CRAVEN AND KEIGHLEY AREA QUAKER MEETING OF THE RELIGIOUS SOCIETY OF FRIENDS (QUAKERS)IN BRITAIN

England & Wales · Charity number 1184894

Details

Other names	CRAVEN AND KEIGHLEY AREA MEETING OF THE RELIGIOUS SOCIETY OF FRIENDS (QUAKERS)IN BRITAIN, CRAVEN AND KEIGHLEY AREA QUAKER MEETING
Status	Registered
Legal form	Other
Registered	2019-08-14
Register	View on the Charity Commission register

Contact

Address	Friends Meeting House The Ginnel Skipton North Yorkshire BD23 2JA
Phone	01535647151
Email	cravenandkeighleyamtreasurer@gmail.com

Activities

Objects: THE FURTHERANCE OF THE GENERAL RELIGIOUS AND CHARITABLE PURPOSES OF THE RELIGIOUS SOCIETY OF FRIENDS (QUAKERS) IN BRITAIN IN THE AREA CRAVEN AND KEIGHLEY AREA MEETING AND BEYOND.

Activities: The principle activities 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 pf Craven District and Keighley Town Council areas and beyond. The charity owns and maintains 5 Quaker Meeting Houses and 1 closed burial ground and 2 open burial grounds. The charity operates a Bunk Barn at Airton.

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Classification

- **How:** Provides Buildings/facilities/open Space
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- Bradford City
- North Yorkshire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£109,643	£101,038	-	-
2023-12-31	£102,275	£115,723	-	-
2022-12-31	£113,534	£135,669	-	-
2021-12-31	£129,854	£67,770	-	-
2020-12-31	£70,567	£82,275	-	-

Trustees

Name	Role	Appointed
Anne Elizabeth Scarborough		2024-01-01
Anne Peart		2023-01-01
Anne Weinhold		2022-12-05
CHRISTOPHER NORMAN GASCOINE HART		2025-01-01
Erica R Cadbury		2017-06-01
George Milburn Penaluna		2024-01-01
Marie-Therese Lebacq		2025-01-01

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CRAVEN AND KEIGHLEY AREA QUAKER MEETING OF THE RELIGIOUS SOCIETY OF FRIENDS (QUAKE

England & Wales - Charity number 1184894

Accounts

Craven and Keighley Area Quaker Meeting of the Religious Society of Friends (Quakers) in Britain

(Registered charity, number 1184894)

Financial statements

for the year ended 31 December 2024

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COMMUNITY ACCOUNTING

Craven and Keighley Area Quaker Meeting of the Religious Society of Friends (Quakers) in Britain
Trustees' annual report
for the year ended 31 December 2024

Full name Craven and Keighley Area Quaker Meeting Of The Religious Society of Friends (Quakers) In Britain

Other names by which the charity is known Craven and Keighley Area Quaker Meeting

Organisation type Standard charity

Registered charity number 1184894

Principal address
Friends Meeting House
The Ginnel
Skipton
North Yorkshire
BD23 2JA

Trustees
Marie-Therese Lebacq, from 1/1/2025
George Penaluna, from 1/1/2024
Anne Weinhold
Erica Cadbury
Julia Hargreaves, until 31/12/2024
Anne Scarborough, from 1/1/2024
Anne Peart
Christopher Hart, from 1/1/2025
Keith Reeves, until 31/12/2024

Independent examiner
John O'Brien, employee of Community Accounting Plus, Units 1 & 2 North West, 41 Talbot Street, Nottingham, NG1 5GL

Governance and management
The charity is operated under the rules of its constitution adopted 14/8/2019.

Trustees are appointed for a period of three years by the area meeting on the advice of the nominations committee. If possible two trustees serve from each of the three larger meetings and one each from the two smaller meetings. The clerk of area meeting attends meetings by invitation. All new trustees and officers are offered training to enable them to carry out their responsibilities. Trustees meet 4 times per year as a minimum.

Craven and Keighley Area Quaker Meeting of the Religious Society of Friends (Quakers) in Britain

Objectives and activities
The object of the area meeting is the furtherance of the general religious and other charitable purposes of the Religious Society of Friends (Quakers) in Britain in the geographical area of Craven District Council, Keighley Town Council and beyond. The trustees confirm that they take note of the Charity Commission's general guidance on public benefit when reviewing the objects of the area meeting 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.

Summary of the main activities undertaken for the public benefit
The five 5 constituent local meetings hold regular public Quaker Meetings for Worship where those in membership, regular attenders and visitors join;

"in expectant waiting where we may discover a deeper sense of God's presence. We seek a gathered stillness in our meetings for worship so that all may feel the power of God's love drawing us together and leading us". (Advices and Queries of the Religious Society of Friends).
Each meeting reports annually on its spiritual life to the area meeting as well as the social and community activities undertaken.
The area meeting's five Meeting Houses are also made available to a variety of groups and organisations for hire thereby providing a valuable service to local communities.

Objects and activities of associated trusts:
Calf Cop Trust of Settle Monthly Meeting:
The Trust was set up in 2004 on the sale of the properties owned by the former Calf Cop Estate. Its assets are invested with Rathbone Investment Management under a nominee arrangement and in the Ecology Building Society. The income is used for the furtherance of the religious and other charitable work of the Religious Society of Friends in Bentham (the area of benefit) and, if it cannot be not used for this purpose, for the religious and other charitable work of Craven and Keighley Area Meeting.

A Quaker Meeting is neither a building, nor a place, nor an activity; it is a group of people who habitually meet to worship in the manner of the Religious Society of Friends (Quakers). Religious worship is the primary purpose of every Quaker meeting.

Craven and Keighley Area Quaker Meeting of the Religious Society of Friends (Quakers) in Britain

Public benefit statement
The Trustees confirm that they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit, 'Charities and Public Benefit'.
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.

The Trustees have met 5 times in the last year both by Zoom and in person. The Trustees deal with reports on finance, buildings, property ownership and compliance issues i.e. health and safety, safeguarding and data protection. There have also been 8 "Area Meetings" i.e. gatherings open to all members and attenders which deal with the general business of the Area Meeting (as an entity) and considered topics of spiritual interest.

Summary of the main achievements during the period
In 2024 there were 102 members of the Society of Friends living in the area and 69 "attenders" (i.e. people who attend regularly and contribute to the life of the Quaker Meeting without committing to membership). There were 5 funerals or memorial meetings for Friends or attenders who had died during the year. Every year each local meeting makes a report on the life of the meeting including a review of its religious activities. Each Quaker Meeting Holds Meeting for Worship every Sunday of the year as well as on special occasions. These are always followed by coffee and social times and most meetings hold a monthly Meeting for Learning where a topic is studied. Keighley and Skipton Meetings also have regular Zoom worship groups and Settle and Bentham hold regular discussion groups. There were three area social events held - a Ceilidh, a learning day at Airton and a weekend gathering in the Lake District.

Airton Meeting has been supported to continue by its Resident Friend and members of Skipton Meeting and by external support for its financial and property management.

Visitors are always welcomed and the topic at our annual weekend was on this issue. All the local meetings carry out outreach by witnessing our Quaker faith through being open to the public, sharing with interfaith and Churches Together groups and by communicating our spiritual commitment by posters, websites, letters to the local press and engaging with public figures such as our local MP's and councillors.

Local Meetings are also active in their communities. For example, Skipton participated in Yarndale at the Auction Mart and collected for the Peace Pledge Union in the town. Settle are active members of its Justice and Peace group and Keighley Friends worked with Churches Together and held open garden events.

Craven and Keighley Area Quaker Meeting of the Religious Society of Friends (Quakers) in Britain

Bentham holds an annual open day and has good attendance from many local people who have connections with Quakers in Bentham.

The Area Meeting as a whole contributes financially to the national body Britain Yearly Meeting and in 2024 this amounted to 18600

The Local Meetings take responsibility for the maintenance and development of their buildings. In 2024 Airton suffered a leaking roof and an internal ceiling collapse both of which have been repaired as well as introducing insulation measures and better hearing in the Meeting House and barn. Bentham completed its major programme of refurbishment supported by the Calf Cop Trust by renovating its floors and reinsulating its roof and redoing its land drain. It also addressed the problem of an unsafe oak tree on its land by reducing its size in the hope it will regenerate. Sustainability is taken seriously and all meetings do their best within the confines of their seventeenth and eighteenth century buildings to be as sustainable as possible.

There were ongoing discussions throughout the year on the merger of all the charities in Yorkshire into a single entity Yorkshire Quakers. Craven and Keighley Friends have engaged with this matter vigorously in Local and Area Meeting and in the Trustee body and there has been widespread support for the initiative.

Trustees have been led by their safeguarding lead to assess our position and she has supported the safeguarding coordinators to develop our skills and procedures to deal with Safeguarding.

The armed conflicts in Ukraine and Israel-Gaza have been actively discussed and the Quaker witness for peace has been actively pursued in relation to these through.

Financial review

The overall assets of the Area Meeting other than the Calf Cop Trust Endowment fund commenced the year at £129,338.65 and closed the year at £137,944.69 showing a modest profit for the year of £8230.81. The Calf Cop Trust transferred and spent £6000 from its Ecology Building Society account on the renovation work at Bentham.

The Area Meeting has continued to develop its use of Quickbooks particularly as Insurance no longer appears other than a small administration fee as this appears in the local Meeting accounts.

We made a total donation to Britain Yearly Meeting of £18,600 and a joint grant to BYM for the Youth Development Worker (£3450) and Quakers in Yorkshire (£570). As of this year the Pastoral Care Fund is treated separately and had an income of £496.90 all of which was spent in grants by the end of the year on the recommendation of local Pastoral Care Friends.

The Ruth Camm Fund was not used and remains at £622.15. The Glenthorne Fund closed the year at £4359. 75.

Calf Cop Trust Fund
The income of the fund has been good this year with the investments producing an income of £10,012. Expenditure was high as we completed the end of the work at the Meeting House and a transfer from the Ecology Building Society enabled this. Funds have recovered so that there is a cash balance at the end of the year of £5707.68 The investment portfolio commenced the year with a value of £375,177 and closed the year with a value of £382,660 showing a modest gain of £7483.

The charity's policy on reserves
Craven and Keighley Area Meeting is the legally-recognised owner of all property and financial assets held by our constituent Local Meetings. Acting through its Trustees, the Area Meeting is legally responsible for its properties, debts and assets. Management of these is delegated by the Area Meeting to each of our Local Meetings, with guidance and oversight from the Area Meeting Trustees. Trustees recommend that each Local Meeting sets aside from the monies that it raises two reserve funds: a property reserve and an operating reserve.
Property Reserve: The purpose of the property reserve is to ensure that all property is well maintained, that unexpected repair needs are met when they arise, and that a portion of large repair or refurbishment bills can be met from each Local Meeting's own resources. Local Meetings are advised to set aside as a buildings' reserve between 1% and 3% of the insured value of their property. It is accepted that this sum will vary as it is spent and replenished, and according to the circumstances of each Local Meeting.
Operating Reserve: The purpose of the operating reserve is to ensure that, should it have a major reduction of income, each Local Meeting will remain viable. Trustees therefore recommend that each Local Meeting aims to retain an operating reserve equivalent to 6 months operating costs on the basis of an average of the previous three years. This will allow for fluctuations in the use of the building. This operating reserve is in addition to the sum set aside as a buildings reserve.
Calf Cop Trust Fund Use of the Calf Cop Trust Fund income is governed by the terms of the endowment. Funds resulting from their investment that are not needed to support Quaker work in the Bentham area may be spent on other Quaker purposes in the Craven and Keighley Area Meeting.
Trustees carried out a review of the reserves of all the Local Meetings in 2024 and ascertained that all hold between 1 and 3% except for Bentham Meeting which has access to the Calf Cop Trust and therefore has no immediate need for a building or operating reserve.

Signed on behalf of the charity's trustees:

Signed Erica Cadbury Date 01/07/2025
Erica R Cadbury, Trustee

Independent examiner's report to the trustees of Craven and Keighley Area Quaker Meeting of the Religious Society of Friends (Quakers) in Britain for the year ended 31 December 2024

I report to the trustees on my examination of the accounts of Craven and Keighley Area Quaker Meeting of the Religious Society of Friends (Quakers) in Britain (the charity) for the year ended 31 December 2024.

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 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 Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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.

Signed _____ Date 02/07/2025

John O'Brien MSc, FAIA, FCIE

Employee of Community Accounting Plus

Craven and Keighley Area Quaker Meeting of the Religious Society of Friends (Quakers) in Britain
Receipts & payments account
for the year ended 31 December 2024

2023 Total Funds £		Unrestricted Funds £	Restricted & Endowment Funds £	*2024 Total Funds* £
	Receipts			
26638	Charitable Income	25835	9410	35245
61619	Donated Income	60822	1410	62232
11513	Investment income	1276	10834	12110
647	Sales	-	-	-
1858	Sundry receipts	56	-	56
102275	**Total receipts**	**87989**	**21654**	**109643**
	Payments			
2274	Administration Costs	1922	-	1922
8863	Governance Costs	1866	216	2082
44150	Life of Meeting Costs	40503	7817	48320
60169	Property costs	35247	13090	48337
267	Purchases	-	-	-
-	Investment cost	377	-	377
115723	**Total payments**	**79915**	**21123**	**101038**
(13448)	**Net receipts/(payments)**	8074	531	8605
142787	Cash funds at start of this period	80707	48632	129339
-	Transfers between funds	900	(900)	-
129339	**Cash funds at end of this period**	**89681**	**48263**	**137944**

Craven and Keighley Area Quaker Meeting of the Religious Society of Friends (Quakers) in Britain
Statement of assets and liabilities
at 31 December 2024

2023		2024
£	**Cash assets**	£
129339	Bank accounts	137944
129339		**137944**
	Other monetary assets	
375177	Calf Cop Trust Investments	382660
375177		**382660**
	Assets retained for the charity's own use	
5846893	Insured Value of properties	7177883
5846893		**7177883**
	Liabilities	
(936)	Creditors: Independent examination fee	(972)
(936)		**(972)**

These financial statements are accepted on behalf of the charity by:

Signed Erica Cadbury Dated 01/07/2025
Erica Cadbury, Trustee

Craven and Keighley Area Quaker Meeting of the Religious Society of Friends (Quakers) in Britain
Notes to the accounts
for the year ended 31 December 2024

1. Receipts & payments accounts

Receipts and payments accounts contain a summary of money received and money spent during the period and a list of assets and liabilities at the end of the period. Usually, cash received and cash spent will include transactions through bank accounts and cash in hand.

