pandemic. Two Custodians of Records were appointed on the amalgamation of the two previous AMs as it was thought helpful to have people familiar with the past history of both. It is intended to have a single appointment in future, although local government reorganisation has led to some concern over which Record Office will be appropriate to use for the storage of our archives.

As before, we continue to get enquiries from people researching family history. These are directed to the relevant Cumbria County Record office.

11 Other Charitable Trusts within the Area Meeting

11.i Mosedale Local Meeting House was a charitable trust in its own right (Mosedale Friends Meeting House, registration number 1091774). In May 2021, the Trustees passed a minute giving the trust to CAQM.

11.ii The Meeting House at Penrith was owned by Strickland Monthly Meeting Property Trust (registration number 230041). In May 2021, the Trustees agreed a minute whereby it would be managed by CAQM.

The small amount of remaining funds held by this charity was transferred to CAQM, but separately identified.

11.iii The Meeting House at Carlisle is owned by a charity known as The Meeting House and Burial Ground at Carlisle (Ref: L3/131535). This trust was originally set up on 25 February 1748.

The charitable trust deed dated 7 October 1967 makes clear that the charity is administered by Carlisle & Holme Monthly Meeting. This trust has therefore been treated as wholly integral within CAQM in this report and accounts.

11.iv Hugh Tickell's Charity (Registration no.236529); this charity is for the poor of Cumberland. In the recent past it has mainly gone to Friends and attenders. There is, on average, an income of approximately £1000 per annum to distribute, mostly in £100 gifts, depending on the number of requests received.

11.v The Henry Wright Trust (Charity reg. no. 251360) bringing together a number of trusts established between 1713 and 1804 for various purposes to support Friends of Pardshaw Meeting, is now used to make grants to individual Friends for general educational purposes or to attend Quaker events and activities.

AM trustees have taken advantage in 2022 of legislation permitting the expenditure (on their objects) of small value endowment funds, thus winding up several smaller trusts and funds.

12 FINANCIAL REVIEW

12.i Accounts for 2022

The consolidated accounts for CAQM are on pages 15-27. These incorporate the accounts of the AM's general fund, its premises fund (a designated reserve fund for the upkeep of meeting houses and burial grounds), the accounts of the AM's constituent meetings and the accounts of restricted and endowments funds of, associated with, or operating within the AM.

12.ii Summary of the main financial figures for 2022

There are three main sources of financing the AM and its constituent LMs:

- Donations and legacies from Friends and attenders totalled £54,293 (£56,770 in 2021).
- Hiring meeting houses (and car parking spaces) to other users brought in £26,687 (£9,486 in 2021).
- Income from investments, including *gross* rent from the investment properties, was £20,681 (£21,495 in 2021).

Other income in 2022 amounted to £3,910 (£669 in 2021).

Total income in 2022 was £105,572 (£88,421 in 2021).

Expenditure in 2022 totalled £145,565 (£114,022 in 2021). The main elements were:

- Of expenditure on raising funds, £8,927 was the element of expenditure on meeting houses to enable them to be let (£5,639 in 2021).
- Expenditure on meeting houses and burial grounds not allocated to raising funds was £63,312 (£45,904 in 2021).

- £12,637 was spent on managing and renovating investment properties (£2,590 in 2021).
- Expenditure on activities to practice and promote Quakerism, including giving financial support from area or local meeting funds to Britain Yearly Meeting, Northern Friends Peace Board, Northern Friends Youth Events Trust and other Quaker and non-Quaker organisations, and grants to individuals from Quaker trusts, was £54,679 (£54,389 in 2021). This expenditure is detailed in Note 8 to the Statement of Financial Activities on page 20.
- Governance costs for the area meeting were £5,117. A detailed analysis of these is given in Note 8 to the Statement of Financial Activities on page 20. In 2021 these costs were £5,044. No trustees received any remuneration.
- The value of all funds in and associated with the area meeting increased by £78,321 in 2022 (decrease of £15,791 in 2021).

CAQM, with its constituent meetings, is a membership organisation and all its activities are arranged and carried out by members or those not in formal memberships who choose to associate themselves with the Religious Society of Friends. Consequently the concept of "volunteer" as identified in many secular charities (as distinct from other classes of persons such as employees) is neither used nor comprehended within this charity.

Assets acquired or enhanced of a value under £10,000 are charged to revenue on acquisition.

Assets acquired or enhanced of a value of £10,000 or more are capitalised and depreciated over the useful life of the asset. Note 11 to the accounts shows the number of years over which the two assets noted there are depreciated.

In summary an analysis of the funds of the area meeting is:

	2022	2021
Unrestricted funds of the area meeting or under the management of AM trustees	£77,442	£81,009
AM funds designated for a special purpose	£19,627	£19,574
Unrestricted funds of LMs (which are required to be treated as designated funds of the AM)	£119,478	£148,925
Funds restricted for special purposes of which £172,981 is currently expendable*	£794,981	£674,895
Endowed funds which cannot be spent*, only the income being expendable	£178,218	£187,022
Total value of all funds	£1,189,746	£1,111,424

*Endowment funds and bequeathed properties, though of value in the accounts, are not redeemable to cash except in special circumstances and so are not expendable.

12.iii Grant making policy
The policy requires grants from restricted funds to be made only in accordance with the criteria in those funds and from unrestricted funds of CAQM or local meetings to be made by minuted decisions of the relevant meeting. Grants shall be made to non-Quaker bodies only where they are made in pursuance of the area meeting's charitable objectives.

12.iv Investment policies
In investing funds CAQM seeks to achieve the best interests of the area meeting and its funds and to comply with the requirements of relevant legislation. Units in commercial investment funds for four trust funds achieved a return of -4.01% on the end of year market price (2.33% increase in 2021) which the trustees consider acceptable in the current economic climate.

Two properties bequeathed on terms which require named persons to be granted tenancies for life are treated as investments. The accounts reflect a quinquennial revaluation of these properties in 2022 which applied a discount related to the tenant's age to the otherwise open market value assessed by the firm of surveyors managing the properties.

12.v Financial instruments policy
The charity has financial assets and liabilities only of a kind that qualify as basic financial instruments. These are initially recognised at transaction value and are subsequently measured at their settlement value.

12.vi Reserves policy
In the trustees' report for the year 2019 it was reported that the trustees had reviewed and then revised and adopted a new reserves policy. While trustees were aware of what expendable funds were available, it was not clear what reserves could actually be needed. The complicating factor was the meeting house at Keswick. This building had twice been flooded (in 2005 and 2010) and subsequently repaired; as a consequence the insurance company removed cover for any future damage by flooding. The trustees then considered options for the future should there be a recurrence of flooding. The wish of members in Keswick was to retain a meeting house in the current location rather than other options such as building elsewhere.

In 2022 the Trustees considered that in view of the resilience measures and other precautions taken after the flood in 2010 sufficient funds needed to be available for possible repairs after a further flood (likely as a result of further Global Warming), but that we need not consider the costs of completely rebuilding nor retain reserves necessary to completely rebuild the Meeting House.

In the event of catastrophic flooding in Keswick it may be necessary to sell the residential properties in Keswick – see 11 in the section of restricted funds.

The revised reserves policy was approved by trustees in November 2020 and adopted by the Area Meeting in January 2021. The full reserves policy, together with the other policies concerning health and safety, etc. is available on the CAQM's website – see http://www.cumberlandquakers.org.uk/

13 Approval of this report

Signed on behalf of the trustees

.....

Lesley Smith
Clerk to the Trustees

4-9-2023.

Date:

CUMBERLAND AREA QUAKER MEETING

CONSOLIDATED ACCOUNTS FOR 2022

Trustees' responsibilities statement

The trustees are responsible for preparing the Trustees Annual Report and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charity and of its incoming resources and its application of resources for that period.

In preparing these financial statements the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP 2019 (FRS102);
- make judgements and estimates that are reasonably prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the area meeting will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the area meeting and its constituent` local meetings and enable them to ensure that the financial statements comply with the Charities Act 2011, the Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (SORP 2019 - FRS102) and with the provisions of the area meeting's governing document. The trustees are also responsible for safeguarding the assets of the area meeting and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Accounting policies

AP1 These accounts have been prepared on the basis of historic cost (except for investments shown at market value) in accordance with the Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102 – effective 1 January 2019) and with the Charities Act 2011.

AP2 Contributions, legacies, grants, interest and dividends are treated as income in the year in which they are received. Rents receivable in the year and Gift Aid claimed on donations received in the year are accounted for in the year to which they relate. Other accruals and prepayments have been included in the income and expenditure only where the amounts are significant and their inclusion will give greater clarity.

AP3 Support costs (which are mainly the costs of managing and maintaining premises) are allocated between Quaker Activities and Generating Funds by calculating or estimating the percentage of cost or time a meeting house is used for Quaker activities and for lettings.

AP4 Acting as Agent – Some sums are collected specifically for passing on to other bodies. They do not represent income for the area meeting and are consequently not included in accounting for the income and expenditure of the area meeting.

AP5 Unrestricted funds are freely available for any purpose of the area meeting. Designated funds are unrestricted funds which are set aside for specific purposes, but remain at the discretion of the area meeting. The otherwise unrestricted funds of local meetings are treated as designated funds of the area meeting in accordance with accounting regulations for charities.

AP6 Restricted funds have been earmarked by the donor or testator for certain specific purposes. Endowment funds must have their capital preserved, but the income can be used for the purposes specified by the donor or testator.

AP7 Area Meeting Designated Funds – The Area Meeting Premises Fund has been set aside in order to make provision for future expenditure on maintenance and repair of meeting houses and burial grounds. Disbursements from this fund remain at the discretion of the Area Meeting.

AP8 The five constituent local meetings keep their own accounts of the funds raised and held by them. These accounts are separately examined, where necessary, before consolidation into the area meeting accounts.

AP9 Area Meeting Restricted Funds – The Carlisle Local Meeting Elders and Overseers Fund and the Cockermouth Personal Crisis Fund are for use at the discretion of the elders and/or overseers of that meeting only for certain restricted purposes. They originate from donations given specifically for those purposes.

AP10 The Wigton Meeting House Trust arises from the sale of Wigton Meeting House in 2011. The capital is permanently endowed and can be used only for the purchase or building of a meeting house in the Wigton area. Under a scheme from the Charity Commission dated 19 August 2010 it was directed that the capital funds could be invested and the income used for the repair and maintenance of meeting houses within North Cumbria Area Meeting. The income is, since 2015, credited to the Area Meeting Premises Fund.

AP11 Whitehaven Meeting House was sold by auction in October 2015 at a hammer price of £16,500. After deducting allowable costs trustees believe that the sum of £13,668 should be treated as endowed. It is expected that the Charity Commission will enact a scheme whereby the use of the income will be restricted. At present the income is accumulated.

AP12 In principle the monies allocated to the Area Meeting Premises Fund from a number of the trust funds should be treated as a restricted fund separate from other income of or transfers to the Premises Fund which is a designated fund. However, as the outgoings from the Premises Fund in recent years and again in 2022 considerably exceeded the endowment income credited to the fund during the same period this restricted income may be treated as spent and the balance of the Premises Fund treated wholly as a designated fund.

AP13 Functional properties owned by the area meeting comprise meeting houses and burial grounds which are held for the furtherance of the area meeting's charitable objects. The majority of these properties were acquired or constructed several centuries ago, their historic cost is unknown so they have never been valued for balance sheet purposes. In the opinion of the trustees the cost of professional valuation would not be a justifiable use of charitable funds. Therefore for the requirements of SORP 2019 (FRS 102) these properties are treated for balance sheet purposes as having a nil valuation. This approach was challenged by the examiner of the 2021 and 2020 accounts.

Repair and renovation work to these properties is financed from funds held as reserves and the cost is charged to revenue. Major development work to buildings, and acquisition of equipment costing over £10,000, are included in the Balance Sheet and depreciated over the estimated life of the asset. Minor work to buildings and acquisition of contents for meeting houses are written off at purchase.

The annual running costs and routine maintenance of their particular meeting house is the main financial liability of local meetings. Insurance of buildings and public liability is effected through either a policy arranged by the local meeting or, in the case of the meeting houses and the burial grounds of the former West Cumbria AQM, through a combined policy with the costs charged to meetings and to the Broughton Evangelical Church on a proportionate basis.

AP15 Investment properties are two residential properties left to the Society in 1987 and 1998, each with a tenant to whom the donor granted a tenancy for life. These properties and their trusts are managed by trustees of the area meeting, though in practice by a local Friend and a local manager appointed for that purpose. The values shown in these accounts, which are reviewed annually and revised periodically, recognise the effect of the life tenancies by applying substantial discounts to estimated market values for a sale with vacation possession. Income from the properties is applied first to their management and maintenance and then to an emergency repairs reserve with any surplus being available in accordance with the terms of the donor's will.

AP16 Tangible assets held at value in the accounts are held at cost less depreciation annualised over the anticipated life of the asset. See note 11 to the accounts.

