



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

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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 Gaggles 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
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 purposes		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

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	<u>23,113</u>	<u>23,305</u>
6 "Other income" comprised:		
Miscellaneous	0	252
Total other income	<u>0</u>	<u>252</u>
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	<u>7,024</u>	<u>17,828</u>
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	<u>53,221</u>	<u>43,314</u>
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	<u>42,071</u>	<u>31,492</u>
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	<u>375</u>	<u>586</u>
Accountancy and examination work for local meetings	4,267	3,660
Total governance costs	<u>4,642</u>	<u>4,246</u>
Total expenditure on charitable activities	<u>99,934</u>	<u>79,052</u>
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	<u>13,917</u>	<u>20,000</u>	<u>33,917</u>	<u>33,917</u>
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	<u>5,592</u>	<u>7,200</u>	<u>12,792</u>	<u>11,837</u>
Net book value as at 31 December 2020	<u>8,325</u>	<u>12,800</u>	<u>21,125</u>	<u>22,080</u>
Net book value as at 31 December 2019	<u>8,880</u>	<u>13,200</u>	<u>22,080</u>	<u>22,080</u>
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			<u>220,078</u>	<u>221,282</u>
Total long term investments			<u>803,105</u>	<u>803,294</u>

- 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	39,416	1,012	0	588	9,966	6,950	5,838	4,821	9,842	400
A2	445	445	0	0	0	0	0	0	0	0
A3	11,868	0	0	48	1,717	1,620	6,082	320	2,081	0
A4	1,587	548	170	1	14	138	204	25	488	0
A5	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	4,163	0	0	40	1,050	354	2,719	0	0	0
B2	85,648	11,920	4,594	885	9,644	10,070	5,887	8,108	30,529	4,012
B3	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	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
Transfers between funds of CAQM (see below)										
Other recognised gains/(losses):										
D1	0	0	0	0	0	0	0	0	0	0
D2	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 OQUAKER MEETING

UNRESTRICTED/DESIGNATED FUNDS

BALANCE SHEET 2020

SORP Ref		CAQM General Fund	CAQM Premises Fund	Alston Meeting	Carlisle Meeting	Cockerm'th Meeting	Keswick Meeting	Mosedale Meeting	Penrith Meeting	Whitehaven Meeting
TOTALS										
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 <i>Deposits at less than 3 months notice</i>	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 liabilities	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	5,660	0	15	0	0	0	5,645	0	0	0	0
A2	0	0	0	0	0	0	0	0	0	0	0
A3	280	0	0	0	0	0	280	0	0	0	0
A4	18,877	0	1	33	0	0	7	468	4,876	12,159	1,332
A5	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	2,861	0	0	0	0	0	0	0	720	2,141	0
B2	14,282	5,432	300	0	0	55	6,334	0	0	840	1,321
B3	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	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
Transfers between funds	0	0	0	0	0	0	0	0	0	0	0
Other recognised gains/(losses):											
D1	0	0	0	0	0	0	0	0	0	0	0
D2	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		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
TOTALS												
A2	Fixed Assets:											
	Tangible Assets	0										
A4	Investments:											
	Investment Properties	495,000										
	Stocks, Shares and Investment Funds	0										
	Bank and BS term deposits of 2 years or more	72,810										
	Total Investments	567,810										
	Total fixed assets	567,810										
B2	Current Assets:											
	Debtors	1,735										
B3	Investments <i>Deposits at less than 3 months notice</i>	7,993										
B4	Cash at bank and in hand	89,849										
	Total current assets	99,577										
C1	Liabilities:											
	Creditors: Amounts falling due within one year	448										
	Net current assets or liabilities	99,128										
	Total assets less current liabilities	666,939										
C2	Creditors: Amounts falling due after more than one year	0										
C3	Provisions for liabilities	0										
	Total net assets or liabilities	666,939										

Table 3

CUMBERLAND AREA QUAKER MEETING

ENDOWMENTS

STATEMENT OF FINANCIAL ACTIVITIES 2020

SORP Ref		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	COCKERMOUTH MEETING	HUGH TICKELL'S CHARITY
TOTALS													
Income & endowments from:													
A1	Donations and legacies	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
A3	Other trading activities <i>Includes property lettings.</i>	0	0	0	0	0	0	0	0	0	0	0	0
A4	Investments <i>This is income from assets classed as investments including interest on cash balances.</i>	2,649	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
	Total	2,649	206	130	176	1,658	0	0	0	0	0	0	0
Expenditure on:													
B1	Raising Funds <i>Inc. share of property costs.</i>	0	0	0	0	0	0	0	0	0	0	0	0
B2	Charitable Activities <i>Now inc. governance costs.</i>	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
	Total	0	0	0	0	0	0	0	0	0	0	0	0
B4	Net gains/(losses) on investments	-619	-716	25	378	-1,633	0	0	0	0	0	0	2,632
	Net income/(expenditure)	2,030	-510	155	554	25	0	0	0	0	0	0	2,632
C	Transfers between funds	-2,649	-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
D2	Other gains/(losses)	0	0	0	0	0	0	0	0	0	0	0	0
	Net movement in funds	-619	-716	25	378	-1,633	0	0	0	0	0	0	2,632
Reconciliation of funds:													
	Total funds brought forward	227,741	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	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