2. Funds analysis

	Opening balance	Receipts	(Payments)	Transfers	Closing balance
	£	£	£	£	£
Restricted funds					
Airton Building Fund	17413	-	(158)	-	17255
Calf Cop Trust	17657	13097	(13149)	(1500)	16105
Glenthorne	3019	8060	(7319)	600	4360
Ruth Camm Bequests	622	-	-	-	622
Pastoral care Fund	-	497	(497)	-	-
	38711	**21654**	**(21123)**	**(900)**	**38342**
Endowment funds					
Pastoral care	9921	-	-	-	9921
	9921	**-**	**-**	**-**	**9921**
Unrestricted funds					
Area General Fund	1394	1190	(6800)	5003	787
Airton	6320	10227	(10450)	(48)	6049
Bentham	3325	2690	(2110)	1305	5210
Keighley	15269	13693	(11408)	(1514)	16040
Settle	30851	38520	(31226)	(2148)	35997
Skipton	23548	21669	(17921)	(1698)	25598
	80707	**87989**	**(79915)**	**900**	**89681**

The transfer between the Restricted funds and the Unrestricted fund represents the internal charges.

The Pastoral Care Fund is for the assistance of members and regular attenders in need.

The Calf Cop Restricted Fund receives interest on the capital held in the Calf Cop Endowment Fund and the field rents from and licenses the land owned by the trust. The income is used to further the religious and other charitable work of the Religious Society of Friends in Bentham.

The Ruth Camm Legacy is an Area Meeting Restricted Fund for the purposes of providing training to members of the Area Meeting for the overall benefit of the Area Meeting.

The Glenthorne Fund is a fund for the annual AM weekend at Glenthorne. It receives payments in from Friends and bursaries from meetings which is used to pay for the weekend.

Trustees' remuneration
Trustees received no expenses, remuneration or benefits in this period.

Related party transactions
There were no related party transactions in this period.

Glossary of terms
Creditors: These are amounts owed by the charity, but not paid during the accounting period.

Restricted funds: These are funds given to the charity, subject to specific restrictions set by the donor, but still within the general objects of the charity.

CRAVEN AND KEIGHLEY AREA QUAKER MEETING OF THE RELIGIOUS SOCIETY OF FRIENDS (QUAKE

England & Wales - Charity number 1184894

Accounts

CRAVEN AND KEIGHLEY AREA QUAKER MEETING OF THE RELIGIOUS SOCIETY OF FRIENDS (QUAKERS) IN BRITAIN

(Registered charity, number 1184894)

Financial statements

for the year ended 31 December 2023

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CRAVEN AND KEIGHLEY AREA QUAKER MEETING OF THE RELIGIOUS SOCIETY OF FRIENDS (QUAKERS) IN BRITAIN
Trustees' annual report
for the year ended 31 December 2023

Full name Craven and Keighley Area Qu Meeting Of The Religious Society of Friends (Quakers) In Britain

Other names by which the charity is known Craven and Keighley Area Quaker Meeting

Organisation type Standard charity

Registered charity number 1184894

Principal address
Friends Meeting House
The Ginnel
Skipton
North Yorkshire
BD23 2JA

Trustees
Keith Reeves
George Penaluna, from 1/1/2024
Anne Weinhold
Erica Cadbury
Floe Shakespeare, until 31/12/23
Anne Scarborough, from 1/1/2024
Anne Peart
Julia Hargreaves
John Asher, until 31/12/23
Ken R Smith, until 31/12/23

Independent examiner
John O'Brien, employee of Community Accounting Plus, Units 1 & 2 North West, 41 Talbot Street, Nottingham, NG1 5GL

Governance and management
The charity is operated under the rules of its constitution adopted 14/8/2019.

Trustees are appointed for a period of three years by the area meeting on the advice of the nominations committee. If possible two trustees serve from each of the three larger meetings and one each from the two smaller meetings. The clerk of area meeting attends meetings by invitation. All new trustees and officers are offered training to enable them to carry out their responsibilities. Trustees meet 4 times per year as a minimum.

CRAVEN AND KEIGHLEY AREA QUAKER MEETING OF THE RELIGIOUS SOCIETY OF FRIENDS (QUAKERS) IN BRITAIN

Objectives and activities
The object of the area meeting is the furtherance of the general religious and other charitable purposes of the Religious Society of Friends (Quakers) in Britain in the geographical area of Craven District Council, Keighley Town Council and beyond. 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.

Summary of the main activities undertaken for the public benefit
The five 5 constituent local meetings hold regular public Quaker Meetings for Worship where those in membership, regular attenders and visitors join;

"in expectant waiting where we may discover a deeper sense of God's presence. We seek a gathered stillness in our meetings for worship so that all may feel the power of God's love drawing us together and leading us". (Advices and Queries of the Religious Society of Friends).
Each meeting reports annually on its spiritual life to the area meeting as well as the social and community activities undertaken.
The area meeting's five Meeting Houses are also made available to a variety of groups and organisations for hire thereby providing a valuable service to local communities.

Objects and activities of associated trusts:
Calf Cop Trust of Settle Monthly Meeting:
The Trust was set up in 2004 on the sale of the properties owned by the former Calf Cop Estate. Its assets are invested with Rathbone Investment Management under a nominee arrangement and in the Ecology Building Society. The income is used for the furtherance of the religious and other charitable work of the Religious Society of Friends in Bentham (the area of benefit) and, if it cannot be not used for this purpose, for the religious and other charitable work of Craven and Keighley Area Meeting.

A Quaker Meeting is neither a building, nor a place, nor an activity; it is a group of people who habitually meet to worship in the manner of the Religious Society of Friends (Quakers). Religious worship is the primary purpose of every Quaker meeting.

CRAVEN AND KEIGHLEY AREA QUAKER MEETING OF THE RELIGIOUS SOCIETY OF FRIENDS (QUAKERS) IN BRITAIN

Public benefit statement
The Trustees confirm that they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit, 'Charities and Public Benefit'.
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.

Summary of the main achievements during the period
In 2023 there were 114 members of the Society of Friends living in the area and 97 "attenders" (ie people who attend regularly and contribute to the life of the Quaker Meeting without committing to membership). There were 2 marriages in the course of the year and 6 funerals or memorial meetings for Friends or attenders who had died during the year (or in one case during the Covid 19 pandemic). Every year each local meeting makes a report on the life of the meeting including a review of its religious activities. Each Quaker Meeting holds Meeting for Worship every Sunday of the year as well as on special occasions. These are always followed by coffee and social times and most meetings hold a monthly Meeting for Learning where a topic is studied. Keighley and Skipton Meetings also have regular Zoom worship groups and Settle and Bentham hold regular discussion groups.

Airton Meeting has been supported to continue by its Resident Friend and members of Skipton Meeting and by external support for its financial and property management.

Visitors are always welcomed and the topic at our annual weekend was on this issue. All the local meetings carry out outreach by witnessing our Quaker faith through being open to the public, sharing with interfaith and Churches Together groups and by communicating the our spiritual commitment by posters, websites, letters to the local press and engaging with public figures such as our local MP's and councillors.

Local Meetings are also active in their communities. For example Skipton participated in Yarndale at the Auction Mart and collected for the Peace Pledge Union in the town. Settle are active members of its Justice and Peace group and Keighley Friends worked with Churches Together to set up a warm space. Bentham holds an annual open day and has good attendance from many local people who have connections with Quakers in Bentham.

The Area Meeting as a whole contributes financially to the national body Britain Yearly Meeting and in 2023 this amounted to £22,500. The Local Meetings take responsibility for the maintenance and development of their buildings. In 2023 Airton carried out a major refurbishment of its Resident Friends cottage The Nook prior to the appointment of a new Resident Friend.

This was supported by external grants from the Meeting Houses Funds Committee, the Calf Cop Trust and Quakers in Yorkshire. Keighley improved its disabled access and Bentham embarked on a major programme of refurbishment supported by the Calf Cop Trust by renovating its floors and reinsulating its roof.
Sustainability is taken seriously and all meetings do their best within the confines of their seventeenth and eighteenth century buildings to be as sustainable as possible. This year Skipton installed a hive energy regulator.

The armed conflicts in Ukraine and Israel-Gaza have been actively discussed and the Quaker witness for peace has been actively pursued in relation to these through

The charity's policy on reserves
Craven and Keighley Area Meeting is the legally-recognised owner of all property and financial assets held by our constituent Local Meetings. Acting through its Trustees, the Area Meeting is legally responsible for its properties, debts and assets. Management of these is delegated by the Area Meeting to each of our Local Meetings, with guidance and oversight from the Area Meeting Trustees. Trustees recommend that each Local Meeting sets aside from the monies that it raises two reserve funds: a property reserve and an operating reserve.
Property Reserve: The purpose of the property reserve is to ensure that all property is well maintained, that unexpected repair needs are met when they arise, and that a portion of large repair or refurbishment bills can be met from each Local Meeting's own resources. Local Meetings are advised to set aside as a buildings' reserve between 1% and 3% of the insured value of their property. It is accepted that this sum will vary as it is spent and replenished, and according to the circumstances of each Local Meeting.
Operating Reserve: The purpose of the operating reserve is to ensure that, should it have a major reduction of income, each Local Meeting will remain viable. Trustees therefore recommend that each Local Meeting aims to retain an operating reserve equivalent to 6 months operating costs on the basis of an average of the previous three years. This will allow for fluctuations in the use of the building. This operating reserve is in addition to the sum set aside as a buildings reserve.
Calf Cop Trust Fund Use of the Calf Cop Trust Fund income is governed by the terms of the endowment. Funds resulting from their investment that are not needed to support Quaker work in the Bentham area may be spent on other Quaker purposes in the Craven and Keighley Area Meeting.

Signed on behalf of the charity's trustees:

Signed Keith M Reeves Date 2·9·2024
Keith Reeves, Trustee

Independent examiner's report to the trustees of CRAVEN AND KEIGHLEY AREA QUAKER MEETING OF THE RELIGIOUS SOCIETY OF FRIENDS (QUAKERS) IN BRITAIN for the year ended 31 December 2023

I report to the trustees on my examination of the accounts of Craven and Keighley Area Quaker Meeting of the Religious Society of Friends (Quakers) in Britain (the charity) for the year ended 31 December 2023.

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 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 Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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.

Signed _____ Date 03/09/2024

John O'Brien MSc, FCCA, FCIE
Employee of Community Accounting Plus

CRAVEN AND KEIGHLEY AREA QUAKER MEETING OF THE RELIGIOUS SOCIETY OF FRIENDS (QUAKERS) IN BRITAIN

Receipts & payments account
for the year ended 31 December 2023

2022 Total Funds £		Note	Unrestricted Funds £	Restricted & Endowment Funds £	*2023 Total Funds* £
	Receipts				
38665	Charitable Income		20328	6310	26638
39252	Donated Income		50482	11137	61619
10285	Investment income		1218	10295	11513
-	Sales		647	-	647
25332	Sundry receipts		1858	-	1858
113534	**Total receipts**		**74533**	**27742**	**102275**
	Payments				
-	Administration Costs		2274	-	2274
-	Governance Costs		2853	6010	8863
-	Life of Meeting Costs		37060	7090	44150
-	Fundraising & publicity		-	-	-
-	Property costs		38615	21554	60169
-	Purchases		267	-	267
135669	Expenditure		-	-	-
135669	**Total payments**		**81069**	**34654**	**115723**
(22135)	**Net receipts/(payments)**		(6536)	(6912)	(13448)
164922	Cash funds at start of this period		85457	57330	142787
-	Transfers between funds		1786	(1786)	-
142787	**Cash funds at end of this period**		**80707**	**48632**	**129339**

CRAVEN AND KEIGHLEY AREA QUAKER MEETING OF THE RELIGIOUS SOCIETY OF FRIENDS (QUAKERS) IN BRITAIN

Statement of assets and liabilities
at 31 December 2023

2022		2023
£	**Cash assets**	£
142787	Bank accounts	129339
142787		**129339**
	Other monetary assets	
351851	Calf Cop Trust Investments	375177
351851		**375177**
	Assets retained for the charity's own use	
	General equipment.	
5846893	Insured Value of properties	5846893
	Liabilities	
-	Creditors: Independent examination fee	(936)
-		**(936)**

These financial statements are accepted on behalf of the charity by:

Signed Erica Cadbury. Dated 2.9.2024.
Erica Cadbury, Trustee

CRAVEN AND KEIGHLEY AREA QUAKER MEETING OF THE RELIGIOUS SOCIETY OF FRIENDS (QUAKERS) IN BRITAIN
Notes to the accounts
for the year ended 31 December 2023

1. **Receipts & payments accounts**
Receipts and payments accounts contain a summary of money received and money spent during the period and a list of assets and liabilities at the end of the period. Usually, cash received and cash spent will include transactions through bank accounts and cash in hand.