CUMBERLAND AREA QUAKER MEETING

CONSOLIDATED ACCOUNTS

STATEMENT OF FINANCIAL ACTIVITIES

INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2022

	NOTES	UNRESTRICTED FUNDS	RESTRICTED FUNDS	ENDOWMENT FUNDS	TOTALS 2022	UNRESTRICTED FUNDS	RESTRICTED FUNDS	ENDOWMENT FUNDS	TOTALS 2021
Income & endowments from:									
Donations and legacies	2	54,293	0	0	54,293	52,223	4,547	0	56,770
Charitable activities	3	0	0	0	0	0	0	0	0
Other trading activities	4	26,687	0	0	26,687	9,309	177	0	9,486
Investments	5	2,772	17,909	0	20,681	2,034	17,985	1,476	21,495
Other	6	3,810	100	0	3,910	669	0	0	669
Total income		87,563	18,009	0	105,572	64,235	22,709	1,476	88,421
Expenditure on:.									
Raising Funds	7	9,084	12,637	0	21,720	5,693	2,590	0	8,283
Charitable Activities	8	110,821	12,287	0	123,108	92,963	12,376	0	105,338
Other	9	737	0	0	737	400	0	0	400
Total expenditure		120,642	24,924	0	145,565	99,056	14,966	0	114,022
Net gains/(losses) on investments		119	0	-8,804	-8,685	0	0	9,809	9,809
Net income/(expenditure)		-32,961	-6,914	-8,804	-48,679	-34,821	7,743	11,286	-15,791
Transfers between funds	10	0	0	0	0	51,173	213	-51,386	0
Other recognised gains/(losses):									
Revaluation of fixed assets		0	127,000	0	127,000	0	0	0	0
Other gains/(losses)		0	0	0	0	0	0	0	0
Net movement in funds		-32,961	120,086	-8,804	78,321	16,352	7,956	-40,100	-15,791
Reconciliation of funds:									
Total funds brought forward		249,507	674,895	187,022	1,111,424	233,155	666,939	227,122	1,127,216
Total funds carried forward		216,547	794,981	178,218	1,189,746	249,507	674,895	187,022	1,111,424

Figures on this account are individually shown to the nearest £

Notes to this statement are on pages 20-21.

CUMBERLAND AREA QUAKER MEETING

CONSOLIDATED ACCOUNTS

BALANCE SHEET AT 31 DECEMBER 2022

	NOTES	UNRESTRICTED FUNDS	RESTRICTED FUNDS	ENDOWMENT FUNDS	TOTALS 2022	UNRESTRICTED FUNDS	RESTRICTED FUNDS	ENDOWMENT FUNDS	TOTALS 2021
Fixed Assets:									
Tangible Assets	11	19,215	0	0	19,215	20,170	0	0	20,170
Investments:	12								
Investment Properties	12	0	622,000	0	622,000	0	495,000	0	495,000
Stocks, Shares & Investment Funds	12	5,000	0	41,121	46,121	54,697	0	49,925	104,622
Bank & BS deposits 2 years or more	12	0	73,496	137,097	210,593	3,391	73,201	137,097	213,689
Total Investments	12	5,000	695,496	178,218	878,714	58,088	568,201	187,022	813,311
Total fixed assets		24,215	695,496	178,218	897,929	78,258	568,201	187,022	833,481
Current Assets:									
Debtors	13	1,183	0	0	1,183	3,357	0	0	3,357
Investments - *Deposits < 3 months*		58,806	8,885	0	67,691	44,408	8,860	0	53,268
Cash at bank and in hand		135,858	90,900	0	226,758	127,238	98,134	0	225,372
Total current assets		195,848	99,785	0	295,632	175,003	106,994	0	281,997
Liabilities:									
Creditors:falling due within one year	14	3,516	0	0	3,516	3,727	0	0	3,727
Net current assets		192,332	99,785	0	292,116	171,276	106,994	0	278,270
Total assets less current liabilities		216,547	795,281	178,218	1,190,046	249,534	675,195	187,022	1,111,752
Creditors: falling due after one year	15	0	300	0	300	27	300	0	327
Provisions for liablilities		0	0	0	0	0	0	0	0
Total net assets		216,547	794,981	178,218	1,189,746	249,507	674,895	187,022	1,111,424
Classification of funds:									
UNRESTRICTED funds of the Area Meeting		77,442	0	0	77,442	81,009	0	0	81,009
AM Funds **DESIGNATED** for special purposes		19,627	0	0	19,627	19,574	0	0	19,574
General funds of local meetings treated as **DESIGNATED** funds of the Area Meeting		119,478	0	0	119,478	148,925	0	0	148,925
Funds **RESTRICTED** for special purposes		0	794,981	0	794,981	0	674,895	0	674,895
ENDOWED funds (only income may be spent)		0	0	178,218	178,218	0	0	187,022	187,022
Total funds		216,547	794,981	178,218	1,189,746	249,507	674,895	187,022	1,111,424

Figures on this account are individually shown to the nearest £
Notes to this statement are on pages 20-21.

These accounts were approved by the trustees on ..... 4/9/2023 .....

Lesley Smith
Clerk to the Trustees

Richard Parker
Area Meeting Treasurer

CUMBERLAND AREA QUAKER MEETING

Notes to the 2022 Consolidated Accounts

Note ref

Notes to the Statement of Financial Activities

1 Notes 2 to 15 are comments on or analysis of figures in the Statements of Financial Activities and the Balance Sheet required by accounting regulations. Note 8 contains additional information supplied in accordance with the requirements of the Quaker Stewardship Committee of Britain Yearly Meeting of the Religious Society of Friends.

2 **Income from donations** is almost entirely from those associated with the Religious Society of Friends.

3 **Income from charitable activities** are mainly participant's contributions to the cost of Quaker activities, such as educational events.

4 **Income from other trading activities** is from letting local meeting houses and car parking spaces.

		2022	2021
5	**Income from investments was:**	£	£
	Gross rental from investment properties	15,920	15,920
	Dividends and interest from stocks, shares and investment funds	2,920	3,454
	Interest from term deposits and other bank balances	1,841	2,121
	Total income from investments	20,681	21,495
6	**"Other income" comprised:**		
	Miscellaneous	3,910	669
	Total other income	3,910	669
7	**Expenditure on raising funds:**		
	Expenditure on raising donations	156	54
	Identified costs of letting local meeting houses	8,927	5,639
	Costs of managing investment properties inc. routine maintenance	12,637	2,590
	Total expenditure on raising funds	21,720	8,283
8	**Expenditure on charitable activities:**		
	Practice and promotion of Quakerism	10,190	10,651
	Donations to Britain Yearly Meeting	29,275	28,500
	Donations to other Quaker organisations	14,085	13,738
	Donations or subscriptions to non-Quaker organisations	1,130	1,500
	Grants to individuals from Quaker trusts	0	0
	Total expenditure on practice and promotion of Quakerism	54,679	54,389
	Balance of upkeep of Quaker meeting houses (not in note 7)	40,299	25,551
	Rent for hired place of worship (Whitehaven Meeting)	0	0
	Upkeep of Quaker Burial Grounds not linked to local meetings	4,190	1,708
	Major repair or renovation to meeting houses	18,823	18,645
	Total expenditure on property for Quaker purposes	63,312	45,904
	Governance costs, comprising:		
	Training fees for other officers of the area meeting	0	0
	Examination of area meeting accounts (provision)	0	0
	Subscriptions and other costs	0	358
	Total governance costs for the area meeting	0	358
	Accountancy and examination work for local meetings	5,117	4,686
	Total governance costs	5,117	5,044
	Total expenditure on charitable activities	123,108	105,339
9	**Other expenditure:**		
	Sundry Expenditure	737	400

10	**Transfers between funds of Cumberland AQM comprise:**	**2022**	**2021**
	Local meeting subscriptions and other payments to AM General Fund	20,000	20,000
	Merger of Mosedale LM into Penrith LM (cash and assets)	23,355	0
	Endowment fund interest to AM General Fund	0	255
	Endowment fund interest to AM Premises Fund	0	721
	Reallocation of Endowment Funds to AM General and Premises Funds	0	51,173

Note ref — Notes to the balance sheet

11	**Tangible assets:**	Keswick MH solar panels	Mosedale improvements	**2022 Total**	**2021** Total
		£	£	**£**	£
	Cost				
	At beginning of year	13,917	20,000	**33,917**	33,917
	Additions	0	0	**0**	0
	Less disposals	0	0	**0**	0
	At end of year	13,917	20,000	**33,917**	33,917
	Depreciation				
	At beginning of year	6,147	7,600	**13,747**	12,792
	Depreciation charged in year	555	400	**955**	955
	Less disposals	0	0	**0**	0
	At end of year	6,702	8,000	**14,702**	13,747
	Net book value as at 31 December 2022	**7,215**	**12,000**	**19,215**	20,170
	Net book value as at 31 December 2021	7,770	12,400	20,170	
	Years over which the asset is depreciated	25	50		

12	**Investments analysed by type:**	**2022**	**2021**
	Keswick residential properties at valuation	622,000	495,000
	These are houses with protected tenancies left to the Religious Society of Friends with restrictions on use, sale, and use of income.		
	Stocks, shares or investment funds at market price	41,121	99,622
	Nominal investment in a community housing association	5,000	5,000
	Term cash deposits of 1 year or more	210,593	213,689
	Total long term investments	878,714	813,311

13 Debtors receivable within one year represent amounts owed in relation to the hire of meeting houses and claims for Gift Aid in respect of Cockermouth LM.

14 Creditors payable within one year represent amounts owed in the normal course of activity, namely £3,421 in relation to Cockermouth LM, £63 in relation to Carlisle LM and £32 in relation to Keswick LM.

15 Creditors payable after more than one year represent amounts owed in the normal course of activity, namely £300 in relation to the Hugh Tickell's Charity.

Table 1

CUMBERLAND AREA QUAKER MEETING — UNRESTRICTED/DESIGNATED FUNDS — STATEMENT OF FINANCIAL ACTIVITIES 2022

SORP Ref		TOTALS	CAQM General Fund	CAQM Premises Fund	Alston Meeting	Carlisle Meeting	Cockerm'th Meeting	Keswick Meeting	Mosedale Meeting	Penrith Meeting
	Income & endowments from:									
A1	Donations and legacies	**54,293**	21,180	0	713	10,503	5,594	2,948	3,505	9,851
A2	Charitable activities	**0**	0	0	0	0	0	0	0	0
A3	Other trading activities *Includes property lettings.*	**26,687**	0	0	25	2,130	5,195	8,278	269	10,790
A4	Investments *This is income from assets classed as investments including interest on cash balances.*	**2,772**	1,465	807	0	0	16	288	9	186
A5	Other	**3,810**	0	0	0	0	0	0	0	3,810
	Total	**87,563**	**22,645**	**807**	**738**	**12,632**	**10,805**	**11,514**	**3,783**	**24,638**
	Expenditure on:.									
B1	Raising Funds *Inc. share of property costs.*	**9,084**	0	0	5	1,442	2,592	4,707	338	0
B2	Charitable Activities *Now inc. governance costs.*	**110,821**	7,084	10,754	1,570	10,282	18,990	18,814	9,905	33,421
B3	Other	**737**	0	0	0	0	0	0	0	737
	Total	**120,642**	**7,084**	**10,754**	**1,575**	**11,725**	**21,582**	**23,521**	**10,243**	**34,158**
B4	Net gains/(losses) on investments	**119**	0	0	0	0	0	119	0	0
	Net income/(expenditure)	**-32,961**	**15,560**	**-9,947**	**-837**	**908**	**-10,776**	**-11,888**	**-6,459**	**-9,520**
	Transfers between funds (see note 10)	**0**	-19,126	10,000	565	-85	4,225	4,790	-20,820	20,451
	Other recognised gains/(losses):									
D1	Gains/(losses) on revaluation of fixed assets	**0**	0	0	0	0	0	0	0	0
D2	Other gains/(losses)	**0**	0	0	0	0	0	0	0	0
	Net movement in funds	**-32,961**	**-3,566**	**53**	**-272**	**822**	**-6,551**	**-7,098**	**-27,279**	**10,931**
	Reconciliation of funds:									
	Total funds brought forward	**249,507**	81,009	19,574	1,483	12,249	15,825	53,164	27,279	38,925
	Total funds carried forward	**216,547**	**77,442**	**19,628**	**1,210**	**13,071**	**9,273**	**46,067**	**0**	**49,856**

Table 1

CUMBERLAND AREA QUAKER MEETING — UNRESTRICTED/DESIGNATED FUNDS — BALANCE SHEET 2022

SORP Ref		TOTALS	CAQM General Fund	CAQM Premises Fund	Alston Meeting	Carlisle Meeting	Cockerm'th Meeting	Keswick Meeting	Mosedale Meeting	Penrith Meeting
	Fixed Assets:									
A2	Tangible Assets	19,215	0	0	0	0	0	7,215	0	12,000
A4	Investments:									
	Investment Properties	0	0	0	0	0	0	0	0	0
	Stocks, Shares and Investment Funds	5,000	0	0	0	0	0	5,000	0	0
	Bank and BS term deposits of 2 years or more	0	0	0	0	0	0	0	0	0
	Total Investments	5,000	0	0	0	0	0	5,000	0	0
	Total fixed assets	24,215	**0**	**0**	**0**	**0**	**0**	**12,215**	**0**	**12,000**
	Current Assets:									
B2	Debtors	1,183	0	0	0	0	1,183	0	0	0
B3	Investments *Deposits at less than 3 months notice*	58,806	0	0	0	0	6,525	26,681	0	25,600
B4	Cash at bank and in hand	135,858	77,442	19,627	1,210	13,134	4,986	7,202	0	12,256
	Total current assets	195,848	**77,442**	**19,627**	**1,210**	**13,134**	**12,695**	**33,883**	**0**	**37,856**
	Liabilities:									
C1	Creditors: Amounts falling due within one year	3,516	0	0	0	63	3,421	32	0	0
	Net current assets or liabilities	192,332	**77,442**	**19,627**	**1,210**	**13,071**	**9,274**	**33,851**	**0**	**37,856**
	Total assets less current liabilities	216,547	**77,442**	**19,627**	**1,210**	**13,071**	**9,274**	**46,066**	**0**	**49,856**
C2	Creditors: Amounts falling due after more than one year	0	0	0	0	0	0	0	0	0
C3	Provisions for liablilities	0	0	0	0	0	0	0	0	0
	Total net assets or liabilities	216,547	**77,442**	**19,627**	**1,210**	**13,071**	**9,274**	**46,066**	**0**	**49,856**
	Classification of funds:									
	UNRESTRICTED funds of the area meeting	77,442	**77,442**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	Free AM funds DESIGNATED for special purposes	19,627	**0**	**19,627**	**0**	**0**	**0**	**0**	**0**	**0**
	Free funds of local meetings treated as DESIGNATED funds of the Area Meeting	119,478	**0**	**0**	**1,210**	**13,071**	**9,274**	**46,066**	**0**	**49,856**
	Total value of funds	216,547								

