

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

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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 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.

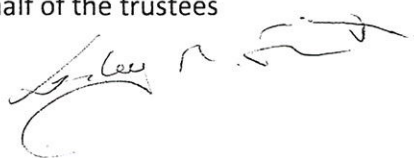
In 2023 the Trustees considered that in view of the resilience measures and other precautions taken after the flood in 2010 sufficient funds needed to be available for possible repairs after a further flood (likely as a result of further Global Warming), but that we need not consider the costs of completely 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

11/10/25

Lesley Smith
Clerk to the Trustees

Richard Parker
Area Meeting Treasurer

Richard Parker

Lesley Smith 18

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

UNRESTRICTED funds of the Area Meeting	1,880,000	0	0	1,880,000	0	0	0	0
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
<i>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.</i>		
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		CAQM General Fund	CAQM Premises Fund	Alston Meeting	Carlisle Meeting	Cockerm'th Meeting	Keswick Meeting	Penrith & Mosedale Meeting
A1	Income & endowments from:							
A2	Donations and legacies	8,269	0	1,428	8,538	7,658	4,962	19,092
A3	Charitable activities	0	0	0	0	0	0	0
A4	Other trading activities <i>Includes property lettings.</i>	0	0	285	3,219	7,164	19,057	12,354
A5	Investments <i>This is income from assets classed as investments including interest on cash balances.</i>	8,466	587	0	1	218	927	697
A5	Other	0	0	0	0	0	0	0
	Total	16,735	587	1,713	11,758	15,040	24,946	32,143
B1	Expenditure on:							
B2	Raising Funds <i>Inc. share of property costs.</i>	0	24,982	2,053	1,071	524	1,136	2,537
B3	Charitable Activities <i>Now inc. governance costs.</i>	10,581	16,237	50	12,799	11,608	22,280	30,318
B3	Other	0	0	0	0	0	0	0
	Total	10,581	41,219	2,103	13,870	12,132	23,416	32,855
B4	Net gains/(losses) on investments	-80	99	0	0	0	0	0
	Net income/(expenditure)	6,074	-40,533	-390	-2,112	2,908	1,530	-712
	Transfers between funds (see note 10)	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	0	0	0	0	0	0
D2	Other gains/(losses)	0	0	0	0	0	0	0
	Net movement in funds	2,055,942	-40,533	-390	388	-92	1,530	-712
	Reconciliation of funds:							
	Total funds brought forward	121,480	17,424	1,329	10,062	11,666	39,463	50,149
	Total funds carried forward	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	Cockerm'th 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	0	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 <i>Deposits at less than 3 months notice</i>	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 liabilities	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

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 liabilities	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 <i>Includes property lettings.</i>	0	0	0	0	0	0
A4 Investments <i>This is income from assets classed as investments including interest on cash balances.</i>	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 <i>Inc. share of property costs.</i>	0	0	0	0	0	0
B2 Charitable Activities <i>Now inc. governance costs.</i>	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	0	0	0	0	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 <i>Deposits at less than 3 months notice</i>	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 liabilities	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 3 October 2025