2. **Funds analysis**

	Opening balance	Receipts	(Payments)	Transfers	Closing balance
	£	£	£	£	£
Restricted funds					
Airton Building Fund	17579	-	(165)	-	17414
Airton Nook Building Fund	-	9000	(9000)	-	-
Calf Cop Trust	26842	13032	(20332)	(1886)	17656
Glenthorne	2366	5710	(5157)	100	3019
Ruth Camm Bequests	622	-	-	-	622
	47409	**27742**	**(34654)**	**(1786)**	**38711**
Endowment funds					
The Overseers Fund	9921	-	-	-	9921
	9921	**-**	**-**	**-**	**9921**
Unrestricted funds					
Area General Fund	1655	1951	(13113)	10901	1394
Airton	7322	8757	(7912)	(1847)	6320
Bentham	2591	2266	(2917)	1385	3325
Keighley	17294	14240	(14261)	(2004)	15269
Settle	36604	25100	(27224)	(3629)	30851
Skipton	19991	22219	(15642)	(3020)	23548
	85457	**74533**	**(81069)**	**1786**	**80707**

The transfer between the Restricted funds and the Unrestricted fund represents the internal charges.

The Overseers Fund is for the assistance of members and regular attenders in need. Interest is currently so small that it is retained in the General Fund.

The Calf Cop Restricted Fund receives interest on the capital held in the Calf Cop Endowment Fund and the field rents from the land owned by the trust. The income is used to further the religious and other charitable work of the Religious Society of Friends in Bentham.

CRAVEN AND KEIGHLEY AREA QUAKER MEETING OF THE RELIGIOUS SOCIETY OF FRIENDS (QUAKERS) IN BRITAIN

The Ruth Camm Legacy is an Area Meeting Restricted Fund for the purposes of providing training to members of the Area Meeting for the overall benefit of the Area Meeting.

The Glenthorne Fund is a fund for the annual AM weekend at Glenthorne. It receives payments in from Friends and bursaries from meetings which is used to pay for the weekend.

The Airton Building Fund was established to deal with outstanding renovation work and has been used during the year to pay for such work on the Meeting House itself.

The Airton Nook Building Fund was established to deal with outstanding renovation work and has been used during the year to pay for such work.

Trustees' remuneration
Trustees received no expenses, remuneration or benefits in this period.

Related party transactions
There were no related party transactions in this period.

Previous period comparison
The previous period's payments figures have been included but do not allow a full comparison because the categories used in the previous period were substantially different.

Glossary of terms
Creditors: These are amounts owed by the charity, but not paid during the accounting period.

Restricted funds: These are funds given to the charity, subject to specific restrictions set by the donor, but still within the general objects of the charity.

CRAVEN AND KEIGHLEY AREA QUAKER MEETING OF THE RELIGIOUS SOCIETY OF FRIENDS (QUAKE

England & Wales - Charity number 1184894

Accounts

Craven and Keighley Area Meeting

Report of the Trustees
and
Annual Accounts for 2022

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Reporting Period
1st January 2022 – 31st December 2022

Trustees who served during the reporting period:

Keith Reeves (Clerk)	Skipton LM
Erica Cadbury (Treasurer)	Keighley LM
Laurel Phillipson	Airton LM
Ken R Smith	Keighley LM
Janet Smith	Keighley LM
Floe Shakespeare	Skipton LM
John Asher	Settle LM
Julia Hargreaves	Settle LM
Anne Weinhold	Bentham LM

Name and address for correspondence in 2022
Keith Reeves
8 Salisbury Street
Skipton
BD23 1NQ

Other officers of the area meeting in 2022

Clerk	Chris Skidmore
Assistant Clerk	David Heslop
Membership Clerk	Chris Petrie
Treasurer	Erica Cadbury
Registering Officer	Chris Middleton
Safeguarding Coordinators	Lois Lodge/Evelyn Shire
Friend to be informed of deaths	Alison Tyas

Local Meeting Clerks in 2022

Airton	Wilf Fenten
Bentham	Charlotte Munday
Keighley	Erica Cadbury and John Cope
Settle	John Asher and Alastair Cook
Skipton	Jette Howard and Jane Killeen

Structure and governance of the area meeting:

Craven and Keighley Area Meeting is a registered charity with charity number 1184894**.**
Membership:
The membership of the area meeting is defined as persons who are recorded in the register of members by a minuted decision of the area meeting. Members come together with regular "attenders" for worship and other activities in the local Quaker Meetings in the area.

Trustees: Trustees are appointed for a period of three years by the area meeting on the advice of the nominations committee. If possible two trustees serve from each of the three larger meetings and one each from the two smaller meetings. The clerk of area meeting attends meetings by invitation. All new trustees and officers are offered training to enable them to carry out their responsibilities. Trustees meet 4 times per year as a minimum.

Area meetings: The membership meets for Area Meeting 8 times per year for business, shared worship and learning. The pre-pandemic practice of rotating the physical location for these meetings through the five meeting houses was fully resumed for 2022. All but one of these meetings was also blended online using Zoom. There have been other meetings and gatherings for fellowship and learning held throughout the year. Although there remained some caution among the membership about meeting in larger groups during the first half of the year, the annual

residential weekend at Glenthorne Quaker Centre in Grasmere was able to go ahead in spring for the first time since the pandemic. A new initiative of a “Summer Social Gathering” was very successful. It was held in July, at a centrally located village hall, and attended by around 40 friends, including nine children.

The area meeting has a clerk, assistant clerk and treasurer.

During 2022, Area Meeting Trustees met seven times. The ability to meet virtually online enabled some of these meetings to be limited to an hour and focussed on a single topic, giving more time for careful discussion and discernment than at the longer quarterly meetings, which were blended online and in person. The geographical extent of the area meeting is larger than most Quaker area meetings, and typically over half the trustees continued to take advantage of the convenience of attending meetings online even once pandemic-related concerns were resolved.

The area meeting may set up or lay down local meetings, which are at all times under the care of the area meeting. Members in each local meeting may have delegated responsibilities which may include by agreement with the area meeting: to hold meetings for worship and other events; to manage, maintain and hire out a local Meeting House; to engage and manage staff; to raise and spend funds necessary to carry out these responsibilities. These are set out in the memorandum of understanding.

The area meeting appoints officers as set out at the beginning of the document through its nominations committee.

Roles of the officers of the area meeting

- The Clerk and Assistant Clerk conduct the meetings.
- The Treasurer manages the jointly held finances and reports to the area meeting, and presents consolidated accounts of the constituent local meetings to the area meeting at the end of every financial year (31st December).
- The Membership Clerk maintains the membership list and submits a tabular statement to the Recording Clerk of the Religious Society of Friends annually.
- The Registering Officer is legally responsible for the conduct of marriages.
- The Friend to be informed of deaths carries out this role and informs local meeting Elders and Overseers if there has been a death of one of their members and attenders.
- The Safeguarding Coordinators facilitate the appropriate implementation of the Policy and Procedures for our circumstances and make local meetings aware of any changes in legislation.
- The area meeting also has a group of Elders and Overseers. The role of elders is to ensure the right holding of meetings for worship and to nurture the spiritual life of the meeting and that of overseers is to have pastoral oversight of the members and attenders. Elders and overseers meet twice a year as a group and as all the local meetings in the area are comparatively small there is often an overlap of roles. Elders and Overseers met by Zoom during the year. The name “Overseers” was reconsidered at the end of 2022 and has been replaced by Pastoral Carers.

The final decision-making organ of the area meeting is the area meeting in session at which every registered member of the area meeting is entitled to be present.

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. https://qfp.quaker.org.uk/

Objects and principal activities of the area meeting

The object of the area meeting is the furtherance of the general religious and other charitable purposes of the Religious Society of Friends (Quakers) in Britain in the geographical area of Craven District Council, Keighley Town Council and beyond.

The trustees confirm that they take note of the Charity Commission's general guidance on public benefit when reviewing the objects of the area meeting 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.

Summary of main achievements

The five constituent local meetings hold regular public Quaker Meetings for Worship where those in membership, regular attenders and visitors join;

> *"in expectant waiting where we may discover a deeper sense of God's presence. We seek a gathered stillness in our meetings for worship so that all may feel the power of God's love drawing us together and leading us". (Advices and Queries of the Religious Society of Friends).*

Each meeting reports annually on its spiritual life to the area meeting as well as the social and community activities undertaken.

The area meeting's five Meeting Houses are also made available to a variety of groups and organisations for hire thereby providing a valuable service to local communities.

Objects and activities of associated trusts:

Calf Cop Trust of Settle Monthly Meeting:

The Trust was set up in 2004 on the sale of the properties owned by the former Calf Cop Estate. It's assets are invested with Rathbone Investment Management under a nominee arrangement and in the Ecology Building Society. The income is used for the furtherance of the religious and other charitable work of the Religious Society of Friends in Bentham (the area of benefit) and, if it cannot be not used for this purpose, for the religious and other charitable work of Craven and Keighley Area Meeting.

Properties

Airton	17th century	The Meeting House in Airton was owned until 2017 by the Brighouse, Leeds and Settle Monthly Meeting Buildings Charity (228684). This charity was laid down and the property transferred to Craven & Keighley Area meeting. It comprises a Meeting House, an open burial ground and garden, resident friend's cottage (known as The Nook) and a bunk barn with community and catering facilities. There is normally a resident Friend. They departed in January and no replacement was sought during 2022 while the premises underwent restoration work.
Bentham	18th century	The Calf Cop Meeting House is owned by the Calf Cop Trust of the area meeting whose trustees are the same as the area meeting trustees. The property comprises the Meeting House, an open burial ground, agricultural land on which rent is paid and a piece of land divided into allotments for use by members of the public.
Keighley	20th century	The Meeting House on Strawberry Street is in the town centre. It is surrounded by a garden. It has a meeting room, children's room and kitchen facilities.
Settle	17th century	The Meeting House is on Kirkgate in the town centre. There is a Meeting House, library and gallery in the original building and attached a modern meeting area with kitchen and community room. There is a garden, burial ground and a resident friends' cottage, Quaker Garth. There are two resident friends.
Skipton	17th century	The Meeting House is on The Ginnel in the town centre. The Meeting House comprises a meeting room and library and There is a modern community space known as the New Room with a small kitchen and wardens' cottage on the other side of the garden. There are two resident friends.

All the buildings are disabled accessible and have disabled toilet facilities in either the main building or the adjoining buildings. Insurance valuations are included in the accounts.

Review of activities and achievements undertaken for the public benefit

A Quaker Meeting is neither a building, nor a place, nor an activity; it is a group of people who habitually meet to worship in the manner of the Religious Society of Friends (Quakers). Religious worship is the primary purpose of every Quaker meeting.

Members and Attenders

Our area meeting has five constituent local meetings. None of the meetings are very large in absolute terms, but Settle, Skipton and Keighley each have more members than the average for local meetings in Britain. In 2022, Settle and Skipton Meetings had respective totals of 71 and 69 members and non-member attenders; these totals may include a number of individuals who reside outside our area or who for other reasons rarely participate in our meetings. Keighley had 39, Bentham 20 and Airton 12 members and attenders. During the year there were 3 deaths, 1 transfer out and 1 person terminated their membership. There was 1 new member and 1 transfer in. At the end of 2021 there were 114 people in full membership across the area meeting.

Worship

Publicly advertised meetings for worship were held every Sunday morning at Bentham, Keighley, Settle and Skipton, and on two Sunday afternoons a month in Airton. In addition, there were mid-week meetings for worship in Keighley on some Mondays and Fridays and in Settle on Tuesdays. Each of our local meetings also met for other purposes including discussion and study groups, funerals, weddings, social occasions, and business meetings. By January 2022, there were no longer official restrictions on meeting together, and numbers in meetings for worship gradually increased throughout the year as confidence grew, and they were back to pre-pandemic levels before the end of the year. However, most local meetings continued to make use of their virtual hosting facilities to enable online attendance and a blended format on most Sundays. Meetings for other occasions were held in-person-only, blended, or online-only according to preference and convenience of those attending.

Visitors (both online and in person) from other meetings in the UK and further afield remain a common occurrence at our local meetings. Online attendance at meetings for worship was much lower in 2022 than during the pandemic, but was appreciated by those not able to travel to the Meeting Houses on any particular Sunday, whether for reasons of illness or for other reasons. Some members and attenders attended other meetings in the area meeting, at Woodbrooke, and beyond. In 2022 we welcomed people from many different backgrounds, some living locally and others travelling through the area, who came to seek refuge and inspiration away from the stresses of daily life, sometimes for one or two meetings, sometimes longer, but all were welcomed and enabled to share our insights and hospitality.

Quaker organisational responsibilities

All members and frequent attenders of Quaker meetings share responsibility for every aspect of their continuance, including pastoral care of members and attenders, administration, fundraising and the maintenance of premises, outreach and community involvement, as well as the conduct of meetings for worship. Some of this work is done by servants of the meeting appointed by the area meeting (Elders, Overseers and Trustees); most is done by each local meeting. Meetings for church affairs, at which decisions are taken and appointments made, are open to participation by all members and frequent attenders. Such meetings were held eight times by the Area meeting, and on six or more occasions by each of the local meetings. Area meeting has retained a blended online and in-person format, and returned to the pre-pandemic practice of rotating between the Meeting Houses. By the end of the year a majority of those attending were doing so in-person. Local meetings continue to use the online facilities gained during the pandemic and some smaller sub-committees continued to operate almost entirely through email and video conferencing, while others held in-person meetings. BYM Yearly Meeting Gathering was also held in blended in person

and online format, which enabled people from our area meeting to attend more easily than pre-pandemic. Our Meeting Houses and associated buildings have been kept in good repair. As reported last year, a survey of Airton Meeting House in 2021 revealed many issues and a major fundraising effort was successfully completed in that year. In 2022 a post-pandemic strategic plan for the Airton buildings was completed by Airton friends, two trustees, and also utilising wider advice. Although at times Airton friends felt almost overwhelmed by the amount of work, restoration work to the buildings was well underway by the end of 2022, with a clear path towards appointment of a resident friend, and reopening of the bunk barn expected in 2023.