Table 2

CUMBERLAND AREA QUAKER MEETING — RESTRICTED FUNDS — STATEMENT OF FINANCIAL ACTIVITIES 2022

SORP Ref		TOTALS	Strickland MMPT	Carlisle E & O's Fund	Cockermouth Pers Crisis Fd	Whitehaven Mtg House	Wrights Estates Income Fund	Pardshaw MH&BG Fund	D Liversidge Beq Cash Acct	D Liversidge Beq Property Acct	M Pollock Beq Property Acct	Hugh Tickell's Charity
	Income & endowments from:											
A1	Donations and legacies	0	0	0	0	0	0	0	0	0	0	0
A2	Charitable activities	0	0	0	0	0	0	0	0	0	0	0
A3	Other trading activities *Includes property lettings.*	0	0	0	0	0	0	0	0	0	0	0
A4	Investments *This is income from assets classed as investments including interest on cash balances.*	17,909	0	0	25	0	0	0	295	4,413	11,831	1,345
A5	Other	100	0	0	0	0	0	0	0	0	0	100
	Total	18,009	**0**	**0**	**25**	**0**	**0**	**0**	**295**	**4,413**	**11,831**	**1,445**
	Expenditure on:.											
B1	Raising Funds *Inc. share of property costs.*	12,637	0	0	0	0	0	0	0	9,378	3,259	0
B2	Charitable Activities *Now inc. governance costs.*	12,287	0	0	0	0	0	5,700	0	1,060	4,000	1,527
B3	Other	0	0	0	0	0	0	0	0	0	0	0
	Total	24,924	**0**	**0**	**0**	**0**	**0**	**5,700**	**0**	**10,437**	**7,259**	**1,527**
B4	Net gains/(losses) on investments	0	0	0	0	0	0	0	0	0	0	0
	Net income/(expenditure)	-6,914	**0**	**0**	**25**	**0**	**0**	**-5,700**	**295**	**-6,024**	**4,572**	**-82**
	Transfers between funds (see note 10)	0	0	0	0	0	0	0	0	0	0	0
	Other recognised gains/(losses):											
D1	Gains/(losses) on revaluation of fixed assets	127,000	0	0	0	0	0	0	0	39,000	88,000	0
D2	Other gains/(losses)	0	0	0	0	0	0	0	0	0	0	0
	Net movement in funds	120,086	**0**	**0**	**25**	**0**	**0**	**-5,700**	**295**	**32,976**	**92,572**	**-82**
	Reconciliation of funds:											
	Total funds brought forward	674,895	641	682	3,746	848	9,758	5,789	62,595	189,917	394,966	5,953
	Total funds carried forward	794,981	**641**	**682**	**3,771**	**848**	**9,758**	**89**	**62,890**	**222,893**	**487,538**	**5,871**

Table 2

CUMBERLAND AREA QUAKER MEETING — RESTRICTED FUNDS — BALANCE SHEET 2022

SORP Ref		TOTALS	Strickland MMPT	Carlisle E & O's Fund	Cockermouth Pers Crisis Fd	Whitehaven Mtg House	Wrights Estates Income Fund	Pardshaw MH&BG Fund	D Liversidge Beq Cash Acct	D Liversidge Beq Property Acct	M Pollock Beq Property Acct	Hugh Tickell's Charity
	Fixed Assets:											
A2	Tangible Assets	0	0	0	0	0	0	0	0	0	0	0
A4	Investments:											
	Investment Properties	622,000	0	0	0	0	0	0	0	210,000	412,000	0
	Stocks, Shares and Investment Funds	0	0	0	0	0	0	0	0	0	0	0
	Bank and BS term deposits of 2 years or more	73,496	0	0	0	848	9,758	0	62,890	0	0	0
	Total Investments	695,496	0	0	0	848	9,758	0	62,890	210,000	412,000	0
	Total fixed assets	695,496	**0**	**0**	**0**	**848**	**9,758**	**0**	**62,890**	**210,000**	**412,000**	**0**
	Current Assets:											
B2	Debtors	0	0	0	0	0	0	0	0	0	0	0
B3	Investments *Deposits at less than 3 months notice*	8,885	0	0	3,771	0	0	0	0	0	0	5,114
B4	Cash at bank and in hand	90,900	641	682	0	0	0	89	0	28,213	60,218	1,056
	Total current assets	99,785	**641**	**682**	**3,771**	**0**	**0**	**89**	**0**	**28,213**	**60,218**	**6,171**
	Liabilities:											
C1	Creditors: Amounts falling due within one year	0	0	0	0	0	0	0	0	0	0	0
	Net current assets or liabilities	99,785	**641**	**682**	**3,771**	**0**	**0**	**89**	**0**	**28,213**	**60,218**	**6,171**
	Total assets less current liabilities	795,281	**641**	**682**	**3,771**	**848**	**9,758**	**89**	**62,890**	**238,213**	**472,218**	**6,171**
C2	Creditors: Amounts falling due after more than one year	300	0	0	0	0	0	0	0	0	0	300
C3	Provisions for liablilities	0	0	0	0	0	0	0	0	0	0	0
	Total net assets or liabilities	794,981	**641**	**682**	**3,771**	**848**	**9,758**	**89**	**62,890**	**238,213**	**472,218**	**5,871**

Table 3

CUMBERLAND AREA QUAKER MEETING

ENDOWMENT FUNDS
STATEMENT OF FINANCIAL ACTIVITIES 2022

SORP Ref		TOTALS	Wigton MH Trust	Whitehaven Mtg House	Wrights Estates	Hugh Tickell's Charity
	Income & endowments from:					
A1	Donations and legacies	**0**	0	0	0	0
A2	Charitable activities	**0**	0	0	0	0
A3	Other trading activities *Includes property lettings.*	**0**	0	0	0	0
A4	Investments *This is income from assets classed as investments including interest on cash balances.*	**0**	0	0	0	0
A5	Other	**0**	0	0	0	0
	Total	**0**	**0**	**0**	**0**	**0**
	Expenditure on:.					
B1	Raising Funds *Inc. share of property costs.*	**0**	0	0	0	0
B2	Charitable Activities *Now inc. governance costs.*	**0**	0	0	0	0
B3	Other	**0**	0	0	0	0
	Total	**0**	**0**	**0**	**0**	**0**
B4	Net gains/(losses) on investments	**-8,804**	0	0	0	-8,804
	Net income/(expenditure)	**-8,804**	**0**	**0**	**0**	**-8,804**
C	**Transfers between funds (see note 10)**	**0**	0	0	0	0
	Other recognised gains/(losses):					
D1	Gains/(losses) on revaluation of fixed assets	**0**	0	0	0	0
D2	Other gains/(losses)	**0**	0	0	0	0
	Net movement in funds	**-8,804**	**0**	**0**	**0**	**-8,804**
	Reconciliation of funds:					
	Total funds brought forward	**187,022**	117,997	13,668	5,433	49,925
	Total funds carried forward	**178,218**	**117,997**	**13,668**	**5,433**	**41,121**

Table 3

CUMBERLAND AREA QUAKER MEETING

ENDOWMENT FUNDS BALANCE SHEET 2022

SORP Ref		TOTALS	Wigton MH Trust	Whitehaven Mtg House	Wrights Estates	Hugh Tickell's Charity
	Fixed Assets:					
A2	Tangible Assets	0	0	0	0	0
A4	Investments:					
	Investment Properties	0	0	0	0	0
	Stocks, Shares and Investment Funds	41,121	0	0	0	41,121
	Bank and BS term deposits of 2 years or more	137,097	117,997	13,668	5,433	0
	Total Investments	178,218	117,997	13,668	5,433	41,121
	Total fixed assets	178,218	117,997	13,668	5,433	41,121
	Current Assets:					
B2	Debtors	0	0	0	0	0
B3	Investments *Deposits at less than 3 months notice*	0	0	0	0	0
B4	Cash at bank and in hand	0	0	0	0	0
	Total current assets	0	0	0	0	0
	Liabilities:					
C1	Creditors: Amounts falling due within one year	0	0	0	0	0
	Net current assets or liabilities	0	0	0	0	0
	Total assets less current liabilities	178,218	117,997	13,668	5,433	41,121
	Transfers between funds	0	0	0	0	0
C2	Creditors: Amounts falling due after more than one year	0	0	0	0	0
C3	Provisions for liablilities	0	0	0	0	0
	Total net assets or liabilities	178,218	117,997	13,668	5,433	41,121

CUMBERLAND AREA QUAKER MEETING

INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 DECEMBER 2022

Independent examiner's report to the Trustees of Cumberland Area Quaker Meeting (the 'charity')

I report to the charity Trustees on my examination of the accounts of the charity for the year ended 31 December 2022.

This report is made solely to the charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for my work or for this report.

Responsibilities and basis of report

As the Trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's qualified statement

The Trust held functional properties comprising meeting houses and burial grounds which were acquired or constructed several centuries ago. As such, their historic cost is unknown and they have never been valued for balance sheet purposes. These assets have been included in the accounts at nil value, resulting in their value being understated in the balance sheet. This matter gives me reasonable cause to believe that in this respect the accounts do not comply with the accounting requirements of the Act.

In connection with my examination, no other matter, except that referred to in the above paragraph, have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or

2. the accounts do not accord with those records; or

3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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.

Karen Rae ..... 20 September 2023 .....

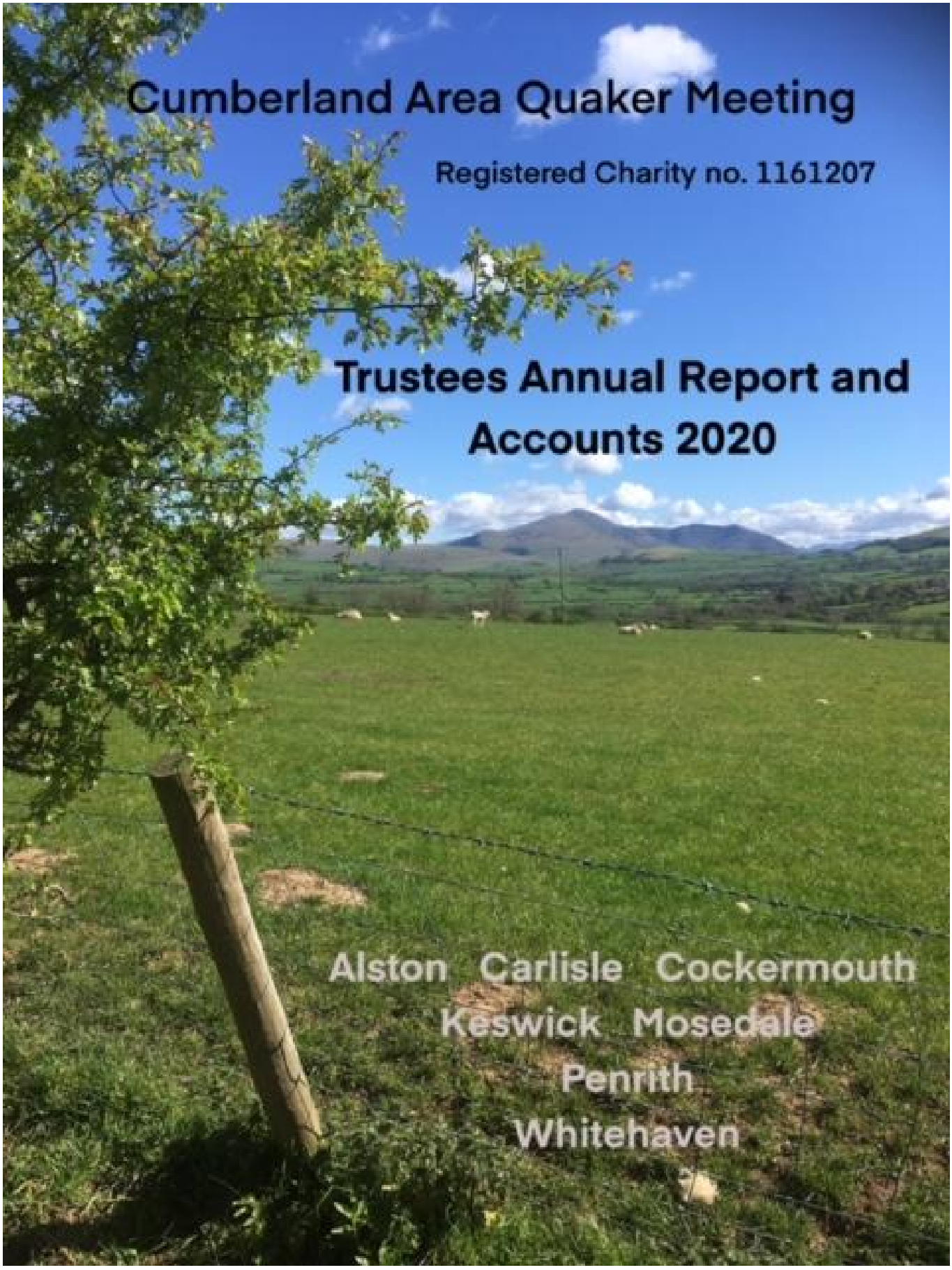
Karen Rae FCCA
Armstrong Watson LLP
Chartered Accountants
Carlisle

Date

CUMBERLAND AREA QUAKER MEETING

England & Wales - Charity number 1161207

Accounts


Cumberland Area Quaker Meeting
Registered Charity no. 1161207
Trustees Annual Report and Accounts 2020
Alston Carlisle Cockermouth
Keswick Mosedale
Penrith
Whitehaven

CUMBERLAND AREA QUAKER MEETING

Registered Charity No. 1161207

TRUSTEES' ANNUAL REPORT AND ACCOUNTS FOR 2020

INDEX to SECTIONS

Section

1. Structure and organisation
2. Governance:
   - 2.i Trustees and responsibilities
   - 2.ii Related information and contact details
3. Objects and activities
4. Public benefits statement
5. Policies
6. Properties
7. Review of activities of local meetings:
   - 7.i Alston
   - 7.ii Carlisle
   - 7.iii Cockermouth
   - 7.iv Keswick
   - 7.v Mosedale
   - 7.vi Penrith
   - 7.vii Whitehaven
8. Safeguarding
9. Sustainability
10. Future plans
    - 10.i Covid 19
    - 10.ii Scheme to Amalgamate Charitable Trusts
    - 10.iii Generally
11. Archives and Records
12. Other charitable trusts within the area meeting:
    - 12.i Mosedale Friends Meeting House Trust
    - 12.ii Strickland Monthly Meeting Property Trust
    - 12.iii The Meeting House and Burial Ground at Carlisle
    - 12.iv Hugh Tickell's Charity
    - 12.v Eaglesfield Meeting House and Burial Grounds
    - 12.vi The Henry Wright Trust
13. Financial review
    - 13.i The accounts
    - 13.ii Summary of the main financial activities
    - 13.iii Grant Making Policy
    - 13.iv Investment Policy
    - 13.v Financial Instruments Policy

13.vi Reserves Policy
14. Approval of the report

Responsibilities of trustees and accounting policies

STATEMENT OF FINANCIAL ACTIVITIES 2020
BALANCE SHEET AT 31 DECEMBER 2020
Notes to the accounts
Table 1 – Unrestricted funds
Table 2 – Restricted funds
Table 3 – Endowment funds
Examiner's statement

CUMBERLAND AREA QUAKER MEETING

OF THE RELIGIOUS SOCIETY OF FRIENDS (QUAKERS) IN BRITAIN

Registered Charity No. 1161207

TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2020

The trustees present their annual report together with the consolidated accounts for the Area Meeting for the year ended 31 December 2020.

1 Structure and organisation

Cumberland Area Quaker Meeting was formed on 1 January 2015. It is a merger of North Cumbria Area Meeting and West Cumbria Area Quaker Meeting of the Religious Society of Friends, after an approval process in both area meetings and with the agreement of the appropriate committees within Britain Yearly Meeting of the Religious Society of Friends (Quakers).

It was registered with the Charity Commission on 8 April 2015 as Charity number 1161207.

Cumberland Area Quaker Meeting (CAQM) is an unincorporated association constituted as a membership organisation. A member is a person recorded in the register of members by a minuted decision of the Area Meeting. Within the Religious Society of Friends (Quakers), Friends are members of their Area Meeting and thereby of Britain Yearly Meeting. Members come together with regular attenders for worship and for other activities in the six Local Meetings (LQMs) that comprise CAQM. Additionally, Area Meetings for Worship for Business which are open to all members, are normally held five times a year. Other area-wide events relating to the core purposes of CAQM are held from time to time. These are open to all members and attenders, and may include members of the public.

CAQM has the authority to set up or lay down local meetings (LQMs), which are at all times subordinate to the Area Meeting. Members in each LQM may have delegated responsibilities in addition to holding public Meetings for Worship. By agreement with the Area Meeting they may manage, maintain and hire out a local meeting house; engage and manage staff; and raise and spend funds necessary to carry out these responsibilities.

The frequency of Local Meetings, and the people associated with them, at 31 December 2020 were subject to change as government regulations changed during the Covid epidemic.
Until 22 March 2020 the pattern was as follows, together with number of members (men and women):

- Alston – 4th Sunday of the month: 2nd Wednesday of the month May to September Membership 1M, 2W
- Carlisle – every Sunday and Tuesday: Membership 13M, 20W
- Cockermouth – every Sunday, and Thursday : Membership 13 M, 15W
- Keswick – every Sunday : Membership 4M ,16W
- Mosedale – every Sunday in summer, twice a month in winter: Membership 5M, 8W
- Penrith – every Sunday : Membership 12M, 23W, 1C

- Whitehaven Meeting (now at Egremont)1st Sunday in the month at De Lucy Centre, Egremont . Following Lockdown the Whitehaven Meeting was laid down by minute 20/24c of Area Meeting held by video conferencing on 19th September 2020.

  Unattached Members: 7M, 11W , including former Whitehaven Members not reassigned.

  .

Total Membership : 55M, 95 W, 1C (151) 3 up on 2019

Since Government Lockdown in March 2020 Local Meetings have continued to meet each Sunday morning mainly by video conferencing. This has allowed some who could not otherwise travel to the Meeting House to take part in Meeting for Worship; but on the other hand, prevented those who do not have access to the appropriate technology from attending. Some Meetings have met in person as regulations permitted or held Blended Meetings, (a combination of physical Meetings with the use of video technology).

2 Governance

2.i A Governing Document was agreed with the Charity Commission on the 8th April 2015. It provides for the appointment of six to ten trustees for an initial term of three years, and provides that only in exceptional circumstances shall a trustee remain continuously in post for more than six years.

As a result of the difficulties caused by the Covid 19 pandemic, existing Trustees whose appointment was due to end in December 2020, were asked by Area Meeting to extend their period of appointed service for a further 12 months.

The trustees nominated and appointed by CAQM to serve during 2020 are as follows.

David Day
Ian Watson (Treasurer)
Elizabeth Pritchard (Clerk)
John Havelock
Kay Whittle
Patricia Jagger
Glenn Tomkinson (appointed 11/20)
William Bewley (appointed 11/20)

Appointments of trustees are made by Cumberland AQM on the recommendation of its nominations committee, which is charged with searching for appropriate people to fulfil offices and undertake tasks on behalf of the Area Meeting. All must be in membership of the Religious Society of Friends. An induction policy for new trustees and officers of the area meeting is in place, and they are given opportunities to attend courses and events to enable them the better to carry out their responsibilities.

Trustees currently serving (1 June 2021) are listed as follows with the end date of their appointment in brackets:
Ian Watson (31.12.21); Elizabeth Pritchard (31.12.21); David Day (31.12.21); John Havelock (01.07.21); Kay Whittle (31.12.21); Patricia Jagger (31.12.22); Glenn Tomkinson (31.12.23); William Bewley; (31.12.23); Richard Parker (31.4.24)

The principal responsibilities of the trustees are:
to ensure that the area meeting fulfils its legal and other charitable obligations; to promote the effective management of the charity; to use its resources to best effect; to sustain a financial strategy that enables running costs to be met and financial support provided to Britain Yearly Meeting and other Quaker charitable activity; whilst ensuring appropriate provision is made to pursue the objects and activities of the area meeting in the future; and holding adequate and reasonable reserves.

The final decision making organ of CAQM is the Area Meeting in session, at which everyone who is a member of the area meeting is entitled to attend.

The manner of the conduct of the business and other activities of the area meeting is prescribed by *Quaker faith and practice: The book of Christian discipline of the Yearly Meeting of the Religious Society of Friends (Quakers) in Britain – Fifth edition 2013,* and any subsequent amendments.

2.ii Administrative information
All communications to the charity should be addressed to the Clerk of Trustees: Elizabeth Pritchard, 8 Pinfold Close, Cockermouth CA13 9JW
e: am.trustees@cumberlandquakers.org.uk

All matters relating to the activities of the area meeting should be addressed to the Clerk of the area meeting: Christine Sutherland , 3 Sand Croft , Penrith, CA11 8BB (07786 073584) e: am.clerk@cumberlandquakers.org.uk.

The area meeting treasurer is Ian Watson, 5 St George's Crescent, Carlisle, CA3 9NL
e: am.treasurer@cumberlandquakers.org.uk.

Examiner of the area meeting accounts: Armstrong Watson Audit Limited, Accountants, Carlisle.

Bank accounts: Trustees manage a current account in the name of Cumberland AQM with the Cumberland Building Society and deposit accounts with the Cumberland Building Society, Skipton Building Society, Penrith Building Society, and Triodos Bank. Each of the Local Meetings have bank accounts (current, and in some cases deposit), and these monies are also part of the financial resources of the charity, and are shown in the accounts section of this report.

Legal advisers:
Atkinson Ritson, Solicitors, of Carlisle and Wigton;
Brockbanks Solicitors of Whitehaven, Cockermouth, Maryport, Workington and Keswick.

Custodian trustee for properties and assets of the area meeting's trusts:
Friends Trusts Limited, Friends House, 173 Euston Road, London NW1 2BJ.

Internet Web-site: the area meeting has a web-site where up-to-date information about the activities of the Area Meeting and its Local Meetings are given; also full details of its policies. This is to be found at: http://www.cumberlandquakers.org.uk/

3 Objects and principal activities of the charity

The object of the charity is the furtherance of the general religious and charitable purposes of the Religious Society of Friends (Quakers) in Britain in the area of north-west Cumbria and beyond.

The principal activity of the charity is holding meetings for worship in the manner of Quakers. The charity, through its local meetings also engages in the life of the communities, for example by making its properties available for community use.

4 Public Benefits Statement

The trustees confirm that they take note of the Charity Commission's general guidance on public benefit when reviewing the objects of the charity, and when the area meeting plans its activities. The principal activity of the charity is the holding of public Meetings for Worship in its constituent local meetings, together with opportunities at both local and area level for members and other interested persons to explore and develop their understanding of their faith in the light of both historic and contemporary interpretations of Quaker insights and testimonies. An example of this is the support given to Penrith local meeting in becoming a Sanctuary meeting, an outward expression of Quaker values. Another is encouraging all the local meetings to examine ways in which they can improve sustainability, and work towards becoming carbon neutral throughout the Area Meeting and Britain Yearly Meeting.

The Area Meeting's seven meeting houses are made available to a variety of groups and organisations thereby providing a valuable service to local communities. The car park at Mosedale is available to the public.

The Meeting House at Little Broughton belongs to CAQM but has been let since 1978 to the Broughton Evangelical Church.

5 Policies

In June 2016, after extensive consultation, the trustees adopted and published a set of policies to assist members of the area meeting in managing the area meeting's affairs. Every Member and Attender was given a booklet covering the policies. The policies were amended and revised in 2019 and 2020, and full details are given on the charity's web-site. These cover:

- Equal opportunities;
- Safeguarding of children, young people and adults in need of care and support;
- Risk management;

- Health and safety;
- Data protection;
- Grant making;
- Investment;
- General reserves; (revised 2021)
- Right keeping of records.
- Privacy (new 2019)

These policies are kept under review, with responsibility for this being designated to named trustees. All policies are available on the Area Meeting website.

Trustees are aware of the need to develop not only policies but actions and procedures. A good start has been made. For example, in safeguarding matters the co-working safeguarding coordinators have attended training courses and conferences, and a full set of procedures is in place. The profile of safeguarding has been raised across the Area Meeting. Information about this Area Meeting policy is displayed in every one of our Meeting Houses.

Risk management procedures have been agreed, as has a register of risks. The trustees regularly monitor the risks involved in its activities and review these. Risks include those to individuals (health and safety); to property; and to the organisation itself, financial, legal and reputational. In practical terms this includes who is responsible for what, how it is recorded, and what triggers action.

Trustees met frequently by Zoom during 2020 to develop Risk Assessments and Safety Plans with Local meetings to maintain Covid Security and compliance with changing regulations .

The trustees' intention is to keep these policies under continuous review; to continue the necessary changes to the administrative and accounting arrangements following the establishment of CAQM; and to seek a scheme from the Charity Commission to combine a number of previous schemes and trusts. This will enable us to use and manage our property and financial heritage more effectively.

6 Properties

The Area Meeting owns and uses meeting houses at Alston, Carlisle, Cockermouth, Keswick, and Pardshaw. The former meeting house at Little Broughton is owned by CAQM but has been let since 1978 to Broughton Evangelical Church. The Meeting House at Whitehaven was sold by auction in October 2015, the meeting having previously moved to hired premises at Egremont.

Mosedale Local Meeting is a registered charity (no. 1091774). Penrith Meeting House in Penrith is owned by "Strickland Monthly Meeting Charitable Trust" (registration number 230041). In this report property, and matters relating thereto, at Mosedale are not included (since the trustees of that charity make its own report; for the Strickland charity, its trustees make an annual return), but other matters relating to these local Meetings are included. *Further detail is provided under "Other Charitable Trusts within the Area meeting" in section 11 below.*

The meeting houses at Cockermouth, Mosedale, Penrith and Pardshaw have associated burial grounds. The area meeting also owns and manages unattached burial grounds at Allonby, Beckfoot, Little Broughton, Moorhouse, and Newby. Only the grounds at Cockermouth, Pardshaw and Allonby are still open for burials.

Basic upkeep and maintenance of meeting houses and raising the necessary finance is usually delegated to the local meeting. However, major repairs, renovations and improvements are overseen and funded by trustees through a premises fund into which certain income and agreed transfers of unrestricted funds are made.

The trustees also legally manage (through the oversight of a Friend appointed by Keswick meeting and the engagement of a local property manager) two residential properties in Keswick. These were left by separate bequests with restrictions as to their use, disposal and use of income, but to the general benefit of Quaker activities, within the area meeting, particularly in Keswick. These properties are treated as investments in the accounts.

The trustees have instituted a five-yearly full survey and review of each property on a rolling basis, doing two properties each year. All the unattached burial grounds were inspected in 2015. Renovation work was initiated where appropriate, and provision made for regular maintenance work like ground clearance and grass-cutting. Trustees intend to continue with this process in coming years with the intention that each of our premises will be sound and safely maintained.

During 2020 work was undertaken to deal with matters identified in quinquennial surveys, with repairs being undertaken at Carlisle Meeting House. Surveys also took place at Little Broughton Meeting House and the domestic properties in Keswick. Repairs are in hand at those building. In order to deal with the substantial requirements of the historic property at Pardshaw, the Area Meeting agreed to the establishment of a "Friends of Pardshaw Meeting" charity to investigate how best to deal with these. The Pardshaw Development group has now set up a Charitable Incorporated Organisation (registered Charity number 1193476). Trustees of CAQM need to agree a long-term management arrangement with the Pardshaw Centre's trustees.