Inreach and Outreach

With the end of pandemic restrictions, 2022 became a year of mostly inward renewal. Skipton meeting completed a spiritual review and continued to work through and address the suggestions and issues raised. The official area meeting weekend at Glenthorne Quaker Centre was held in spring of 2022 for the first time since the pandemic. This was an occasion of joy, with some people meeting each other in person for the first time after getting to know each other only over Zoom. One new initiative was an area meeting summer gathering at a nearby village hall. This was also very successful, and there are plans to hold similar events in 2023. At the local meeting level, pastoral care teams keep in touch with those who are seen less often at meeting for worship, and some local meetings send weekly or monthly news and events emails to all members and attenders. Inreach activities in person in the Meeting Houses were enthusiastically renewed, and included activities such as shared meals, craft, gardening and music. Some local meetings continued with the regular midweek online discussion and faith sharing meetings which had started during the pandemic. The Woodbrooke Centre for Quaker Learning and Research has developed high quality online learning capabilities, and these have become a useful resource for area meeting members and attenders. In terms of outreach, area meeting invested in a website through the Quaker Meetings Network (QMN) hosting service, and some local meetings websites are improving their websites by moving them to the same platform. With an attractive layout and more seamless integration to Quakers in Britain, this move should make navigation easier for those interested in Quakers both in our area and all over Britain. Quaker Week was held in October and Meeting Houses participated in various ways, typically by hosting open days to encourage people to come into the Meeting House to learn about Quakerism. Bentham meeting felt that “understanding and appreciation of Quaker values and ways would seem to be increasing in the community”. During this time, some of our local meetings also held blended meeting for worship with other meetings in North America. Outreach is Airton Meeting’s chief form of Quaker service. Pre-pandemic, thousands of visitors a year were welcomed. This stopped abruptly with the start of the pandemic. The new strategic plan has, however, created a clear pathway to reopening the buildings to visitors in 2023.

Community support

When not used for Quaker activities, our Meeting Houses do not remain locked and vacant. Keighley and Skipton Meeting Houses, which are located in reasonably large towns, were frequently used as meeting places by a wide range of community groups, clubs and organisations, which appreciate a welcoming ambience and modest user charges. Keighley with its inner town location, has information handouts and basic provisions available for visitors who are in need. Local people are welcome to use the garden. Settle is a smaller town, and the Meeting House and garden are a critical community resource and in 2022 it was well used by an array of local groups. With the cost of living crisis looming at the end of the year, some meetings joined with the national warm spaces initiatives. In Settle this was achieved by increasing the use of the Meeting House by the Hub, a local organisation who operated a “public living room” in the building and used the Meeting House kitchen to cook free meals. In Bentham, which has a more isolated Meeting House, friends participated in the “Warm, Welcoming Spaces” group in the town, while at Keighley the meeting house was opened for warmth and companionship for one morning each week. The allotments at the Bentham Meeting site, administered by the meeting, continue to provide a

valuable community asset. The fees obtained from such use supplement donations from our members to meet the costs of maintaining the premises.

Community involvement

In the silence of a Quaker meeting, we become aware of divine immanence in ourselves, in our meeting, in all people and in all creation. This leads us to recognise and respond to the supreme importance of truth, justice, simplicity, respect for all people and all nature, and rejection of the use of violence. These values, or testimonies, find expression in the activities of our meetings and of individual Friends.

Meetings have strengthened connections with refugee groups, Churches Together, and interfaith groups. Our members and attenders have been supported and encouraged to participate actively in many community groups, focusing on peace issues, environmental and climate issues, arts activities, and diverse social concerns, including refugees, food banks, and warm spaces. A major concern throughout the area meeting in 2022 was the war in Ukraine. Efforts to contain militarism and amend our own behaviour continued. Friends initiated and participated in vigils for peace, and remembrance wreath laying. As mentioned above, meetings have further improved their web-presence, while community engagement through social media, which grew during the pandemic, continued.

Donations

Weekly collections at Bentham, Keighley, Settle and Skipton Meetings have been donated, inter alia, to charities supporting poverty relief at home and abroad, aid for refugees, and work for peace education, and food banks. An idea of the kind of charities supported can be gained from this non-exhaustive list provided by Keighley Meeting in 2021: Scholarships for Street Kids; Keighley Food Bank; Quaker Social Action; Christian Aid; and Quaker Service Belfast. With some people attending meeting for worship via video-link, and fewer people carrying cash, meetings are changing the ways they manage charitable donations, exploring alternatives to the traditional offering basket to help members and attenders support local charities.

Statement on sustainability

Sustainability – all the local meetings considered sustainability in the course of the year and examples are as follows:

- Skipton meeting conducted a preliminary sustainability survey using the QPSW (Quaker Peace and Social Witness) Sustainability Toolkit.
- Bentham meeting let out land next to burial ground for allotments. Friends were active members of Bentham Environmentally Sustainable Town (BEST), support the Churches Together in Bentham activism for climate change and they endeavour to use sustainable cleaning products at the Meeting House .
- Keighley meeting has installed a Hive temperature control system to manage their heating consumption. The meeting continues to maintain its garden as a green space in Keighley and welcome members of the public.
- Settle Meeting installed an app-based control system for the zone thermostats which should allow closer time and temperature control of our rooms. The meeting continues to maintain a garden which includes a significant wildflower meadow area.

Statement of the Trustees on the operation of the charity as a going concern
Trustees and the area meeting in session have received regular financial updates from the Treasurer as have local meetings.

The charity continues as a going concern as it has sufficient reserves and a reserves policy designed to take this into account. The charity commenced 2022 with unrestricted funds of £68,335 and closed with a balance of £84,949 which easily covers running costs and indicates the recovery of the charity.

Religious Society of Friends (Quakers) - Craven and Keighley Area Meeting
Annual report and accounts for the year ending 31 Dec 2022

Income: Our income from volunrary donations was £39,252 which represents another reduction from £48,713. Income from premises use recovered substantially from the pandemic to £27,165. Some loss of letting income was recovered from our insurers. In total unrestricted income was £77,478.

Endowment Income: Our endowment income from the Calf Cop Trust was £8992 which was satisfactory given the turbulence in the financial markets. This accounted for the losses on the endowment fund of £73,796. It has been a very unstable year particularly with the invasion of Ukraine, inflation and rising interest rates together with continuation of Covid in China. As an ethical fund we have not benefitted from the rising costs of carbon fuels. The cost of living crisis and the disastrous mini-budget of September were also negative effects. As long-term investors we are pleased that our income forecast remains at about £8500 and we will continue to plan our spending at a lower amount than that for the time being.

Expenditure: There were no unusual items of unrestricted expenditure although all meetings had to content with rising utility costs. Keighley, Settle and Skipton all supported the Area Meeting's commitment to a Young People's Development Worker which is managed through Britain Yearly Meeting.
Airton Meeting completed its work on the Meeting House (spending from its restricted fund) and supported by AM Funds, Quakers in Yorkshire and the Meeting Houses Fund of BYM was able to renovate the Nook ready for a new resident Friend.

The Calf Cop Trust supported Bentham Meeting by paying £3526 towards its running costs, insurance and Area Meeting subscription. The Calf Cop Trust paid £494 towards accountancy costs and £6000 towards renovation of the Nook at Airton. £200 was paid for Land Registry fees towards the transfer of ownership of the sewage treatment unit. In partnership with Bentham Friends we have started some long term planning for capital work they need to carry out at the Calf Cop Meeting House.

Donations: The Area Meeting corporately donated £24,650 to Britain Yearly Meeting which is a donation of £212 per member.

Reserves Policy: The Area Meeting has adopted a reserves policy which is attached to these accounts. Currently the local meetings hold (in total) 1.7% of the insurance valuation and with Area Meeting liquid funds added to this it holds 2.15%.

Erica Cadbury.

Erica Cadbury
Treasurer
72-74 Sun Street
Haworth
Keighey
BD22 8AH

Date 25.08.2023

Report of the independent examiner

Independent Examiner's Report to the trustees of The Craven and Keighley Area Quaker Meeting Charity (No. 1184894)

I report to the trustees on my examination of the accounts of the above charity for the year ended 31st December 2022 covering pages 3-9.

Responsibility - As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011('the Act'). The Trustees consider that an audit is not required for this year under Section 144 of the 2011 Act and that an independent examination is needed under Section 145 of the 2011 Act.

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

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 giving me cause to believe that in any material respect:
1. Accounting records were not kept in respect of the Trust as required by section 130 of the Act
I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: A. Radford - 5th September 2023

Name: Amy Radford FCCA
Member of professional body: Association of Chartered Certified Accountants (No: 1939546)

Statement of Financial Activities	Unrestricted	Restricted	Endowment	2022	*2021*	
Incoming resources						
Voluntary income	39,252	0	0	39,252	*106,526*	
Activities for generating funds	27,165	11,500	0	38,665	*9,744*	
Investment income	350	9,935	0	10,285	*11,450*	
Income from Quaker activities	42	0	0	42	*758*	
Other incoming resources	10,671	14,619	0	25,290	*1,377*	
Total incoming resources	**77,480**	**36,054**	**0**	**113,534**	***129,855***	
Resources expended						
Costs of generating funds	36	200	0	236	*5,740*	Note 2
Costs of Quaker activities	20,197	7,526	0	27,723	*36,801*	Note 2
Support costs	48,627	57,589	0	106,216	*23,788*	Note 2
Costs of governance	1,494	0	0	1,494	*1,440*	
Other resources expended	0	0	0	0	*1*	
Total resources expended	**70,354**	**65,315**	**0**	**135,669**	***67,770***	
Net inc. resources before transfers	**7,126**	**(29,261)**	**0**	**(22,135)**	***62,085***	
Transfers into each fund	9,526	(9,527)	0	(1)	*274*	Note 9
Net incoming resources after transfers	**16,652**	**(38,788)**	**0**	**(22,136)**	***62,359***	
Gains (losses) on investments	0	0	(73,796)	(73,796)	*56,892*	Note 7
Net movement in funds	**16,652**	**(38,788)**	**(73,796)**	**(95,932)**	***119,251***	
Total funds brought forward, 1 Jan	68,297	86,196	435,568	590,061	*470,724*	
Prior year adjustment					*86*	Note 1
Total funds carried forward, 31 Dec	**84,949**	**47,408**	**361,772**	**494,129**	***590,061***	

Balance Sheet - Assets	Unrestricted	Restricted	Endowment	2022	*2021*	
Fixed assets						
Land and buildings	0	0	0	0	*0*	Note 6
Fixtures and fittings	0	0	0	0	*0*	
Long term investments	0	0	351,851	351,851	*425,647*	Note 7
Total fixed assets	**0**	**0**	**351,851**	**351,851**	**425,647**	
Current assets						
Debtors	0	0	0	0	*0*	Note 8
Short term deposits	0	0	0	0	*30,963*	
Cash at bank	84,949	47,408	9,921	142,278	*133,534*	
Total current assets	**84,949**	**47,408**	**9,921**	**142,278**	**164,497**	
Liabilities						
Creditors: due within one year	0	0	0	0	*170*	Note 8
Net current assets	**84,949**	**47,408**	**9,921**	**142,278**	***164,327***	
Total assets less current liabilities	**84,949**	**47,408**	**361,772**	**494,129**	***589,974***	
Creditors: due after one year	0	0	0	0	*0*	
Provisions for liabilities and charges	0	0	0	0	*0*	
Net assets	**84,949**	**47,408**	**361,772**	**494,129**	***589,974***	

Balance Sheet - Analysis of Funds	Unrestricted	Restricted	Endowment	2022	*2021*	Note 9
General Fund	1,655			1,655	*1,499*	
Airton LM	7,165			7,165	*11,541*	
Bentham LM	2,591			2,591	*2,487*	
Keighley LM	17,294			17,294	*14,222*	
Settle LM	36,097			36,097	*24,011*	
Skipton LM	19,991			19,991	*14,449*	
Airton Paypal	157			157	*Inc in Airton LM*	
Unrestricted Fund 8	0			0	*0*	
Unrestricted Fund 9	0			0	*0*	
Unrestricted Fund 10	0			0	*0*	
Unrestricted Fund 11	0			0	*0*	
Unrestricted Fund 12	0			0	*0*	
Calf Cop Trust Restricted Fund		11,168		11,168	*10,553*	
Calf Cop Trust ECO 60 account		15,673		15,673	*15,481*	
Settle LM Restricted fund		0		0	*0*	
Skipton Restricted fund		0		0	*0*	
Ruth Camm bequest training fund transferred to general fund		623		623	*668*	
Glenthorne Restricted fund		2,366		2,366	*2,407*	
Airton Meeting House Restricted Fund		17,578		17,578	*57,089*	
Restricted Fund 8		0		0	*0*	
Restricted Fund 9		0		0	*0*	
Restricted Fund 10		0		0	*0*	
Restricted Fund 11		0		0	*0*	
Restricted Fund 12		0		0	*0*	
0			0	0	*0*	
Overseers Endowment Fund			9,921	9,921	*9,921*	
Calf Cop Trust Investments			351,851	351,851	*425,647*	
Endowment Fund 4			0	0	*0*	
Endowment Fund 5			0	0	*0*	
Endowment Fund 6			0	0	*86*	
Totals for all funds	**84,949**	**47,408**	**361,772**	**494,129**	***590,061***	

Signed by one or two of the trustees on behalf of all the trustees

Date of approval 4th September 2023.

Signature Keith M Reeves. Name KEITH M REEVES

Signature Annie Taylor Name Annie Taylor

Notes to the accounts

1 - Accounting policies

Basis of accounting - These accounts have been prepared in accordance with the Charity Commission Statement of Recommended Practice (SORP 2005) for accounting by Charities.

Income and expenditure - Contributions, grants, legacies, interest, dividends, and rents are all treated as income in the year in which they are received. Accruals and prepayments have been included in the income and expenditure where the amounts are significant and their inclusion gives greater clarity.