7 Review of activities of Local Meetings

7.i Alston

2020 was an exceptional year, though not in a good way. The Corona Virus Pandemic, which has hit our country particularly badly, had an enormous impact on any development and growth at Alston Meeting. In line with all other places of worship, the Meeting House was closed for several months in the middle of the year. This closure applied to Meetings for Worship and the use of the Meeting House by those who let it on a regular basis.

Later in the year, with a risk assessment in place, we were able to open again for worship, with all necessary guidelines in place regarding social distancing, availability of hand sanitiser, wearing of masks and no use of the kitchen allowed. It has not been possible however to use the Meeting House once more for lettings; the result of this is that our income for the year has fallen dramatically, with obvious consequences for our financial situation.

At the time of writing, there is no indication from Government as to when we may be allowed to resume lettings but it is highly likely that a whole year's worth of income could be lost. We have also had enquiries for new lettings which sadly, because of the lock down in 2020, we have not been able to implement.

Although the membership and attendees at Alston are small in numbers, they have continued throughout this period to make regular checks on the well –being of the Meeting House, both inside and out, and to keep the grass in the burial ground area in order. Structurally, the fabric of the building remains sound, with no need for any repair at present. Those that regularly attend our Meetings for Worship, report that they still welcome and value these Meetings, even under such very different conditions. It remains to be seen whether we reintroduce our second monthly meeting for worship, held on the second Wednesday of the month in the coming spring, but it is hoped that we can do so.

We continue to have contact details for the Meeting in the 'Faith in the Moor' monthly magazine in Alston, as well as articles regarding our activities when appropriate. We remain very grateful to Friends from other Meetings who make often long journeys to join us for our Meetings for Worship; their support is much valued. Two Friends from Penrith continue to support us very faithfully on a monthly basis. Sadly, the restrictions have also affected the attendance of these visiting Friends but we look forward to welcoming them, and others, once more when the situation improves. All the tasks of the care and maintenance of the Meeting House and Burial Ground continue to be shared amongst the Members, Attenders and their families and friends.

7ii Carlisle

In January and until mid-March 2020 Carlisle Meeting members met at the Meeting House each Sunday for Meeting for Worship and on Tuesdays for Silent Prayer and held Local Business Meeting on the first Sunday of each of those months. We also had room hire until the middle of March.

From the middle of March 2020 onwards there was a dramatic change as the Corona Virus led to a national lockdown and the closure of places of worship. We held Meeting for Worship as usual on 22nd March but thereafter Members and Attenders of Carlisle Meeting continued to worship each Sunday at the usual time but in their own homes unable to contact others physically or virtually.

The treasurer created a Zoom account for the Meeting and then those who chose to do so could meet virtually using their own electronic devices while staying at home. We then developed a blended meeting so that when places of worship were allowed to re-open members who wished to do so could attend the Meeting House while those who were vulnerable or continuing to self-isolate could see the Meeting House attendees and those in the MH could see those at home.

Throughout 2020 we paid our cleaner and bookings clerk and she did sterling work in organising the Meeting House so that it was Covid secure each time the lockdown was lifted and places of worship could re-open. During the pandemic there have been no lettings of the MH to any groups. From August 2020 we re-started Local Business Meetings held on Zoom.

7.iii Cockermouth

January to March 2020 - Meetings for worship were held on Sundays and also Thursday evening. Breakfast discussion meetings met on the second Sunday of the month based on texts supplied from Stoke Newington QM. About eight Friends usually took part. We arranged discussion groups:- January on "12 Quakers & Death" and February on Mental Health. Members of the meeting continued to support monthly meetings for worship at Egremont and Pardshaw. In March we took part in a Zoom Meeting for Worship: Eight Cockermouth Friends joined with Penrith LM for their online worship. We were most grateful to Penrith LM for sharing this mode of worship which subsequently from April 5th became CLM's pattern of Sunday MfW. Property and Finance February Report – included this: "Room bookings:- continue to be healthy, without any effort to promote this facility."

Covid-19 Minute of Record from April 2020 - The spread of the coronavirus throughout the country in the spring 2020 led to national regulations and restrictions. These meant that we last met in our accustomed manner in our meeting house on 22nd March. We thank Friends who arranged a telephone tree to maintain contact could with members of our community. We thank those Friends who set up and have maintained online arrangements, especially Dave Moll, so that many of our members have been able to meet by Zoom from 5th April. This enabled some of our LM to join in who have not been able to attend our physical meetings, owing to health issues or difficulties in travelling to Cockermouth. On the other hand, we lost close contact with other Friends who did not have the appropriate technology to 'zoom', or felt such online worship was not for them.

As an experiment, (with restrictions easing) we held a Meeting for Worship in the meeting house every Sunday in September. Reviewing this experience, the Clerks, in consultation with the Life of the Meeting Team, decided that we should for the foreseeable future limit physical meetings in the meeting house to the first Sunday in each month. However, with new Government restrictions from November 6th we ceased physical meetings for worship – until further notice. We thank Friends who have checked the building every week and, as a common practice, 'kept the meeting' on a Sunday morning. We thank the Property & Finance team and Safety team which helped plan and transform our Meeting House to be Covid-guideline compliant. The front room is now used by a voluntary group, Scrubs Hub, making Scrubs for the local NHS. No charge is being made for room hire but they make a contribution towards costs. The arrangement with the Scrubs Hub Manager is according to an adapted version of the hire agreement, and safeguarding requirements are covered. We are pleased that our Meeting House is being used in this way and approve the arrangements made. Daily Healing Stillness have been one new online experience that have much supported Friends through these Covid times and we thank all those involved, especially Jane Holmes for her commitment. We thank Friends, especially Frank & Bob for their work in maintaining the garden. We thank Bob Pritchard for much time spent on issues of hiring out the premises with our regular hirers, all deciding not to hire the meeting house at the present time.

On Saturday November 28th a Memorial Meeting for Worship was held in the Meeting House for Kit Davies, who had died recently. 15 Family and Friends attended with Clare Brown and Bill Bewley serving as elders. A full safety plan had been agreed by AM Trustees.

By December 2020 and on Sundays recently we have seen 15 or more Friends meeting for worship with about 25 all told having at some time joined in. The front room continues to be used as the Scrubs Hub – their output still being very much needed by the local NHS. Meetings for worship were held on Sunday morning and Thursday evening. An innovation this year from July was holding a breakfast session at 9am on the second Sunday of the month for a light breakfast and discussion based on a theme and quotations supplied, from Stoke Newington QM. About eight Friends usually take part. Members of the meeting continued to support monthly meetings for worship at Egremont and Pardshaw. We arranged two mid-week evening discussion groups on the themes of Privilege and 'Twelve Quakers' book series.

We repeated 2018's experiment in the week before Remembrance Sunday of Friends from our meeting going onto the streets of Cockermouth to give away white poppies to those passing who wished to take them. Nearly 200 poppies were given out with many appreciative comments. Much discussion was had around the matter of 'afterwords' and a trial was held for 3 months then renewed, it continues in a modified form.

Our most frequent user of the premises decided to move elsewhere, which led to a temporary drop in income but provided an opportunity for some smaller groups to find a space. There are now many regular bookings of more than 20 groups through the week, such that we contracted a cleaner to keep the House tidy.

Each month a Newsletter is emailed to all Friends on our contact list – it reminds of dates, reports on Quaker events, summarises Friends House notices, and often contains some poetry or prose of a spiritual nature.

7.iv Keswick

The year started brightly with our "Seasonal Party" – A happy occasion of shared music, anecdotes, readings and tea.

We ordered copies of "Climate Justice – a Quaker View" from Friends House and appointed two friends to go to a Climate conference to be held in a Keswick Church at the end of March. Like many things this was cancelled due to the Covid pandemic. We stopped meeting physically. We had a couple of Spiritual Walks on Sunday morning but even these had to stop. We re-started our telephone tree to keep in touch with each other and later met via Zoom to have a virtual cup of tea. We have also made extensive use of our Gaggle Mail as means of instant communication with all members of the Meeting. We can also use our Zoom link at any time without the need for a host and this has been used for business as well as social meetings.

Every Wednesday evening we hold a Zoom discussion based on books the group have read. This has been a very successful venture both intellectually and socially. For a few weeks in the summer we met physically under UK Government guidelines. Then from September we held Meeting for Worship at 11.00 until 11.30 before our virtual cup of tea. Our average attendance on Sunday mornings is 18 Friends and Attenders.

The Premises committee met a number of times throughout the year to discuss how and when we could re-open for hirers, but they eventually decided to remain closed. We were able to keep running costs down and so we managed to keep our losses to approximately £1,000.

7.v Mosedale

In 'normal times' the Meeting House at Mosedale is used actively for worship by a relatively small, but committed, group of Friends and regular attenders throughout the year. The visitors we welcome from time to time include members and attenders of other meetings, and people new to the Society. Although starting off well enough, 2020 was to prove very different from 'normal', for us, as for everyone else in the world. During the year, the COVID pandemic affected (and continues to affect) our activities in many ways.

The Meeting House was closed with the first lockdown in March 2020 and has remained so since. Our trustees conducted a risk assessment of the building as requested by Area Meeting and cleared and reorganised the interior to help it better meet the requirements of Meetings for Worship during a pandemic. However in the end it was felt that it was too hard (even during periods in which lockdown restrictions were relaxed) to organise safe Meetings in such an old building with the facilities it has. Mosedale Friends decided to keep the building shut until at least Spring 2021. Further inspections and work may need to be carried out to ensure that the building meets the relevant COVID safety standards before it reopens.

This does not mean, however, that the more important function of the Meeting itself has not been largely alive and healthy. Attendances via Zoom at various local meetings, as preferred by Friends, have taken place and "Afterword" type discussions, also on Zoom, have taken place most weeks. These have been very welcome for several Friends. Although conscious of its limitations, some of us have appreciated the fact that the use of Zoom has allowed us to meet and worship more easily with Friends from other meetings in the area. It has also allowed us to continue conducting our Business Meetings as required.

During 2020, we have been delighted to welcome into membership two of our regular attenders, Emma and Richard. They have continued to make valuable contributions to the life of our Meeting, both in spiritual and practical terms. We have also, as a group, tried to keep an eye on the health and welfare of all in our little community, even if the support we can offer has been limited and at times frustrated by the pandemic. Several of our members hold additional roles and responsibilities within the Society of Friends, both in this area and nationally. Our Meeting provides an important and supportive base for them and for all our members and attenders, who contribute privately to wider society in many valued ways.

Some key maintenance work was carried out on the building during the year, relating to fabric repairs, woodwork and drains. In particular, plans were made and work completed on improving the floor of the barn attached to the Meeting House. Our treasurer, who lives locally, has kept an eye on the premises and made regular checks on its condition.

The impact of the Covid-19 disease has limited the use of our building by external groups and this has had an impact on our finances. During the summer months the Meeting House is normally used by the Northern Fells Group, who run a seasonal coffee and tea shop which is popular with both visitors and local people. Their necessary absence during 2020 has been a particular loss and we look forward to their return as soon as possible. Although we have carried out some maintenance and improvement works to the Meeting House during 2020, we have been prevented from doing much to improve its environmental sustainability. However, it could be argued that, by closing the building, we have also helped the environment with our members taking fewer journeys back and forth by car! Despite this, we look forward to the time when we can meet together again in Mosedale.

7.vi Penrith

2020 was a year of finding new ways of holding fast to essentials of worship and fellowship. With the help of the internet, the telephone and even the postal service, almost all of our planned activities took place. Shortly after the first lock down, meeting for worship was found possible using the programme Zoom. Our worship was enriched by the presence of Friends from, other Meetings in Cumberland and beyond. Unfortunately, a number of regular members were unable to join us virtually, even if they were with us in spirit.

In September, for a few weeks, blended meetings took place until a new lockdown prevented them. Great care in planning for the safety of Friends was taken and this will stand us in good stead as we are able to resume blended meetings. Also on Zoom, the Listening Circles continued and the local business meetings were able to be held during the evening at a more leisurely pace.

Our clerk set up an email group for the exchange of news; for correspondence from Friends House and, for a time, we also tried a discussion of passages from Quaker Faith and Practice. We have missed the presence of our children and young people. The families have kept in touch with each other and taken walks together. They composed a lovely, illustrated letter of their activities; their hopes and their regrets. A copy was sent to each member of the meeting and delighted us all.

Our Fellowship events seemed unlikely to continue, but we were able to hear interesting talks from two Young Friends. In January Maeve Austin spoke of her year working in a Zambian school and in June, by Zoom Hannah Hartley told us of her work in an orphanage in Paraguay. For our Zoom Christmas Celebration we heard poetry readings and musical offerings after which we attempted to sing carols together. We are conscious that technology is not the solution for all of us. Overseers are very aware of this and have tried to keep connected to those Friends whom we do not see.

7.vii Whitehaven

Until March Whitehaven Friends met for worship in the area of the first floor in the Age UK De Lucy Centre, Market Place, Egremont, CA22 2AF at 10.30 on the first Sunday of each month. The building has a lift, enabling wheelchair access. On third Sundays we met at the home of one of our members.

Lockdown resulted in it being impossible to sustain the small Meeting any longer and Area Meeting in September minuted (minute 20/24c) that it had been decided to lay the Meeting down. Some of the Members of Whitehaven Meeting have since joined Cockermouth LM.

8 Safeguarding

There is very little to report on the safeguarding front this year. Local Meetings are aware of potential concerns about older residents, especially any who live alone, or who have health difficulties, and have made arrangements to stay in touch through telephone trees and virtual meetings.

We are very sorry to report that Kay Whittle, our link Trustee, has had a very difficult year due to a diagnosis of cancer over a year ago. It is a relief that she has been able to receive treatment, in spite of the pressures on hospitals due to COVID, and it's good to be able to report that she is now building up her strength.

The main development has been the changes introduced to staffing and procedures at Friends House. Relevant information has been circulated to Elders and Overseers, so Local Meetings are aware of the support that is available. We aim to complete our visits to Local Meetings as soon as that becomes possible. Sara Braithwaite and Wendy Scott look forward to being able to get together in person soon, and very much hope that Kay may feel able to join us.

9 Sustainability

The Covid Pandemic has resulted in a significant saving in energy as we have met electronic both for worship and also for business meetings. However Keswick Meeting House continues to generate electricity from its solar panels; Carlisle Meeting House sources all its electricity (used for heating) from a 100% renewable supplier. Cockermouth Local Meeting obtain their electricity from a company that uses renewable resources.

10 Future plans

10.i Covid-19

Activities At the time of preparing this report (May 2021) Local Meetings are beginning to consider ways of opening their Meeting Houses more fully for worship and community use whilst maintaining Covid safety and staying within government regulations. This will involve modifying existing Safety Plans and agreeing new Risk Assessments with hirers. We are looking forward to being fully open and worshipping together in person.

Finance Fortunately the major part of our income is by voluntary donation, mostly by bankers standing order, so there has not been a significant loss of income from that source. However income from lettings of premises has ceased, but on the other hand the costs of running the buildings – e.g. utilities and cleaning – are much diminished. So the trustees do not foresee significant financial difficulties.

10.ii Scheme to Amalgamate Charitable Trusts.
On the creation of Cumberland AQM on 1st January 2015 all the properties, trust funds and associated charities of the two amalgamated area meetings came under the aegis of CAQM. The trustees of CAQM decided to bring all these properties and charitable funds together under one Scheme for which application would be made to the Charity Commission. Work towards the totality of this vision is continuing and we hope to make significant progress on this during the year 2021. Some of these trusts are noted in section 12 below.

10.iii Generally
Trustees continue to work on identifying those areas that require significant forward planning. These are both spiritual and practical. In the former category, we strive to develop and enrich Quaker ministry and those it touches. In the latter, to discern ways of making our property and premises financially sustainable in the longer term and meeting the aspirations of better sustainability, including working towards becoming carbon neutral. We continue working on rationalising the disparate range of trust funds that we have inherited, many of which were established in very different times for needs that no longer exist. By doing this last we hope to become better able to provide public benefits fit for the 21st century. The trustees were working on reviewing the charities financial holdings in line with the recently revised Reserves Policy (see 12.vi below). This work is yet to be completed.

11 Archives and Records

The Custodians of Records intend to work toward achieving an index of all current and archived documents within CAQM. These have been added to the index of records prior to making decisions about records to be lodged with the appropriate County Record Office. This work has been delayed during the Pandemic.

As before, we continue to get enquiries from people researching family history. These are directed to the relevant Cumbria County Record office.

12 Other Charitable Trusts within the Area Meeting.

12.i Mosedale Local Meeting is a charitable trust in its own right (Mosedale Friends Meeting House, registration number 1091774). However this report includes Mosedale in some aspects as if it were an ordinary constituent meeting of the Area Meeting – see above. This applies to Quaker work and to finance. It does not apply to property or legal requirements.

12.ii The Meeting House at Penrith is owned by Strickland Monthly Meeting Property Trust (registration number 230041). Strickland Monthly Meeting no longer exists in the normal sense, but continues as the owner of the Penrith Meeting House. During 2019 all expenditure on major works to Penrith Meeting House was met from Area Meeting funds. The small amount of remaining funds held by this charity [~£6,000) has now been transferred to the CAQM bank account, but separately identified.

12.iii The Meeting House at Carlisle is owned by a charity known as The Meeting House and Burial Ground at Carlisle (Ref: L3/131535). This trust was originally set up on 25 February 1748. The charitable trust deed dated 7 October 1967 makes clear that the charity is administered by Carlisle & Holme Monthly Meeting. This trust has therefore been treated as wholly integral within Cumberland AQM in this report and accounts.

12.iv Hugh Tickell's Charity (Registration no.236529).
This charity is for the poor of Cumberland. In the recent past it has mainly gone to Friends and attenders. There is on average an income of approximately £1000 per annum to distribute, mostly in £100 gifts, depending on the number of requests received.

12.v The Eaglesfield Meeting House Sale Fund (Charity reg.no. 251366) bringing together proceeds of the sale of Eaglesfield meeting house in 1980 with other endowed funds whose objects are the upkeep of meeting houses and burial grounds.

12.vi The Henry Wright Trust (Charity reg. no. 251360) bringing together a number of trusts established between 1713 and 1804 for various purposes to support Friends of Pardshaw Meeting, is now used to make grants to individual Friends for general educational purposes or to attend Quaker events and activities.

Under Charity Commission schemes in 1970 and 1981 a number of small endowed trusts, of total nominal value less than £1,000, were brought under the management of the trustees of West Cumbria AQM.

The trustees of CAQM intend to take advantage of legislation permitting the expenditure (on their objects) of small value endowment funds, thus winding up these trust – see further in 10.ii above.

13 FINANCIAL REVIEW

13.i Accounts for 2020
The consolidated accounts for Cumberland Area Quaker Meeting are on pages 23-33. These incorporate the accounts of the area meeting's general fund, its premises fund (a designated reserve fund for the upkeep of meeting houses and burial grounds), the accounts of the area meeting's constituent meetings and the accounts of restricted and endowments funds of, associated with, or operating within the area meeting.

13.ii Summary of the main financial figures for 2020

There are three main sources of financing the area meeting and its constituent local meetings:

- Donations and legacies from Friends and attenders totalled £45,076. In 2019 donations totalled £51,168 including a legacy to a local meeting of £2,360.
- Hiring meeting houses and car parking spaces to other users brought in £12,148 (£41,466 in 2019).
- Income from investments, including *gross* rent from the investment properties, was £23,113 (£23,305 in 2019).

Other incoming resources in 2020 amounted to £nil (The 2019 total for this category was £252).

Total income in 2020 was £80,782 (£117,198 in 2019).

Expenditure in 2020 totalled £107,504 (£97,475 in 2019). The main elements were:

- Of expenditure on raising funds. £4,072 was the element of expenditure on meeting houses to enable them to be let (£14,935 in 2019).
- Expenditure on meeting houses and burial grounds not allocated to raising funds was £42,071 (£31,492 in 2019).
- £2,861 was spent on managing investment properties and £nil on renovating one of them following a quinquennial survey (£2,731 total in 2019).
- Expenditure on activities to practice and promote Quakerism, including giving financial support from area or local meeting funds to Britain Yearly Meeting, Northern Friends Peace Board, Northern Friends Youth Events Trust and other Quaker and non-Quaker organisations, and grants to individuals from Quaker trusts, was £53,221 (£43,314 in 2019). This expenditure is detailed in Note 8 to the Statement of Financial Activities on page 24.
- Governance costs for the area meeting were £4,642. A detailed analysis of these is given in Note 8 to the Statement of Financial Activities on page 24. In 2019 these costs were £4,246. No trustees received any remuneration.
- The value of all funds in and associated with the area meeting decreased by £27,341 in 2020. There was an increase of £34,428 in 2019.

Cumberland AQM, with its constituent meetings, is a membership organisation and all its activities are arranged and carried out by members or those not in formal memberships who choose to associate themselves with the Religious Society of Friends. Consequently the concept of “volunteer” as identified in many secular charities (as distinct from other classes of persons such as employees) is neither used nor comprehended within this charity.

Assets acquired or enhanced of a value under £10,000 are charged to revenue on acquisition. Assets acquired or enhanced of a value of £10,000 or more are capitalised and depreciated over the useful life of the asset. Note 11 to the accounts shows the number of years over which the two assets noted there are depreciated.

In summary an analysis of the funds of the area meeting is:

	2020	2019
Unrestricted funds of the area meeting or under the management of AM trustees	£51,385	£64,665
Area meeting funds designated for a special purpose	£29,036	£31,672
Unrestricted funds of local meetings (which are required to be treated as designated funds of the area meeting)	£152,734	£171,234
Funds restricted for special purposes of which £173,061 is currently expendable*	£666,939	£659,265
Endowed funds which cannot be spent*, only the income being expendable	£227,122	£227,741
Total value of all funds	£1,127,216	£1,154,557

*Endowment funds and bequeathed properties, though of value in the accounts, are not redeemable to cash except in special circumstances and so are not expendable.

13.iii Grant making policy

The policy requires grants from restricted funds to be made only in accordance with the criteria in those funds and from unrestricted funds of Cumberland AQM or local meetings to be made by minuted decisions of the relevant meeting. Grants shall be made to non-Quaker bodies only where they are made in pursuance of the area meeting's charitable objectives.

13.iv Investment policies

In investing funds CAQM seeks to achieve the best interests of the area meeting and its funds and to comply with the requirements of relevant legislation. Units in commercial investment funds for four trust funds achieved a return of 2.99% on the end of year market price (2.99% in 2019) which the trustees consider acceptable.

Two properties bequeathed on terms which require named persons to be granted tenancies for life are treated as investments. The accounts reflect a quinquennial revaluation of these properties in July 2017 which applied a discount related to the tenant's age to the otherwise open market value assessed by the firm of surveyors managing the properties. These valuations have been retained unaltered as at 31 December 2020.

13.v Financial instruments policy

The charity has financial assets and liabilities only of a kind that qualify as basic financial instruments. These are initially recognised at transaction value and are subsequently measured at their settlement value.

13.vi Reserves policy

In the trustees report for the year 2019 it was reported that the trustees had reviewed and then revised and adopted a new reserves policy. While trustees were aware of what expendable funds were available, it was not clear what reserves could actually be needed. The

complicating factor was the meeting house at Keswick. This building had twice been flooded (in 2005 and 2010) and subsequently repaired; as a consequence the insurance company removed cover for any future damage by flooding. The trustees then considered options for the future should there be a recurrence of flooding. The wish of members in Keswick was to retain a meeting house in the current location rather than other options such as building elsewhere. A quantity surveyor was employed by trustees to determine the cost of replacing the meeting house to one of a similar design, but raised by a height of 2 metres. The cost turned out to be £1.13 million. It is thus clear that the charity does not have sufficient funds to cover such an eventuality. The trustees thus once again revised the reserves policy taking this knowledge into account. The main change has been section 6 of the policy concerning unrestricted funds. This now includes the following:

> As at 1 January 2020 CAQM held about £270,000 in reserves (including funding held by Local Meetings). Trustees thus conclude that CAQM does not presently hold excess reserve funding. In the event of another catastrophic flooding in Keswick it may be necessary to sell the residential properties in Keswick – see 11 in the section of restricted funds.

The revised reserves policy was approved by trustees in November 2020 and adopted by the Area Meeting in January 2021. The full reserves policy, together with the other policies concerning health and safety, etc. is available on the CAQM's website – see http://www,cumberlandquakers.org.uk/

14 Approval of this report

As a result of restrictions in place during the Covid 19 pandemic this report has mainly had to be agreed by email and Zoom meetings since we could not meet in person. We hope to be able to meet in person to approve it later this year.

Signed on behalf of the trustees

Elizabeth Pritchard

Elizabeth Pritchard
Clerk to the Trustees

29 June 2021

Date

CUMBERLAND AREA QUAKER MEETING

CONSOLIDATED ACCOUNTS FOR 2020

Trustees' responsibilities statement

The trustees are responsible for preparing the Trustees Annual Report and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charity and of its incoming resources and its application of resources for that period.

In preparing these financial statements the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP 2015 (FRS102);
- make judgements and estimates that are reasonably prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the area meeting will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the area meeting and its constituent` local meetings and enable them to ensure that the financial statements comply with the Charities Act 2011, the Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (SORP 2015 - FRS102) and with the provisions of the area meeting's governing document. The trustees are also responsible for safeguarding the assets of the area meeting and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Accounting policies

AP1 These accounts have been prepared on the basis of historic cost (except for investments shown at market value) in accordance with the Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102 – effective 1 January 2015) and with the Charities Act 2011.

AP2 Contributions, legacies, grants, interest and dividends are treated as income in the year in which they are received. Rents receivable in the year and Gift Aid claimed on donations received in the year are accounted for in the year to which they relate. Other accruals and prepayments have been included in the income and expenditure only where the amounts are significant and their inclusion will give greater clarity.

AP3 Support costs (which are mainly the costs of managing and maintaining premises) are allocated between Quaker Activities and Generating Funds by calculating or estimating the percentage of cost or time a meeting house is used for Quaker activities and for lettings.

AP4 Acting as Agent – Some sums are collected specifically for passing on to other bodies. They do not represent income for the area meeting and are consequently not included in accounting for the income and expenditure of the area meeting.

AP5 Unrestricted funds are freely available for any purpose of the area meeting. Designated funds are unrestricted funds which are set aside for specific purposes, but remain at the discretion of the area meeting. The otherwise unrestricted funds of local meetings are treated as designated funds of the area meeting in accordance with accounting regulations for charities.

AP6 Restricted funds have been earmarked by the donor or testator for certain specific purposes. Endowment funds must have their capital preserved, but the income can be used for the purposes specified by the donor or testator.

AP7 Area Meeting Designated Funds – The Area Meeting Premises Fund has been set aside in order to make provision for future expenditure on maintenance and repair of meeting houses and burial grounds. Disbursements from this fund remain at the discretion of the Area Meeting.

AP8 The seven constituent local meetings keep their own accounts of the funds raised and held by them. These accounts are separately examined, where necessary, before consolidation into the area meeting accounts.

AP9 Area Meeting Restricted Funds – The Carlisle Local Meeting Elders and Overseers Fund and the Cockermouth Personal Crisis Fund are for use at the discretion of the elders and/or overseers of that meeting only for certain restricted purposes. They originate from donations given specifically for those purposes.

AP10 Area Meeting Endowment Funds – The income from the Allonby Meeting House Trust, the Orton Field Trust the William Temple Trust, and the David Beatty legacy is available for the general purposes of the area meeting and is transferred on receipt into the Area Meeting General Fund. The income from the Scotby Trust and from the proceeds of sale of Eaglesfield Meeting House can be used only for the maintenance of meeting houses and is transferred on receipt into the Area Meeting Premises Fund.