Acting as Agent - Further sums are collected specifically for passing on to other bodies, and so they do not represent income for the Area Meeting. These are not included in the SOFA or balance sheet, but they are summarised in Note 10.

Land and buildings - The properties owned by the Area Meeting comprise Meeting Houses and wardens' accommodation which are held for the furtherance of the Area Meeting's charitable objects.
Buildings are not included in the balance sheet as, in the opinion of the Trustees, the cost of a professional valuation would not be a justifiable use of charitable funds. The current insured values are shown in Note 7. The contents of the Meeting Houses are written off at purchase and therefore only the current insured values are shown in these accounts.

Reserves - The Trustees have agreed a policy on reserves to allow for building repairs and other contingencies which involves an annual target of 1% of the building value and a capital target of 12 month's average expenditure.

Investments - The Managing Trustees have agreed a policy that the sums of money at present held by the Area Meeting and Local Meetings are insufficient to require long term investment.

Local Meetings - In accordance with the latest guidance from the Charity Commission and the Quaker Stewardship Committee the unrestricted funds of Local Meetings are shown here as designated funds of the Area Meeting.

Calf Cop Trust Fund: Use of the Calf Cop Trust Fund income is governed by the terms of the endowment. Funds resulting from their investment that are not needed to support Quaker work in the Bentham area may be spent on other Quaker purposes in the Craven and Keighley Area Meeting.

Note 1A - Income from Rathbones Investment Management does not appear as Endowment Investment Income as it is transferred directly to the Calf Cop Trust Restricted fund.

Note 1A Overseers fund - as above the investment income for this fund appears in the unrestrcited funds

2 - Support costs		2022	2021
Total support costs		106,216	*45,621*
Quaker activities before support costs		27,723	*19,989*
Support costs allocated to Quaker activities	0%	0	*16,812*
Quaker activities with support costs		**27,723**	***36,801***
Generating funds before support costs		236	*719*
Support costs allocated to Generating	0%	0	*5,020*
Generating Funds with support costs		**236**	***5,739***

The support costs mostly cover the costs of running the Meeting Houses. They are allocated between Quaker activities and Generating funds according to the approximate usage of the buildings by Quakers and by others hiring rooms.

3 - Trustees and examiners	2022	2021
Refund of expenses to Trustees as Trustees	0	0
Refund of other expenses to Trustees	0	0
Fees for examination or audit	1,494	1,440
Other fees paid to examiner or auditor	0	0
Other costs of governance	0	0
Total	**1,494**	***1,440***

4 - Paid employees	2022	2021
Staff wages and salaries	0	0
Employer's NI contributions	0	0
Employer's pension contributions	0	0
Total	**0**	***0***

There are no employees.

5 - Grants and donations	Unrestricted	Restricted	Endowment	2022	2021
Donations to BYM	24,650	0	0	**24,650**	17,450
Donations to other Quaker bodies	0	0	0	**0**	1,694
Donations to non-Quaker bodies	0	0	0	**0**	300
Grants to individuals (hardship)	0	0	0	**0**	0
Grants to individuals (education)	0	0	0	**0**	0
Grants to individuals (other)	0	0	0	**0**	0
Totals	**24,650**	**0**	**0**	**24,650**	***19,444***

6a - Insured value of properties	Land and buildings	Contents	Date of valuation
Airton Meeting House and Barn inc guest property	1,503,487	38,708	14/11/2022
Airton Nook (Friend in residence cottage)	141,694		23/03/2023
Bentham Friends Meeting House, Calf Cop	877,894	12,305	
Keighley Friends Meeting House	547,395	36,339	
Settle Friends Meeting House	1,528,894	61,480	
Skipton Friends Meeting House	534,084	26,618	
Community Room and Warden's cottage	713,445	19,044	
Totals	**5,846,893**	**194,494**	

6b - Depreciation of land & buildings	2022	2021
Asset initial cost or last valuation	0	0
Additions	0	0
Disposals	0	0
Revaluations	0	0
Balance carried forward	**0**	***0***
Accumulated depreciation	0	0
Depreciation for this year	0	0
Depreciation carried forward	**0**	***0***
Net book value at start of year	0	0
Net book value at end of year	**0**	***0***

7 - Investment Assets	Totals
Analysis of changes during the year	
Market value at beginning of year	425,647
Add: additions to investments at cost	0
Less: carrying value of investments sold	0
Net gain/(loss) on revaluation	(73,796)
Total market value at end of year	**351,851**
Analysis by type of investment	
Investment property	0
Stock exchange investments	286,018
Unit trusts or similar	24,974
Securities not listed on stock exchange	0
Cash held in an investment portfolio	17,791
Other investments	23,068
Total market value at end of year	**351,851**

8 - Debtors and creditors

There are no debtors and creditors.

9a - Designated, Restricted and Endowment Funds

Note 9A DESIGNATED, RESTRICTED AND ENDOWMENT FUNDS

AM Restricted funds -

The Overseers Fund is for the assistance of members and regular attenders in need. It is held in the COIF Charities. Deposit Fund. Interest is currently so small that it is retained in the General Fund.

The Calf Cop Restricted Fund receives interest on the capital held in the Calf Cop Endowment Fund and the field rents from the land owned by the trust. The income is used to further the religious and other charitable work of the Religious Society of Friends in Bentham. The total cash held at the end of the year was £26,841.37.

The Ruth Camm Legacy is an Area Meeting Restricted Fund for the purposes of providing training to members of the Area Meeting for the overall benefit of the Area Meeting. At the end of the year the cash held in this fund was £622.51.

The Glenthorne Fund is a fund for the annual AM weekend at Glenthorne. It receives payments in from Friends and bursaries from meetings which is used to pay for the weekend.

The Airton Building Fund has been used during the year to pay for renovation work on the Meeting House itself. At the end of the year it had £17,578 still to be spent.

AM Endowment funds

The Calf Cop Endowment Fund contains funds from the sale of properties given to support Bentham Quaker Meeting. The income is transferred to the Calf Cop restricted fund. At the end of 2022 the amount invested in a portfolio of holdings managed by Rathbone Greenbank Investments was £351,851.

Transfers -The Calf Cop restricted fund received £8992 transferred from the Calf Cop endowment fund, comprising interest and dividend payments and £750 in land rents.

There were transfers out of the Calf Cop Fund into the General Fund for running costs for Bentham, insurance of Bentham Meeting House, its sub to Area Meeting General Fund and to Airton for work on the generation renovation work at the Nook (Resident Friend's Cottage).

9b - Movement of the funds	Fund balances brought forward	Incoming resources	Outgoing resources	Transfers	Gains and losses	Fund balances carried forward
Unrestricted funds						
General Fund	1,500	412	11,845	11,588	0	**1,655**
Airton LM	11,410	12,867	21,378	4,266	0	**7,165**
Bentham LM	2,487	2,278	4,369	2,195	0	**2,591**
Keighley LM	14,222	16,666	11,603	(1,991)	0	**17,294**
Settle LM	24,100	27,757	12,177	(3,583)	0	**36,097**
Skipton LM	14,449	17,473	8,982	(2,949)	0	**19,991**
Airton Paypal	130	27	0	0	0	**157**
Unrestricted Fund 8	0	0	0	0	0	**0**
Unrestricted Fund 9	0	0	0	0	0	**0**
Unrestricted Fund 10	0	0	0	0	0	**0**
Unrestricted Fund 11	0	0	0	0	0	**0**
Unrestricted Fund 12	0	0	0	0	0	**0**
Totals for unrestricted funds	**68,297**	**77,480**	**70,354**	**9,526**	**0**	**84,949**
Restricted funds						
Calf Cop Trust Restricted Fund	10,553	10,342	200	(9,527)	0	**11167.88**
Calf Cop Trust ECO 60 account	15,481	193	0	0	0	**15673.49**
Settle LM Restricted fund	0	0	0	0	0	**0**
Skipton Restricted fund	0	0	0	0	0	**0**
Ruth Camm bequest training fund transferred to general fund	668	0	45	0	0	**622.51**
Glenthorne Restricted fund	2,407	7,440	7,481	0	0	**2366**
Airton Meeting House Restricted Fund	57,088	18,079	57,589	0	0	**17578**
Restricted Fund 8	0	0	0	0	0	**0**
Restricted Fund 9	0	0	0	0	0	**0**
Restricted Fund 10	0	0	0	0	0	**0**
Restricted Fund 11	0	0	0	0	0	**0**
Restricted Fund 12	0	0	0	0	0	**0**
Totals for restricted funds	**86,196**	**36,054**	**65,315**	**(9,527)**	**0**	**47,408**
Endowment funds						
0	0	0	0	0	0	**0**
Overseers Endowment Fund	9,921	0	0	0	0	**9,921**
Calf Cop Trust Investments	425,647	0	0	0	(73,796)	**351,851**
Endowment Fund 4	0	0	0	0	0	**0**
Endowment Fund 5	0	0	0	0	0	**0**
Endowment Fund 6	0	0	0	0	0	**0**
Totals for endowment funds	**435,568**	**0**	**0**	**0**	**(73,796)**	**361,772**
Totals for all funds	**590,061**	**113,534**	**135,669**	**(1)**	**(73,796)**	**494,129**

10 - Acting as Agent	Income	
Receipts to pass on to other bodies	**2022**	***2021***
Contributions for AM	0	*0*
Contributions for BYM	0	*500*
Donations for other Quaker bodies	0	*1,492*
Donations for non-Quaker bodies	0	*2,390*
Special collections	4,136	*255*
Other receipts to pass on	0	*0*
Totals	**4,136**	***4,637***

11 - Legal and administrative information

Constitution and purpose - The Area Meeting is a charity established for the advancement of religion and other charitable purposes such as derive from or bear witness to the principles and practices of the Religious Society of Friends (Quakers). The principal activity is the holding of meetings for worship in the constituent local Meetings of Airton, Bentham (Calf Cop), Keighley, Settle and Skipton.

It was registered as a charity on 14th August 2019 and has a registration number 1184894.
The affairs of the Area Meeting are governed by the Craven and Keighley Area Quaker Meeting Governing Document (adopted 22/04/2012) and by "Quaker Faith and Practice", the Book of Discipline of Britain Yearly Meeting

The Members of the Area Meeting are all those persons whose names are for the time being recorded in its official register. The AM also appoints two members to serve on Meeting for Sufferings, which is a representative conference which advises the Trustee body for the centrally managed work of Britain Yearly Meeting.

Address for Correspondence - Skipton Meeting House, The Ginnel, Skipton, BD23 2JA
The Area Meeting Clerk during the period of these accounts was Chris Skidmore, 46 Princes Drive, Skipton, BD23 1HL

Meeting House Addresses
Airton Meeting House, The Village Green, Airton, Skipton, BD2 3 4AE
Bentham Meeting House, Calf Cop, Low Bentham, Lancaster, LA2 2ET.
Keighley Meeting House, Strawberry Street (off Skipton Road), Keighley, BD21 3BA.
Settle Meeting House, Kirkgate, Settle, BD24 9DX.
Skipton Meeting House, The Ginnel, Newmarket Street, Skipton, BD23 2JA

Other Officers during the period of these accounts:
Assistant Clerk - David Heslop, 15 Redwood Close, Long Lee, Keighley BD21 4YG
Membership Clerk - Chris Petrie, 2 Tillman Close, Settle BD24 9RA
Treasurer - Erica Cadbury 72 Sun Street, Haworth, Keighley BD22 8AH.
Clerk of Trustees - Keith Reeves, 8 Salisbury Street, Skipton BD23 1NQ

Bankers:
CCLA Investment Management Ltd, 80 Cheapside, London (Area Meeting Overseers Fund)
CAF Bank Ltd., 25 Kings Hill Avenue, West Malling, Kent. (Settle LM)
Co-operative Bank, 1 Balloon Street, Manchester M60 4EP(Area Meeting, Calf Cop Restricted Fund)
Ecology Building Society, 7 Belton Road, Silsden, Keighley, BD20 0EE. (Calf Cop Funds, Keighley LM, Skipton LM)
HSBC Bank plc, Market Place, Settle. (Settle LM)
Lloyds Bank, Hustlergate Branch.(Airton LM)
Natwest Bank, 75 Main Street, Kirkby Lonsdale, Carnforth. (Bentham LM)
Paypal (Airton LM)
Rathbone Investment Management, Port of Liverpool Building, Liverpool. (Calf Cop Endowment Fund).
Triodos Bank, Bristol (Settle LM)
Virgin Money, 30 St Vincent Place, Glasgow,G1 2HL (Keighley and Skipton LMs)

Custodian/Holding Trustee
Friends Trusts Ltd., Friends House, 173 Euston Road, London NW1 2BJ,

Religious Society of Friends (Quakers) - Craven and Keighley Area Meeting

Unrestricted funds for year ending 31 Dec 2022

	Totals	General Fund	Designated funds: Airton LM	Bentham LM	Keighley LM	Settle LM	Skipton LM	Airton Paypal	Unrestricted Fund 8	Unrestricted Fund 9	Unrestricted Fund 10	Unrestricted Fund 11	Unrestricted Fund 12
Incoming resources													
Voluntary income	39,252	315.00	2,543.00	1,770.00	8,467.00	12,912.00	13,245.00	0.00	0.00	0.00	0.00	0.00	0.00
Activities for generating funds	27,165	0.00	8,900.00	314.00	7,915.00	5,897.00	4,112.00	27.14	0.00	0.00	0.00	0.00	0.00
Investment income	350	97.00	0.00	0.00	93.00	44.00	116.00	0.00	0.00	0.00	0.00	0.00	0.00
Income from Quaker activities	42	0.00	1.00	0.00	1.00	40.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other incoming resources	10,671	0.00	1,423.00	194.00	190.00	8,864.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total incoming resources	**77,480**	**412.00**	**12,867.00**	**2,278.00**	**16,666.00**	**27,757.00**	**17,473.00**	**27.14**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Resources expended													
Costs of generating funds	36	0.00	36.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Costs of Quaker activities	20,197	4,871.00	321.00	90.00	6,165.00	2,868.00	5,882.00	0.00	0.00	0.00	0.00	0.00	0.00
Support costs	48,627	5,480.00	21,021.00	4,279.00	5,438.00	9,309.00	3,100.00	0.00	0.00	0.00	0.00	0.00	0.00
Costs of governance	1,494	1,494.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other resources expended	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total resources expended	**70,354**	**11,845.00**	**21,378.00**	**4,369.00**	**11,603.00**	**12,177.00**	**8,982.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Net incoming before transfers	**7,126**	**(11,433.00)**	**(8,511.00)**	**(2,091.00)**	**5,063.00**	**15,580.00**	**8,491.00**	**27.14**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Transfers into each fund	9,526	11,588.00	4,266.00	2,195.00	(1,991.00)	(3,583.00)	(2,949.00)	0.00	0.00	0.00	0.00	0.00	0.00
Net incoming resources after transfers	**16,652**	**155.00**	**(4,245.00)**	**104.00**	**3,072.00**	**11,997.00**	**5,542.00**	**27.14**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Gains (losses) on investments	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total funds brought forward, 1 Jan	68,297	1,499.51	11,410.00	2,487.00	14,222.00	24,100.00	14,449.00	129.79	0.00	0.00	0.00	0.00	0.00
Total funds carried forward, 31 Dec	**84,949**	**1,654.51**	**7,165.00**	**2,591.00**	**17,294.00**	**36,097.00**	**19,991.00**	**156.93**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Balance Sheet													
Fixed assets													
Land and buildings	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Fixtures and fittings	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Long term investments	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total fixed assets	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Current assets													
Debtors	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Short term deposits	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Cash at bank	84,949	1,654.51	7,165.00	2,591.00	17,294.00	36,097.00	19,991.00	156.93	0.00	0.00	0.00	0.00	0.00
Total current assets	**84,949**	**1,654.51**	**7,165.00**	**2,591.00**	**17,294.00**	**36,097.00**	**19,991.00**	**156.93**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Liabilities													
Creditors: due within one year	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net current assets	**84,949**	**1,654.51**	**7,165.00**	**2,591.00**	**17,294.00**	**36,097.00**	**19,991.00**	**156.93**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Total assets less current liabilities	**84,949**	**1,654.51**	**7,165.00**	**2,591.00**	**17,294.00**	**36,097.00**	**19,991.00**	**156.93**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Creditors: due after one year	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Provisions for liabilities and charges	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net assets	**84,949**	**1,654.51**	**7,165.00**	**2,591.00**	**17,294.00**	**36,097.00**	**19,991.00**	**156.93**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Balance errors	*0*	*0.00*	*0.00*	*0.00*	*0.00*	*0.00*	*0.00*	*0.00*	*0.00*	*0.00*	*0.00*	*0.00*	*0.00*
Paid employees													
Staff wages and salaries	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Employer's NI contributions	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Employer's pension contributions	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Totals	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Trustees and examiners													
Refund of expenses to Trustees as Trustee	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refund of other expenses to Trustees	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Fees for examination or audit	1,494	1,494.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other fees paid to examiner or auditor	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other costs of governance	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Totals	**1,494**	**1,494.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**

Support costs													
Total allocated to Quaker activities	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total allocated to Generating funds	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Totals	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**

Grants and donations													
Donations to BYM	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Donations to other Quaker bodies	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Donations to non-Quaker bodies	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grants to individuals (hardship)	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grants to individuals (education)	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grants to individuals (other)	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Totals	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**

Depreciation of Land and buildings													
Asset initial cost or last valuation	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Disposals	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Revaluations	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Balance carried forward	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Accumulated depreciation	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Depreciation for this year	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Depreciation carried forward	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Net book value at start of year	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net book value at end of year	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**

Investment Assets													
Analysis of changes during the year													
Market value at beginning of year	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Add: additions to investments at cost	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: carrying value of investments sold	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net gain/(loss) on revaluation	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total market value at end of year	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Analysis by type of investment													
Investment property	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Stock exchange investments	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Unit trusts or similar	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Securities not listed on stock exchange	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Cash held in an investment portfolio	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other investments	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total market value at end of year	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**

Acting as Agent	**Income**												
Contributions for AM	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Contributions for BYM	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Donations for other Quaker bodies	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Donations for non-Quaker bodies	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Special collections	4,136	0.00	0.00	0.00	1,007.00	2,939.00	190.00	0.00	0.00	0.00	0.00	0.00	0.00
Other receipts to pass on	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Totals	**4,136**	**0.00**	**0.00**	**0.00**	**1,007.00**	**2,939.00**	**190.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**

Religious Society of Friends (Quakers) - Craven and Keighley Area Meeting

Restricted funds **for year ending** **31 Dec 2022**

	Totals	Calf Cop Trust Restricted Fund	Calf Cop Trust ECO 60 account	Settle LM Restricted fund	Skipton Restricted fund	Ruth Camm bequest training fund transferred to general fund	Glenthorne Restricted fund	Airton Meeting House Restricted Fund
Incoming resources								
Voluntary income	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Activities for generating funds	11,500	0.00		0.00	0.00	0.00	0.00	11,500.00
Investment income	9,935	9,742.01	192.88	0.00	0.00	0.00	0.00	0.00
Income from Quaker activities	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other incoming resources	14,619	600.00	0.00	0.00	0.00	0.00	7,440.00	6,579.00
Total incoming resources	**36,054**	**10,342.01**	**192.88**	**0.00**	**0.00**	**0.00**	**7,440.00**	**18,079.00**
Resources expended								
Costs of generating funds	200	200.00	0.00	0.00	0.00	0.00	0.00	0.00
Costs of Quaker activities	7,526	0.00	0.00	0.00	0.00	45.00	7,481.00	0.00
Support costs	57,589	0.00	0.00	0.00	0.00	0.00	0.00	57,589.00
Costs of governance	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other resources expended	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total resources expended	**65,315**	**200.00**	**0.00**	**0.00**	**0.00**	**45.00**	**7,481.00**	**57,589.00**
Net incoming before transfers	**(29,261)**	**10,142.01**	**192.88**	**0.00**	**0.00**	**(45.00)**	**(41.00)**	**(39,510.00)**
Transfers into each fund	(9,527)	(9,526.68)	0.00	0.00	0.00	0.00	0.00	0.00
Net incoming resources after transfers	**(38,788)**	**615.33**	**192.88**	**0.00**	**0.00**	**(45.00)**	**(41.00)**	**(39,510.00)**
Gains (losses) on investments	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total funds brought forward, 1 Jan	86,196	10,552.55	15,480.61	0.00	0.00	667.51	2,407.00	57,088.00
Total funds carried forward, 31 Dec	**47,408**	**11,167.88**	**15,673.49**	**0.00**	**0.00**	**622.51**	**2,366.00**	**17,578.00**

Balance Sheet								
Fixed assets								
Land and buildings	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Fixtures and fittings	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Long term investments	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total fixed assets	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Current assets								
Debtors	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Short term deposits	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Cash at bank	47,408	11,167.88	15,673.49	0.00	0.00	622.51	2,366.00	17,578.00
Total current assets	**47,408**	**11,167.88**	**15,673.49**	**0.00**	**0.00**	**622.51**	**2,366.00**	**17,578.00**
Liabilities								
Creditors: due within one year	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Net current assets	**47,408**	**11,167.88**	**15,673.49**	**0.00**	**0.00**	**622.51**	**2,366.00**	**17,578.00**
Total assets less current liabilities	**47,408**	**11,167.88**	**15,673.49**	**0.00**	**0.00**	**622.51**	**2,366.00**	**17,578.00**
Creditors: due after one year	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Provisions for liabilities and charges	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net assets	**47,408**	**11,167.88**	**15,673.49**	**0.00**	**0.00**	**622.51**	**2,366.00**	**17,578.00**
Balance errors	*0*	*0.00*	*0.00*	*0.00*	*0.00*	*0.00*	*0.00*	*0.00*

Religious Society of Friends (Quakers) - Craven and Keighley Area Meeting

Endowment funds

31 Dec 2022

	Totals	Overseers Endowment Fund	Calf Cop Trust Investments	Endowment Fund 4	Endowment Fund 5	Endowment Fund 6
Incoming resources						
Voluntary income	0	0.00	0.00	0.00	0.00	0.00
Activities for generating funds	0	0.00	0.00	0.00	0.00	0.00
Investment income	0	0.00	0.00	0.00	0.00	0.00
Income from Quaker activities	0	0.00	0.00	0.00	0.00	0.00
Other incoming resources	0	0.00	0.00	0.00	0.00	0.00
Total incoming resources	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Resources expended						
Costs of generating funds	0	0.00	0.00	0.00	0.00	0.00
Costs of Quaker activities	0	0.00	0.00	0.00	0.00	0.00
Support costs	0	0.00	0.00	0.00	0.00	0.00
Costs of governance	0	0.00	0.00	0.00	0.00	0.00
Other resources expended	0	0.00	0.00	0.00	0.00	0.00
Total resources expended	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Net incoming before transfers	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Transfers into each fund	0	0.00	0.00	0.00	0.00	0.00
Net incoming resources after transfers	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Gains (losses) on investments	(73,796)	0.00	(73,796.00)	0.00	0.00	0.00
Total funds brought forward, 1 Jan	435,568	9,921.00	425,647.00	0.00	0.00	0.00
Total funds carried forward, 31 Dec	**361,772**	**9,921.00**	**351,851.00**	**0.00**	**0.00**	**0.00**

Balance Sheet						
Fixed assets						
Land and buildings	0	0.00	0.00	0.00	0.00	0.00
Fixtures and fittings	0	0.00	0.00	0.00	0.00	0.00
Long term investments	351,851	0.00	351,851.00	0.00	0.00	0.00
Total fixed assets	**351,851**	**0.00**	**351,851.00**	**0.00**	**0.00**	**0.00**
Current assets						
Debtors	0	0.00	0.00	0.00	0.00	0.00
Short term deposits	0	0.00	0.00	0.00	0.00	0.00
Cash at bank	9,921	9,921.00	0.00	0.00	0.00	0.00
Total current assets	**9,921**	**9,921.00**	**0.00**	**0.00**	**0.00**	**0.00**
Liabilities						
Creditors: due within one year	0	0.00	0.00	0.00	0.00	0.00
Net current assets	**9,921**	**9,921.00**	**0.00**	**0.00**	**0.00**	**0.00**
Total assets less current liabilities	**361,772**	**9,921.00**	**351,851.00**	**0.00**	**0.00**	**0.00**
Creditors: due after one year	0	0.00	0.00	0.00	0.00	0.00
Provisions for liabilities and charges	0	0.00	0.00	0.00	0.00	0.00
Net assets	**361,772**	**9,921.00**	**351,851.00**	**0.00**	**0.00**	**0.00**
Balance errors	*0*	*0.00*	*0.00*	*0.00*	*0.00*	*0.00*

Paid employees						
Staff wages and salaries	0	0.00	0.00	0.00	0.00	0.00
Employer's NI contributions	0	0.00	0.00	0.00	0.00	0.00
Employer's pension contributions	0	0.00	0.00	0.00	0.00	0.00
Totals	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**

Trustees and examiners						
Refund of expenses to Trustees as	0	0.00	0.00	0.00	0.00	0.00
Refund of other expenses to Trustees	0	0.00	0.00	0.00	0.00	0.00
Fees for examination or audit	0	0.00	0.00	0.00	0.00	0.00
Other fees paid to examiner or auditor	0	0.00	0.00	0.00	0.00	0.00
Other costs of governance	0	0.00	0.00	0.00	0.00	0.00
Totals	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**

Support costs						
Total allocated to Quaker activities	0	0.00	0.00	0.00	0.00	0.00
Total allocated to Generating funds	0	0.00	0.00	0.00	0.00	0.00
Totals	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**

Grants and donations						
Donations to BYM	0	0.00	0.00	0.00	0.00	0.00
Donations to other Quaker bodies	0	0.00	0.00	0.00	0.00	0.00
Donations to non-Quaker bodies	0	0.00	0.00	0.00	0.00	0.00
Grants to individuals (hardship)	0	0.00	0.00	0.00	0.00	0.00
Grants to individuals (education)	0	0.00	0.00	0.00	0.00	0.00
Grants to individuals (other)	0	0.00	0.00	0.00	0.00	0.00
Totals	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**

Depreciation of Land and buildings						
Asset initial cost or last valuation	0	0.00	0.00	0.00	0.00	0.00
Additions	0	0.00	0.00	0.00	0.00	0.00
Disposals	0	0.00	0.00	0.00	0.00	0.00
Revaluations	0	0.00	0.00	0.00	0.00	0.00
Balance carried forward	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Accumulated depreciation	0	0.00	0.00	0.00	0.00	0.00
Depreciation for this year	0	0.00	0.00	0.00	0.00	0.00
Depreciation carried forward	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Net book value at start of year	0	0.00	0.00	0.00	0.00	0.00
Net book value at end of year	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**

Investment Assets						
Analysis of changes during the year						
Market value at beginning of year	425,647	0.00	425,647.00	0.00	0.00	0.00
Add: additions to investments at cost	0	0.00	0.00	0.00	0.00	0.00
Less: carrying value of investments sold	0	0.00	0.00	0.00	0.00	0.00
Net gain/(loss) on revaluation	(73,796)	0.00	(73,796.00)	0.00	0.00	0.00
Total market value at end of year	**351,851**	**0.00**	**351,851.00**	**0.00**	**0.00**	**0.00**
Analysis by type of investment						
Investment property	0	0.00	0.00	0.00	0.00	0.00
Stock exchange investments	286,018	0.00	286,018.00	0.00	0.00	0.00
Unit trusts or similar	24,974	0.00	24,974.00	0.00	0.00	0.00
Securities not listed on stock exchange	0	0.00	0.00	0.00	0.00	0.00
Cash held in an investment portfolio	17,791	0.00	17,791.00	0.00	0.00	0.00
Other investments	23,068	0.00	23,068.00	0.00	0.00	0.00
Total market value at end of year	**351,851**	**0.00**	**351,851.00**	**0.00**	**0.00**	**0.00**

Acting as Agent

These are not required for endowment funds.