AP11 The Wigton Meeting House Trust arises from the sale of Wigton Meeting House in 2011. The capital is permanently endowed and can be used only for the purchase or building of a meeting house in the Wigton area. Under a scheme from the Charity Commission dated 19 August 2010 it was directed that the capital funds could be invested and the income used for

the repair and maintenance of meeting houses within North Cumbria Area Meeting. The income is, since 2015, credited to the Area Meeting Premises Fund..

AP12. Whitehaven Meeting House was sold by auction in October 2015 at a hammer price of £16,500. After deducting allowable costs trustees believe that the sum of £13,668 should be treated as endowed. It is expected that the Charity Commission will enact a scheme whereby the use of the income will be restricted. At present the income is accumulated.

AP13 In principle the monies allocated to the Area Meeting Premises Fund from a number of the trust funds should be treated as a restricted fund separate from other income of or transfers to the Premises Fund which is a designated fund. However, as the outgoings from the Premises Fund in recent years and again in 2020 considerably exceeded the endowment income credited to the fund during the same period this restricted income may be treated as spent and the balance of the Premises Fund treated wholly as a designated fund.

AP14 Functional properties owned by the area meeting comprise meeting houses and burial grounds which are held for the furtherance of the area meeting's charitable objects. The majority of these properties were acquired or constructed several centuries ago, their historic cost is unknown so they have never been valued for balance sheet purposes. In the opinion of the trustees the cost of professional valuation would not be a justifiable use of charitable funds. Therefore for the requirements of SORP 2015 (FRS 102) these properties are treated for balance sheet purposes as having a nil valuation. This approach was challenged by the examiner of the 2019 and 2020 accounts.

Repair and renovation work to these properties is financed from funds held as reserves and the cost is charged to revenue. Major development work to buildings, and acquisition of equipment costing over £10,000, are included in the Balance Sheet and depreciated over the estimated life of the asset. Minor work to buildings and acquisition of contents for meeting houses are written off at purchase.

The annual running costs and routine maintenance of their particular meeting house is the main financial liability of local meetings. Insurance of buildings and public liability is effected through either a policy arranged by the local meeting or, in the case of the meeting houses and the burial grounds of the former West Cumbria AQM, through a combined policy with the costs charged to meetings and to the Broughton Evangelical Church on a proportionate basis.

AP15 Investment properties are two residential properties left to the Society in 1987 and 1998, each with a tenant to whom the donor granted a tenancy for life. These properties and their trusts are managed by trustees of the area meeting, though in practice by a local Friend appointed for that purpose working through a firm of surveyors. The values shown in these accounts, which are reviewed annually and revised periodically, recognise the effect of the life tenancies by applying substantial discounts to estimated market values for a sale with vacation possession. Income from the properties is applied first to their management and maintenance and then to an emergency repairs reserve with any surplus being available in accordance with the terms of the donor's will.

AP16 Tangible assets held at value in the accounts are held at cost less depreciation annualised over the anticipated life of the asset. See note 11 to the accounts.

CUMBERLAND AREA QUAKER MEETING

CONSOLIDATED ACCOUNTS

STATEMENT OF FINANCIAL ACTIVITIES

INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2020

	NOTES	UNRESTRICTED FUNDS	RESTRICTED FUNDS	ENDOWMENT FUNDS	TOTALS 2020	UNRESTRICTED FUNDS	RESTRICTED FUNDS	ENDOWMENT FUNDS	TOTALS 2019
Income & endowments from:									
Donations and legacies	2	39,416	5,660	0	45,076	42,116	9,051	0	51,168
Charitable activities	3	445	0	0	445	94	913	0	1,007
Other trading activities	4	11,868	280	0	12,148	41,466	0	0	41,466
Investments	5	1,587	18,877	2,649	23,113	1,575	18,892	2,838	23,305
Other	6	0	0	0	0	252	0	0	252
Total income		53,316	24,817	2,649	80,782	85,504	28,856	2,838	117,198
Expenditure on:.									
Raising Funds	7	4,163	2,861	0	7,024	15,097	2,731	0	17,829
Charitable Activities	8	85,648	14,282	0	99,930	70,746	8,307	0	79,052
Other	9	549	0	0	549	594	0	0	594
Total expenditure		90,361	17,143	0	107,504	86,437	11,038	0	97,475
Net gains/(losses) on investments		0	0	-619	-619	0	0	12,854	12,854
Net income/(expenditure)		-37,045	7,674	2,030	-27,341	-933	17,819	15,692	32,577
Transfers between funds	10	2,649	0	-2,649	0	2,838	0	-2,838	0
Other recognised gains/(losses):									
Revaluation of fixed assets		0	0	0	0	0	0	0	0
Other gains/(losses)		0	0	0	0	0	0	0	0
Net movement in funds		-34,396	7,674	-619	-27,341	1,905	17,819	12,854	32,578
Reconciliation of funds:									
Total funds brought forward		267,551	659,265	227,741	1,154,557	265,646	639,596	214,887	1,120,129
Total funds carried forward		233,155	666,939	227,122	1,127,216	267,551	659,265	227,741	1,154,557

Figures on this account are individually shown to the nearest £

Notes to this statement are on pages 26-27.

CUMBERLAND AREA QUAKER MEETING

CONSOLIDATED ACCOUNTS

BALANCE SHEET AT 31 DECEMBER 2020

	NOTES	UNRESTRICTED FUNDS	RESTRICTED FUNDS	ENDOWMENT FUNDS	TOTALS 2020	UNRESTRICTED FUNDS	RESTRICTED FUNDS	ENDOWMENT FUNDS	TOTALS 2019
Fixed Assets:									
Tangible Assets	11	21,125	0	0	21,125	22,080	0	0	22,080
Investments:	12								
Investment Properties	12	0	495,000	0	495,000	0	495,000	0	495,000
Stocks, Shares & Investment Funds	12	5,001	0	83,026	88,027	5,001	0	82,012	87,013
Bank & BS deposits 1 year or more	12	3,385	72,810	143,883	220,078	3,369	72,397	145,516	221,282
Total Investments	12	8,386	567,810	226,909	803,105	8,370	567,397	227,528	803,294
Total fixed assets		29,511	567,810	226,909	824,230	30,450	567,397	227,528	825,374
Current Assets:									
Debtors	13	1,942	1,735	0	3,677	1,634	1,417	0	3,051
Investments - *Deposits < 3 months*		47,271	7,993	91	55,355	96,752	7,960	91	104,803
Cash at bank and in hand		159,822	89,849	122	249,793	145,280	82,517	122	227,918
Total current assets		209,035	99,577	213	308,825	243,666	91,893	213	335,772
Liabilities:									
Creditors: falling due within one year	14	5,391	448	0	5,839	6,395	25	0	6,420
Net current assets		203,644	99,128	213	302,986	237,271	91,868	213	329,352
Total assets less current liabilities		233,155	666,939	227,122	1,127,216	267,721	659,265	227,741	1,154,727
Creditors: falling due after one year	15	0	0	0	0	170	0	0	170
Provisions for liabilities		0	0	0	0	0	0	0	0
Total net assets		233,155	666,939	227,122	1,127,216	267,551	659,265	227,741	1,154,557
Classification of funds:									
UNRESTRICTED funds of the Area Meeting		51,385	0	0	51,385	64,665	0	0	64,665
AM Funds **DESIGNATED** for special purposes		29,036	0	0	29,036	31,672	0	0	31,672
General funds of local meetings treated as **DESIGNATED** funds of the Area Meeting		152,734	0	0	152,734	171,214	0	0	171,214
Funds **RESTRICTED** for special purpcses		0	666,939	0	666,939	0	659,265	0	659,265
ENDOWED funds (only income may be spent)		0	0	227,122	227,122	0	0	227,741	227,741
Total funds		233,155	666,939	227,122	1,127,216	267,551	659,265	227,741	1,154,557

Figures on this account are individually shown to the nearest £
Notes to this statement are on pages 26-27.

These accounts were approved by the trustees on .....

Elizabeth Pritchard

Elizabeth Pritchard
Clerk to the Trustees

Ian K Watson
Area Meeting Treasurer

CUMBERLAND AREA QUAKER MEETING

Notes to the 2020 Consolidated Accounts

Note ref

Notes to the Statement of Financial Activities

1 Notes 2 to 15 are comments on or analysis of figures in the Statements of Financial Activities and the Balance Sheet required by accounting regulations. Note 8 contains additional information supplied in accordance with the requirements of the Quaker Stewardship Committee of Britain Yearly Meeting of the Religious Society of Friends.

2 **Income from donations** is almost entirely from those associated with the Religious Society of Friends.

3 **Income from charitable activities** are mainly participant's contributions to the cost of Quaker activities, such as educational events.

4 **Income from other trading activities** is from letting local meeting houses and car parking spaces.

		2020	2019
5	**Income from investments was:**	£	£
	Gross rental from investment properties	16,400	16,400
	Dividends and interest from stocks, shares and investment funds	3,910	4,073
	Interest from term deposits and other bank balances	2,803	2,832
	Total income from investments	23,113	23,305
6	**"Other income" comprised:**		
	Miscellaneous	0	252
	Total other income	0	252
7	**Expenditure on raising funds:**		
	Expenditure on raising donations	91	162
	Identified costs of letting local meeting houses	4,072	14,935
	Costs of managing investment properties inc. routine maintenance	2,861	2,731
	Total expenditure on raising funds	7,024	17,828
8	**Expenditure on charitable activities:**		
	Practice and promotion of Quakerism - direct expenditure	6,401	14,119
	Donations to Britain Yearly Meeting	29,200	14,000
	Donations to other Quaker organisations	9,977	12,121
	Donations or subscriptions to non-Quaker organisations	7,643	2,824
	Grants to individuals from Quaker trusts	0	250
	Total expenditure on practice and promotion of Quakerism	53,221	43,314
	Balance of upkeep of Quaker meeting houses (not in note 7)	30,807	27,154
	Rent for hired place of worship (Whitehaven Meeting)	0	0
	Upkeep of Quaker Burial Grounds not linked to local meetings	925	630
	Major repair or renovation to meeting houses	10,339	3,708
	Total expenditure on property for Quaker purposes	42,071	31,492
	Governance costs, comprising:		
	Training fees for other officers of the area meeting	0	245
	Examination of area meeting accounts (provision)	0	0
	Subscriptions and other costs	375	341
	Total governance costs for the area meeting	375	586
	Accountancy and examination work for local meetings	4,267	3,660
	Total governance costs	4,642	4,246
	Total expenditure on charitable activities	99,934	79,052
9	**Other expenditure:**		
	Sundry Expenditure	549	594

10	**Transfers between funds of Cumberland AQM comprise:**	**2020**	**2019**
	Local meeting subscriptions and other payments to AM General Fund	13,250	13,960
	Endowment fund interest to AM General Fund	861	967
	Endowment fund interest to AM Premises Fund	1,788	1,871
	Keswick Meeting loan repayment to AM General Fund	1,736	0

Note ref

Notes to the balance sheet

11	**Tangible assets:**	Keswick MH solar panels	Mosedale improvements	**2020 Total**	**2019** Total
		£	£	**£**	£
	Cost				
	At beginning of year	13,917	20,000	**33,917**	33,917
	Additions	0	0	**0**	0
	Less disposals	0	0	**0**	0
	At end of year	13,917	20,000	**33,917**	33,917
	Depreciation				
	At beginning of year	5,037	6,800	**11,837**	10,882
	Depreciation charged in year	555	400	**955**	955
	Less disposals	0	0	**0**	0
	At end of year	5,592	7,200	**12,792**	11,837
	Net book value as at 31 December 2020	**8,325**	**12,800**	**21,125**	22,080
	Net book value as at 31 December 2019	8,880	13,200	22,080	22,080
	Years over which the asset is depreciated	25	50		

12	**Investments analysed by type:**	**2020**	**2019**
	Keswick residential properties at valuation	495,000	495,000
	These are houses with protected tenancies left to the Religious Society of Friends with restrictions on use, sale, and use of income.		
	Stocks, shares or investment funds at market price	83,027	82,013
	Nominal investment in a community housing association	5,000	5,000
	Term cash deposits of 1 year or more	220,078	221,282
	Total long term investments	803,105	803,294

13 Debtors are amounts owing at 31st December for hire of meeting houses and for claims for Gift Aid.

14 Creditors payable within one year represent amounts owed in the normal course of activity.

15 Creditors falling due in more than one year in 2019 were deposits for keys to Penrith meeting house.

Table 1

CUMBERLAND AREA QUAKER MEETING UNRESTRICTED/DESIGNATED FUNDS STATEMENT OF FINANCIAL ACTIVITIES 2020

SORP Ref		TOTALS	CAQM General Fund	CAQM Premises Fund	Alston Meeting	Carlisle Meeting	Cockerm'th Meeting	Keswick Meeting	Mosedale Meeting	Penrith Meeting	Whitehaven Meeting
	Income & endowments from:										
A1	Donations and legacies	39,416	1,012	0	588	9,966	6,950	5,838	4,821	9,842	400
A2	Charitable activities	445	445	0	0	0	0	0	0	0	0
A3	Other trading activities *Includes property lettings.*	11,868	0	0	48	1,717	1,620	6,082	320	2,081	0
A4	Investments *This is income from assets classed as investments including interest on cash balances.*	1,587	548	170	1	14	138	204	25	488	0
A5	Other	0	0	0	0	0	0	0	0	0	0
	Total	53,316	2,004	170	637	11,697	8,708	12,123	5,166	12,411	400
	Expenditure on:.										
B1	Raising Funds *Inc. share of property costs.*	4,163	0	0	40	1,050	354	2,719	0	0	0
B2	Charitable Activities *Now inc. governance costs.*	85,648	11,920	4,594	885	9,644	10,070	5,887	8,108	30,529	4,012
B3	Other	549	0	0	0	0	0	0	400	149	0
	Total	90,361	11,920	4,594	925	10,694	10,424	8,606	8,508	30,678	4,012
B4	Net gains/(losses) on investments	0	0	0	0	0	0	0	0	0	0
	Net income/(expenditure)	-37,045	-9,916	-4,424	-288	1,003	-1,716	3,517	-3,342	-18,268	-3,611
C	**Transfers between funds of CAQM (see below)**	2,649	-3,364	1,788	150	1,035	766	-2,586	350	4,750	-240
	Other recognised gains/(losses):										
D1	Gains/(losses) on revaluation of fixed assets	0	0	0	0	0	0	0	0	0	0
D2	Other gains/(losses)	0	0	0	0	0	0	0	0	0	0
	Net movement in funds	-34,396	-13,280	-2,636	-138	2,038	-950	931	-2,992	-13,518	-3,851
	Reconciliation of funds:										
	Total funds brought forward	267,551	64,665	31,672	2,475	7,241	20,352	60,229	25,189	51,876	3,851
	Total funds carried forward	233,155	51,385	29,036	2,337	9,278	19,403	61,160	22,198	38,359	0