CRAVEN AND KEIGHLEY AREA QUAKER MEETING OF THE RELIGIOUS SOCIETY OF FRIENDS (QUAKE

England & Wales - Charity number 1184894

Accounts

Craven and Keighley Area Meeting

Report of the Trustees
and
Annual Accounts for 2021

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Reporting Period
1st January 2021 – 31st December 2021

Trustees who served during the reporting period:

Keith Reeves (Clerk)	Skipton LM
Erica Cadbury (Treasurer)	Keighley LM
Laurel Phillipson	Airton LM
Ken R Smith	Keighley LM
Janet Smith	Keighley LM
Floe Shakespeare	Skipton LM
John Asher	Settle LM
Julia Hargreaves	Settle LM
Joanna Dales	Bentham LM

Name and address for correspondence in 2021
Keith Reeves
8 Salisbury Street
Skipton
BD23 1NQ

Other officers of the area meeting in 2021:

Clerk	Chris Skidmore
Assistant Clerk	David Heslop
Membership Clerk	Chris Petrie
Treasurer	Erica Cadbury
Registering Officer	Chris Skidmore
Safeguarding Coordinators	Lois Lodge/Evelyn Shire
Friend to be informed of deaths	Alison Tyas

Local Meeting Clerks in 2021

Airton	Wilf Fenten
Bentham	Joanna Dales and Charlotte Munday
Keighley	Erica Cadbury and John Cope
Settle	John Asher and Alastair Cook
Skipton	Jette Howard and Jane Killeen

Structure and governance of the area meeting:
Craven and Keighley Area Meeting is a registered charity with charity number 1184894.
Membership:
The membership of the area meeting is defined as persons who are recorded in the register of members by a minuted decision of the area meeting. Members come together with regular "attenders" for worship and other activities in the 5 local Quaker Meetings in the area.

Trustees: Trustees are appointed for a period of three years by the area meeting on the advice of the nominations committee. If possible two trustees serve from each of the three larger meetings and one each from the two smaller meetings. The clerk of area meeting attends meetings by invitation. All new trustees and officers are offered training to enable them to carry out their responsibilities. Trustees meet 4 times per year as a minimum.

Area meetings: The membership meets for area meeting 8 times per year for business, and shared worship and learning. There were online-only meetings when Covid restrictions were in place and blended online and in person otherwise. There have been meetings and gatherings for fellowship and learning held throughout the year, when covid restrictions permitted. The annual residential weekend at Glenthorne Quaker Centre in Grasmere which usually takes place in spring was once again cancelled in 2021, due to Covid. The area meeting has a clerk, assistant clerk and treasurer. During 2021, area meeting trustees met seven times, online-only apart from one meeting

that was blended online and in-person.

The area meeting may set up or lay down local meetings, which are at all times under the care of the area meeting. Members in each local meeting may have delegated responsibilities which may include by agreement with the area meeting: to hold meetings for worship and other events; to manage, maintain and hire out a local Meeting House; to engage and manage staff; to raise and spend funds necessary to carry out these responsibilities. These are set out in the memorandum of understanding.

The area meeting appoints officers as set out at the beginning of the document through its nominations committee.

Roles of the officers of the area meeting

- The Clerk and Assistant Clerk conduct the meetings.
- The Treasurer manages the jointly held finances and reports to the area meeting, and presents consolidated accounts of the constituent local meetings to the area meeting at the end of every financial year (31st December).
- The Membership Clerk maintains the membership list and submits a tabular statement to the Recording Clerk of the Religious Society of Friends annually.
- The Registering Officer is legally responsible for the conduct of marriages.
- The Friend to be informed of deaths carries out this role and informs local meeting Elders and Overseers if there has been a death of one of their members and attenders.
- The Safeguarding Coordinators ensure that our safeguarding and care of vulnerable children and adults is compliant with our policies and procedures and that local meetings are made aware of any changes in legislation.
- The area meeting also has a group of Elders and Overseers. The role of elders is to ensure the right holding of meetings for worship and to nurture the spiritual life of the meeting and that of overseers is to have pastoral oversight of the members and attenders. Elders and overseers meet twice a year as a group and as all the local meetings in the area are comparatively small there is often an overlap of roles. Elders and Overseers met by Zoom during the year.

The final decision-making organ of the area meeting is the area meeting in session at which every registered member of the area meeting is entitled to be present.

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. https://qfp.quaker.org.uk/

Objects and principal activities of the area meeting

The object of the area meeting is the furtherance of the general religious and other charitable purposes of the Religious Society of Friends (Quakers) in Britain in the geographical area of Craven District Council, Keighley Town Council and beyond.

The trustees confirm that they take note of the Charity Commission's general guidance on public benefit when reviewing the objects of the area meeting 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.

Summary of main achievements

The 5 constituent local meetings hold regular public Quaker Meetings for Worship where those in membership, regular attenders and visitors join;

> *"in expectant waiting where we may discover a deeper sense of God's presence. We seek a gathered stillness in our meetings for worship so that all may feel the power of God's love drawing us together and leading us". (Advices and Queries of the Religious Society of Friends).*

Each meeting reports annually on its spiritual life to the area meeting as well as the social and community activities undertaken.

The area meeting's five Meeting Houses are also made available to a variety of groups and organisations thereby providing a valuable service to local communities.

Objects and activities of associated trusts:

Calf Cop Trust of Settle Monthly Meeting:

The Trust was set up in 2004 on the sale of the properties owned by the former Calf Cop Estate. It assets are invested with Rathbone Investment Management under a nominee arrangement and in the Ecology Building Society. The income is used for the furtherance of the religious and other charitable work of the Religious Society of Friends in Bentham (the area of benefit) and, if it cannot be ~~not~~ used for this purpose, for the religious and other charitable work of Craven and Keighley Area Meeting.

Properties

Airton	17th century	The Meeting House in Airton was owned in 2017 by the Brighouse, Leeds and Settle Monthly Meeting Buildings Charity (228684). At the start of the period this charity was laid down and the property transferred to Craven & Keighley Area meeting. It comprises a Meeting House, an open burial ground and garden, resident friend's cottage (known as The Nook) and a bunk barn with community and catering facilities. There is a resident Friend.
Bentham	18th century	The Calf Cop Meeting House is owned by the Calf Cop Trust of the area meeting whose trustees are the same as the area meeting Trustees. The property comprises the Meeting House, an open burial ground, agricultural land on which rent is paid and a piece of land divided into allotments for use by members of the public.
Keighley	20th century	The Meeting House on Strawberry Street is in the town centre. It is surrounded by a garden. It has a meeting room, children's room and kitchen facilities.
Settle	17th century	The Meeting House is on Kirkgate in the town centre. There is a Meeting House, library and gallery in the original building and attached a modern meeting area with kitchen and community room. There is a garden, burial ground and a resident friends' cottage, Quaker Garth. There are two resident friends.
Skipton	17th century	The Meeting House is on The Ginnel in the town centre. The Meeting House comprises a meeting room and library and There is a modern community space known as the New Room with a small kitchen and wardens' cottage on the other side of the garden. There are two resident friends.

All the buildings are disabled accessible and have disabled toilet facilities in either the main building or the adjoining buildings. Insurance valuations are included in the accounts.

Review of activities and achievements undertaken for the public benefit

A Quaker Meeting is neither a building, nor a place, nor an activity; it is a group of people who habitually meet to worship in the manner of the Religious Society of Friends (Quakers). Religious worship is the primary purpose of every Quaker meeting.

Members and Attenders

Our area meeting has five constituent local meetings, none of which is very big. In 2021, Settle and Skipton Meetings had respective totals of 84 and 54 members and non-member attenders; these totals include a significant number of individuals who reside outside our area or who for other reasons rarely participate in our meetings. Keighley had 39, Bentham 20 and Airton 8 members and attenders. During the year 2 attenders were accepted into membership and no members transferred their membership from other area meetings. At the end of 2021 there were 117 people in full membership across the area meeting, which is an increase of one compared to 2020.

Worship

Publicly advertised meetings for worship were held every Sunday morning at Bentham, Keighley, Settle and Skipton, and on two Sunday afternoons a month in Airton. In addition, there were mid-week meetings for worship in Keighley on some Mondays and Fridays and in Settle on Tuesdays. Each of our local meetings also met for other purposes including discussion and study groups, funerals, social occasions, and business meetings. The covid pandemic continued to influence the format of meetings. In 2020, after the first strict lockdown, Keighley, Settle and Bentham meetings had been able to install technology to permit the Meeting Houses to host online meetings, which gave flexibility in 2021 for these meetings to adapt physical attendance numbers to government advice and local infection rates, and, once permitted, for individuals to choose whether to attend in person or online. Airton Meeting House is relatively large in comparison to the number who attend, and this enabled meetings to continue to be held in person once government guidance permitted. Skipton reopened for in person meetings after the lockdown early in the year and started blended format meetings in September. Using the Meeting House gardens in the summer allowed a larger number of people to attend in person. By the end of the year, attendance numbers across the area meeting were progressing towards pre-pandemic levels.

Blended format meetings permit a greater diversity of attendance at meetings for worship, which is widely appreciated, although some find the technology obtrusive. Visitors (both online and in person) from other meetings in the UK and further afield remain a common occurrence at our local meetings. A major advantage of the blended format is that it makes it possible for members and attenders to join our meetings for worship when physically elsewhere in the world, or when prevented from travelling to the Meeting House. Some members and attenders attended other meetings in the area meeting, at Woodbrooke, and beyond. In 2021 we welcomed people from many different backgrounds who came to seek refuge from busy and stressful lives sometimes for one or two meetings, sometimes longer but all were welcomed and enabled to share our insights and hospitality.

Quaker organisational responsibilities

All members and frequent attenders of Quaker meetings share responsibility for every aspect of their continuance, including pastoral care of members and attenders, administration, fundraising and the maintenance of premises, outreach and community involvement, as well as the conduct of meetings for worship. Some of this work is done by servants of the meeting appointed by the area meeting (Elders, Overseers and Trustees); most is done by each local meeting. Meetings for church affairs, at which decisions are taken and appointments made are open to participation by all members and frequent attenders. Such meetings were held eight times by the Area meeting, and on six or more occasions by each of the local meetings. Area meeting moved from online-only in the first half of the year to blended online and in-person format by the end of the year, rotating between the meeting houses that can support blended meetings. Local meetings also adapted to circumstances throughout the year and in general have retained a higher use of electronic remote

participation than pre-2020. Apart from Airton and Skipton, Local Business Meetings were, by the end of 2021, typically blended online and in-person. When restrictions on meeting in person were in place, Airton conducted church affairs through email communication, while Skipton held their business meetings on Zoom. Even once restrictions were lifted, some smaller sub-committees chose to operate almost entirely through email and video conferencing, while others held in-person meetings. BYM Yearly Meeting Gathering was held in online format, which enabled people from our area meeting to attend more easily than pre-pandemic. Our Meeting Houses and associated buildings have been kept in good repair. A survey of Airton Meeting House in 2021 revealed many issues and a major fundraising effort was embarked upon. This has been successful, but has occupied a lot of Airton friends' time. The post-pandemic strategic plan for the Airton buildings is a longer term project for consideration in future years.

Inreach and Outreach

The Woodbrooke Centre for Quaker Learning and Research has developed high quality online learning capabilities, and these have become a useful resource for area meeting members and attenders. Although the official area meeting weekend at Glenthorne Quaker Centre was once again cancelled due to the pandemic, the Centre, which is relatively accessible from our area, became more active later in the year with several people attending courses in person. At the local meeting level, pastoral care teams keep in touch with those who are seen less often at meeting for worship, and some local meetings send weekly or monthly news and events emails to all members and attenders. With in-person mixing still being largely discouraged for half of the year, much of the outreach work continued online through websites and social media, although Keighley also invested in a new notice board. Work towards establishing an area meeting website began in 2021. The impact of climate change is a major concern. Area meeting ran a successful Climate Justice conference on Zoom in October in association with the Friends of the Dales and encouraged other COP26 related activities within the local meetings. With more mixing allowed towards the end of the year, Keighley Meeting held a public exhibition on "the Climate Crisis and the role of Militarism". Some of the same material was used at Settle Meeting's exhibition held in relation to the COP26 climate conference in November. Most of the local meetings organised or participated in various "walks of witness" in the run up to COP26. Outreach is Airton Meeting's chief form of Quaker service. Pre-pandemic, thousands of visitors a year were welcomed. This stopped abruptly with the start of the pandemic in 2020 but picked up again to some extent in the second half of 2021. Two well-attended public lectures have been given to non-Quaker audiences by Airton friends, and "thoughts" have been contributed to the Malhamdale Parish News.

Community support

When not used for Quaker activities, our Meeting Houses do not remain locked and vacant. Keighley and Skipton Meeting Houses, which are located in reasonably large towns, were frequently used as meeting places by a wide range of community groups, clubs and organisations, which appreciate a welcoming ambience and modest user charges. Keighley with its inner town location, has information handouts and basic provisions available for visitors who are in need. Local people are welcome to use the garden. Settle is a smaller town, and the Meeting House and garden are a critical community resource. They were used to support vulnerable people throughout 2021, and were able to reopen to wider community use later in the year, being back to full capacity by September. Unfortunately, with covid restrictions at the start of the year, and the departure of the resident friend later on, the bunk barn at Airton was not heavily used in 2021. Bentham Meeting, despite being in a very rural location outside of the town of Bentham, took the decision in 2021 to invite local groups to use the meeting house. This has been successful so far, and future expansion of use is intended. The allotments at the Bentham Meeting site, administered by the meeting, continue to provide a valuable community asset. The fees obtained from such use supplement donations from our members to meet the costs of maintaining the premises. .