Table 1

CUMBERLAND AREA QUAKER MEETING UNRESTRICTED/DESIGNATED FUNDS BALANCE SHEET 2020

SORP Ref		TOTALS	CAQM General Fund	CAQM Premises Fund	Alston Meeting	Carlisle Meeting	Cockerm'th Meeting	Keswick Meeting	Mosedale Meeting	Penrith Meeting	Whitehaven Meeting
	Fixed Assets:										
A2	Tangible Assets	21,125	0	0	0	0	0	8,325	12,800	0	0
A4	Investments:										
	Investment Properties	0	0	0	0	0	0	0	0	0	0
	Stocks, Shares and Investment Funds	5,001	1	0	0	0	0	5,000	0	0	0
	Bank and BS term deposits of 2 years or more	3,385	0	0	0	0	0	0	3,385	0	0
	Total Investments	8,386	1	0	0	0	0	5,000	3,385	0	0
	Total fixed assets	29,511	1	0	0	0	0	13,325	16,185	0	0
	Current Assets:										
B2	Debtors	1,942	0	0	0	0	1,672	0	270	0	0
B3	Investments *Deposits at less than 3 months notice*	47,271	0	0	0	0	16,198	31,073	0	0	0
B4	Cash at bank and in hand	159,822	51,384	29,036	2,337	9,650	2,161	16,790	9,575	38,890	0
	Total current assets	209,035	51,384	29,036	2,337	9,650	20,031	47,862	9,846	38,890	0
	Liabilities:										
C1	Creditors: Amounts falling due within one year	5,391	0	0	0	372	628	27	3,833	531	0
	Net current assets or liabilities	203,644	51,384	29,036	2,337	9,278	19,403	47,835	6,013	38,359	0
	Total assets less current liabilities	233,155	51,385	29,036	2,337	9,278	19,403	61,160	22,198	38,359	0
C2	Creditors: Amounts falling due after more than one year	0	0	0	0	0	0	0	0	0	0
C3	Provisions for liablilities	0	0	0	0	0	0	0	0	0	0
	Total net assets or liabilities	233,155	51,385	29,036	2,337	9,278	19,403	61,160	22,198	38,359	0
	Classification of funds:										
	UNRESTRICTED funds of the area meeting	51,385	51,385	0	0	0	0	0	0	0	0
	Free AM funds DESIGNATED for special purposes	29,036	0	29,036	0	0	0	0	0	0	0
	Free funds of local meetings treated as DESIGNATED funds of the Area Meeting	152,734	0	0	2,337	9,278	19,403	61,160	22,198	38,359	0
	Total value of funds	**233,155**									

Table 2

CUMBERLAND AREA QUAKER MEETING RESTRICTED FUNDS STATEMENT OF FINANCIAL ACTIVITIES 2020

SORP Ref		TOTALS	Strickland MMPT	Carlisle E & O's Fund	Cockermouth Pers Crisis Fd	Whitehaven Mtg House	Wrights Estates Income Fund	Pardshaw MH&BG Fund	D Liversidge Beq Cash Acct	D Liversidge Beq Property Acct	M Pollock Beq Property Acct	Hugh Tickell's Charity
	Income & endowments from:											
A1	Donations and legacies	5,660	0	15	0	0	0	5,645	0	0	0	0
A2	Charitable activities	0	0	0	0	0	0	0	0	0	0	0
A3	Other trading activities *Includes property lettings.*	280	0	0	0	0	0	280	0	0	0	0
A4	Investments *This is income from assets classed as investments including interest on cash balances.*	18,877	0	1	33	0	0	7	468	4,876	12,159	1,332
A5	Other	0	0	0	0	0	0	0	0	0	0	0
	Total	24,817	0	16	33	0	0	5,932	468	4,876	12,159	1,332
	Expenditure on:.											
B1	Raising Funds *Inc. share of property costs.*	2,861	0	0	0	0	0	0	0	720	2,141	0
B2	Charitable Activities *Now inc. governance costs.*	14,282	5,432	300	0	0	55	6,334	0	0	840	1,321
B3	Other	0	0	0	0	0	0	0	0	0	0	0
	Total	17,143	5,432	300	0	0	55	6,334	0	720	2,981	1,321
B4	Net gains/(losses) on investments	0	0	0	0	0	0	0	0	0	0	0
	Net income/(expenditure)	7,674	-5,432	-284	33	0	-55	-402	468	4,156	9,178	11
C	**Transfers between funds**	0	0	0	0	0	0	0	0	0	0	0
	Other recognised gains/(losses):											
D1	Gains/(losses) on revaluation of fixed assets	0	0	0	0	0	0	0	0	0	0	0
D2	Other gains/(losses)	0	0	0	0	0	0	0	0	0	0	0
	Net movement in funds	7,674	-5,432	-284	33	0	-55	-402	468	4,156	9,178	11
	Reconciliation of funds:											
	Total funds brought forward	659,265	6,073	966	2,846	708	9,758	5,244	61,931	195,489	370,099	6,152
	Total funds carried forward	666,939	641	682	2,878	708	9,703	4,843	62,400	199,645	379,276	6,163

Table 2

CUMBERLAND AREA QUAKER MEETING RESTRICTED FUNDS BALANCE SHEET 2020

SORP Ref		TOTALS	Strickland MMPT	Carlisle E & O's Fund	Cockermouth Pers Crisis Fd	Whitehaven Mtg House	Wrights Estates Income Fund	Pardshaw MH&BG Fund	D Liversidge Beq Cash Acct	D Liversidge Beq Property Acct	M Pollock Beq Property Acct	Hugh Tickell's Charity
	Fixed Assets:											
A2	Tangible Assets	0	0	0	0	0	0	0	0	0	0	0
A4	Investments:											
	Investment Properties	495,000	0	0	0	0	0	0	0	171,000	324,000	0
	Stocks, Shares and Investment Funds	0	0	0	0	0	0	0	0	0	0	0
	Bank and BS term deposits of 2 years or more	72,810	0	0	0	708	9,703	0	62,400	0	0	0
	Total Investments	567,810	0	0	0	708	9,703	0	62,400	171,000	324,000	0
	Total fixed assets	567,810	0	0	0	708	9,703	0	62,400	171,000	324,000	0
	Current Assets:											
B2	Debtors	1,735	0	0	0	0	0	1,735	0	0	0	0
B3	Investments *Deposits at less than 3 months notice*	7,993	0	0	2,878	0	0	0	0	0	0	5,114
B4	Cash at bank and in hand	89,849	641	682	0	0	0	3,556	0	28,645	55,276	1,048
	Total current assets	99,577	641	682	2,878	0	0	5,291	0	28,645	55,276	6,163
	Liabilities:											
C1	Creditors: Amounts falling due within one year	448	0	0	0	0	0	448	0	0	0	0
	Net current assets or liabilities	99,128	641	682	2,878	0	0	4,843	0	28,645	55,276	6,163
	Total assets less current liabilities	666,939	641	682	2,878	708	9,703	4,843	62,400	199,645	379,276	6,163
C2	Creditors: Amounts falling due after more than one year	0	0	0	0	0	0	0	0	0	0	0
C3	Provisions for liablilities	0	0	0	0	0	0	0	0	0	0	0
	Total net assets or liabilities	666,939	641	682	2,878	708	9,703	4,843	62,400	199,645	379,276	6,163

Table 3

CUMBERLAND AREA QUAKER MEETING ENDOWMENTS STATEMENT OF FINANCIAL ACTIVITIES 2020

SORP Ref		TOTALS	Allonby MH Trust	Orton Field Trust	Scotby MH&BG Trust	Wm Temple Trust	Wigton MH Trust	Pardshaw MH&BG	Whitehaven Mtg House	Eaglesfield Mtg House	Wrights Estates	David Beaty Legacy	Cockerm'th Meeting	Hugh Tickell's Charity
	Income & endowments from:													
A1	Donations and legacies	0	0	0	0	0	0	0	0	0	0	0	0	0
A2	Charitable activities	0	0	0	0	0	0	0	0	0	0	0	0	0
A3	Other trading activities *Includes property lettings.*	0	0	0	0	0	0	0	0	0	0	0	0	0
A4	Investments *This is income from assets classed as investments including interest on cash balances.*	2,649	479	206	130	176	1,658	0	0	0	0	0	0	0
A5	Other	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	2,649	479	206	130	176	1,658	0	0	0	0	0	0	0
	Expenditure on:.													
B1	Raising Funds *Inc. share of property costs.*	0	0	0	0	0	0	0	0	0	0	0	0	0
B2	Charitable Activities *Now inc. governance costs.*	0	0	0	0	0	0	0	0	0	0	0	0	0
B3	Other	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	0	0	0	0	0	0	0	0	0	0	0	0	0
B4	Net gains/(losses) on investments	-619	-1,305	-716	25	378	-1,633	0	0	0	0	0	0	2,632
	Net income/(expenditure)	2,030	-826	-510	155	554	25	0	0	0	0	0	0	2,632
C	**Transfers between funds**	-2,649	-479	-206	-130	-176	-1,658	0	0	0	0	0	0	0
	Other recognised gains/(losses):													
D1	Gains/(losses) on revaluation of fixed assets	0	0	0	0	0	0	0	0	0	0	0	0	0
D2	Other gains/(losses)	0	0	0	0	0	0	0	0	0	0	0	0	0
	Net movement in funds	-619	-1,305	-716	25	378	-1,633	0	0	0	0	0	0	2,632
	Reconciliation of funds:													
	Total funds brought forward	227,741	16,737	13,842	4,368	5,911	119,630	122	13,668	6,286	5,433	500	91	41,154
	Total funds carried forward	227,122	15,432	13,126	4,393	6,289	117,997	122	13,668	6,286	5,433	500	91	43,786

Table 3

CUMBERLAND AREA QUAKER MEETING ENDOWMENTS BALANCE SHEET 2020

SORP Ref		TOTALS	Allonby MH Trust	Orton Field Trust	Scotby MH&BG Trust	Wm Temple Trust	Wigton MH Trust	Pardshaw MH&BG	Whitehaven Mtg House	Eaglesfield Mtg House	Wrights Estates	David Beaty Legacy	Cockerm'th Meeting	Hugh Tickell's Charity
	Fixed Assets:													
A2	Tangible Assets	0	0	0	0	0	0	0	0	0	0	0	0	0
A4	Investments:													
	Investment Properties	0	0	0	0	0	0	0	0	0	0	0	0	0
	Stocks, Shares and Investment Funds	83,026	15,432	13,126	4,393	6,289	0	0	0	0	0	0	0	43,786
	Bank and BS term deposits of 2 years or more	143,883	0	0	0	0	117,997	0	13,668	6,286	5,433	500	0	0
	Total Investments	226,909	15,432	13,126	4,393	6,289	117,997	0	13,668	6,286	5,433	500	0	43,786
	Total fixed assets	226,909	15,432	13,126	4,393	6,289	117,997	0	13,668	6,286	5,433	500	0	43,786
	Current Assets:													
B2	Debtors	0	0	0	0	0	0	0	0	0	0	0	0	0
B3	Investments *Deposits at less than 3 months notice*	91	0	0	0	0	0	0	0	0	0	0	91	0
B4	Cash at bank and in hand	122	0	0	0	0	0	122	0	0	0	0	0	0
	Total current assets	213	0	0	0	0	0	122	0	0	0	0	91	0
	Liabilities:													
C1	Creditors: Amounts falling due within one year	0	0	0	0	0	0	0	0	0	0	0	0	0
	Net current assets or liabilities	213	0	0	0	0	0	122	0	0	0	0	91	0
	Total assets less current liabilities	227,122	15,432	13,126	4,393	6,289	117,997	122	13,668	6,286	5,433	500	91	43,786
C2	Creditors: Amounts falling due after more than one year	0	0	0	0	0	0	0	0	0	0	0	0	0
C3	Provisions for liablilities	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total net assets or liabilities	227,122	15,432	13,126	4,393	6,289	117,997	122	13,668	6,286	5,433	500	91	43,786

CUMBERLAND AREA QUAKER MEETING

INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 DECEMBER 2020

Independent examiner's report to the Trustees of Cumberland Area Quaker Meeting (the 'charity')

I report to the charity Trustees on my examination of the accounts of the charity for the year ended 31 December 2020.

This report is made solely to the charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for my work or for this report.

Responsibilities and basis of report

As the Trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's qualified statement

The Trust held functional properties comprising meeting houses and burial grounds which were acquired or constructed several centuries ago. As such, their historic cost is unknown and they have never been valued for balance sheet purposes. These assets have been included in the accounts at nil value, resulting in their value being understated in the balance sheet. This matter gives me reasonable cause to believe that in this respect the accounts do not comply with the accounting requirements of the Act.

In connection with my examination, no other matter, except that referred to in the above paragraph, have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or

2. the accounts do not accord with those records; or

3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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.

Karen A Rae FCCA
Armstrong Watson Audit Limited
Chartered Accountants
Carlisle

30 June 2021
Date