Community involvement
In the silence of a Quaker meeting, we become aware of divine immanence in ourselves, in our meeting, in all people and in all creation. This leads us to recognise and respond to the supreme importance of truth, justice, simplicity, respect for all people and all nature, and rejection of the use of violence. These values, or testimonies, find expression in the activities of our meetings and of individual Friends.

Meetings have connections with refugee groups, Churches Together, and interfaith groups. Our members and attenders have been supported and encouraged to participate actively in many community groups, focusing on peace issues, wildlife conservation, arts activities and diverse social concerns, including food banks. Bentham Meeting, which has grown since the start of the pandemic, increased involvement with the local community during 2021 becoming actively involved in several local charitable groups. While meeting in groups indoors was not permitted early in the year, Settle was able to make good use of their garden: welcoming two different groups of refugees for picnics; hosting part of Settle's Christian Aid week fundraising activities; and for a fundraising and awareness raising event for Palestine. There were representations to Town Councils, local MPs and beyond, and activities to mark the remembrance of the effects of war. Meetings have further improved their web-presence and community engagement through social media. Some members and attenders maintained connections with world-wide communities gained during the pandemic, while others felt the call to re-engage with their geographically local communities as society opened up again.

Donations
Weekly collections at Bentham, Keighley, Settle and Skipton Meetings have been donated, *inter alia*, to charities supporting poverty relief at home and abroad, aid for refugees, and work for peace education. Local food banks are, sadly, still required, and have remained a focus for giving in 2021. An idea of the kind of charities supported can be gained from this non-exhaustive list provided by Keighley Meeting: Scholarships for Street Kids; Keighley Food Bank; Quaker Social Action; Christian Aid; and Quaker Service Belfast. With more people attending meeting for worship via video-link, and fewer people carrying cash, meetings are exploring alternatives to the traditional offering basket to help members and attenders support local charities.

Statement on sustainability
Sustainability – all the local meetings considered sustainability in the course of the year and examples are as follows:

Keighley Meeting held a climate change exhibition in September and have an ongoing working group on climate change and militarism.

Settle Meeting staged an exhibition to coincide with COP26. It drew attention to the environmental impact of militarism and wars; and to the need for justice in tackling the causes and mitigation of climate change. Eight of their members joined a pilgrimage with Bentham Meeting, and two of their members took part in the main COP26 demonstration in Glasgow.

At Airton, ongoing repair and conservation work is being planned in line with Listed Buliding Consent, which includes making a sustainability statement to the planning department. The grounds are cared for in a deliberately environmentally friendly way that encourages wild flowers and insect pollinators into the burial ground.

Bentham Meeting campaigned for COP26 and are members of the Bentham Environmental Sustainable Town (BEST), They have developed a wild flower area in the burial ground and reduced grass cutting, and continue to let out allotments and encourage bee-keeping.

Statement of the Trustees on the operation of the charity as a going concern

Trustees and the area meeting in session have received regular financial updates from the Treasurer as have local meetings.

The charity continues as a going concern as it has sufficient reserves and a reserves policy designed to take this into account. The charity commenced 2021 with unrestricted funds of £62,312 and closed with a balance of £68,335 which in the current climate represents just over one year's running costs.

Religious Society of Friends (Quakers) - Craven and Keighley Area Meeting
Annual report and accounts for the year ending 31 Dec 2021

Income
Income from voluntary donations fell again slightly from £49,366 to £48,713. Based on a membership of 116 this represents a voluntary income of £420 per member.
Income from Premises Use remained almost exactly the same as in 2020 at £9705 (2020 £9744). This mirrors exactly the Covid 19 pandemic trajectory of facilities being open for approximately the first 3 months in 2020 and again in the autumn of 2021. We hope that we may recover some of this income from our insurers but await their confirmation. Our total unrestricted income was £59,057 (2020 £55,638).

Airton Meeting raised £55,653 in the course of the year towards the renovation of the Meeting House at Airton, work commenced in 2022.

Endowment Income managed by Rathbones Investment Management for the Calf Cop Trust was £11,261.96 (2020 £7031), bolstered by a substantial dividend of £3550 from Pennon Group. Simplification has taken place as the ECO60 Endowment account was closed. The accrued interest of £6163 was transferred to the Ecology Building Society Charity Deposit Trust account and the endowed element of £28022 was transferred to the Rathbone Greenbank portfolio. This can be seen at note 10 in movement of funds and at note 6 Investment assets and is supported by Minute 2021.12 Cash deposits.
The analysis of investments shows no substantial change in proportions and a increase in value of the fund, excluding the cash transfer of £56,892. We were unable to invest the Overseers Fund elsewhere.

Expenditure
Unrestricted expenditure was largely related to maintaining our "closed" Meeting Houses. A small number of online activities took place for which fees were much reduced and a large group undertook safeguarding training paid for by the General Fund. The Calf Cop Fund was used to pay for the running costs and insurance of Bentham Meeting, renovation of the bathroom at the Nook and the accountancy fees.

In summary our total income was £129,854 and expenditure was £67,770. However it should be noted that the large increase represents mostly the grant income for Airton.

Donations
The Area Meeting corporately donated £17,450 to Britain Yearly Meeting and £500 individually. The total of £17,950 represents £154.74 per member.

Reserves Policy The Area Meeting adopted a reserves policy which is attached as a note to these accounts and which we feel reflected the situation for our local meetings. This was a year in which reserves may have been used again however in total the assets of the charity (exlcuding endowment funds) are £154,405 as oppsed to £92,049.

Once again excluding the Airton Restricted fund of £57,089, our assets remain at £97,317. This is £6338 less than at the end of December 2020 and thus represents a picture of considerable resilience and careful management over two extraordinary years.

Signed
Erica Cadbury. 5th September 2022.
Erica Cadbury
Treasurer

Report of the Independent Examiner

Independent Examiner's Report to the trustees of The Craven and Keighley Area Quaker Meeting Charity (No. 1184894)

I report to the trustees on my examination of the accounts of the above charity for the year ended 31st December 2021 covering pages 3-9.

Responsibility - As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011('the Act'). The Trustees consider that an audit is not required for this year under Section 144 of the 2011 Act and that an independent examination is needed under Section 145 of the 2011 Act.

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: A. Radford

Name: Amy Radford FCCA

Member of professional body: Association of Chartered Certified Accountants (No: 1939546)

Address: 28A Newmarket Street, Skipton, North Yorkshire, BD23 2JD

Date: 6th September 2022

Statement of Financial Activities	Unrestricted	Restricted	Endowment	2021	*2020*	
Incoming resources						**Note1a**
Voluntary income	48,713	57,813	0	106,526	*49,336*	
Activities for generating funds	9,744	0	0	9,744	*9,704*	
Investment income	188	11,262	0	11,450	*7,925*	
Income from Quaker activities	8	750	0	758	*15*	
Other incoming resources	405	972	0	1,377	*3,587*	
Total incoming resources	**59,057**	**70,797**	**0**	**129,854**	***70,567***	
Resources expended						
Costs of generating funds	5,740	0	0	5,740	*11,655*	Note 2
Costs of Quaker activities	36,274	527	0	36,801	*55,868*	Note 2
Support costs	20,098	3,690	0	23,788	*8,356*	Note 2
Costs of governance	0	1,440	0	1,440	*723*	
Other resources expended	1	0	0	1	*5,672*	
Total resources expended	**62,113**	**5,657**	**0**	**67,770**	***82,274***	
Net inc. resources before transfers	**(3,056)**	**65,139**	**0**	**62,084**	***(11,707)***	
Transfers into each fund	8,953	(8,679)	0	274	*(27)*	Note 9
Net incoming resources after transfers	**5,897**	**56,461**	**0**	**62,358**	***(11,734)***	
Gains (losses) on investments	0	0	56,892	56,892	*(5,671)*	Note 7
Net movement in funds	**5,897**	**56,461**	**56,892**	**119,250**	***(17,405)***	
Total funds brought forward, 1 Jan	62,312	29,736	378,676	470,724	*488,128*	
Prior year adjustment					*0*	Note 1
Total funds carried forward, 31 Dec	**68,209**	**86,197**	**435,568**	**589,974**	***470,723***	

Balance Sheet - Assets	Unrestricted	Restricted	Endowment	2021	*2020*	
Fixed assets						
Land and buildings	0	0	0	0	*0*	Note 6
Fixtures and fittings	0	0	0	0	*0*	
Long term investments	0	0	425,647	425,647	*340,733*	Note 7
Total fixed assets	**0**	**0**	**425,647**	**425,647**	**340,733**	
Current assets						
Debtors	0	0	0	0	*0*	Note 8
Short term deposits	30,963	0	0	30,963	*47,167*	
Cash at bank	37,416	86,197	9,921	133,534	*82,824*	
Total current assets	**68,379**	**86,197**	**9,921**	**164,497**	**129,991**	
Liabilities						
Creditors: due within one year	170	0	0	170	*0*	Note 8
Net current assets	**68,209**	**86,197**	**9,921**	**164,327**	***129,991***	
Total assets less current liabilities	**68,209**	**86,197**	**435,568**	**589,974**	***470,724***	
Creditors: due after one year	0	0	0	0	*0*	
Provisions for liabilities and charges	0	0	0	0	*0*	
Net assets	**68,209**	**86,197**	**435,568**	**589,974**	***470,724***	

Balance Sheet - Analysis of Funds	Unrestricted	Restricted	Endowment	2021	*2020*	Note 9
General Fund	1,499			1,499	*1,382*	
Airton LM	11,541			11,541	*8,092*	
Bentham LM	2,487			2,487	*1,944*	
Keighley LM	14,222			14,222	*12,312*	
Settle LM	24,011			24,011	*20,445*	
Skipton LM	14,449			14,449	*18,138*	
Unrestricted Fund 7	0			0	*0*	
Unrestricted Fund 8	0			0	*0*	
Unrestricted Fund 9	0			0	*0*	
Unrestricted Fund 10	0			0	*0*	
Unrestricted Fund 11	0			0	*0*	
Unrestricted Fund 12	0			0	*0*	
Calf Cop Trust Restricted Fund		10,553		10,553	*8,059*	
Airton Building Restricted		57,089		57,089	*5,126*	
Settle LM Restricted fund		0		0	*0*	
Skipton Restricted fund		0		0	*0*	
Ruth Camm bequest training fund		668		668	*1,195*	
Glenthorne Restricted fund		2,407		2,407	*247*	
Ecology Building Society restricted Element on ECO60		0		0	*5,897*	
Ecology Building Society Charity Deposit		15,481		15,481	*9,212*	
Restricted Fund 9		0		0	*0*	
Restricted Fund 10		0		0	*0*	
Restricted Fund 11		0		0	*0*	
Restricted Fund 12		0		0	*0*	
Calf Cop Trust Endowment Fund Eco60			0	0	*28,022*	
Overseers Endowment Fund			9,921	9,921	*9,921*	
Calf Cop Trust Investments			425,647	425,647	*340,733*	
Endowment Fund 4			0	0	*0*	
Endowment Fund 5			0	0	*0*	
Endowment Fund 6			0	0	*0*	
Totals for all funds	**68,209**	**86,197**	**435,568**	**589,974**	***470,725***	

Signed by one or two of the trustees on behalf of all the trustees

Date of approval 5 September 2022

Signature Keith M Reeves Name & KEITH M REEVES

Signature Ken R Smith Name KEN. R. SMITH

Notes to the accounts

1 - Accounting policies

Basis of accounting - These accounts have been prepared in accordance with the Charity Commission Statement of Recommended Practice (SORP 2005) for accounting by Charities.

Income and expenditure - Contributions, grants, legacies, interest, dividends, and rents are all treated as income in the year in which they are received. Accruals and prepayments have been included in the income and expenditure where the amounts are significant and their inclusion gives greater clarity.

Acting as Agent - Further sums are collected specifically for passing on to other bodies, and so they do not represent income for the Area Meeting. These are not included in the SOFA or balance sheet, but they are summarised in Note 10.

Land and buildings - The properties owned by the Area Meeting comprise Meeting Houses and wardens' accommodation which are held for the furtherance of the Area Meeting's charitable objects.
Buildings are not included in the balance sheet as, in the opinion of the Trustees, the cost of a professional valuation would not be a justifiable use of charitable funds. The current insured values are shown in Note 6a.)
The contents of the Meeting Houses are written off at purchase and therefore only the current insured values are shown in these accounts.
Reserves - The Trustees have agreed a policy on reserves to allow for building repairs and other contingencies which involves an annual target of 1% of the building value and a capital target of 12 month's average expenditure.
Investments - The Managing Trustees have agreed a policy that the sums of money at present held by the Area Meeting and Local Meetings are insufficient to require long term investment.

Local Meetings - In accordance with the latest guidance from the Charity Commission and the Quaker Stewardship Committee the unrestricted funds of Local Meetings are shown here as designated funds of the Area Meeting.

Calf Cop Trust Fund: Use of the Calf Cop Trust Fund income is governed by the terms of the endowment. Funds resulting from their investment that are not needed to support Quaker work in the Bentham area may be spent on other Quaker purposes in the Craven and Keighley Area Meeting.

Note 1A - Income from Rathbones Investment Management does not appear as Endowment Investment Income as it is transferred directly to the Calf Cop Trust Restricted fund.

Note 1A Overseers fund - as above the investment income for this fund appears in the unrestrcited funds of the Area Meeting as it is transferred directly to the Area Meeting General Fund.

2 - Support costs		2021	*2020*
Total support costs		45,621	*57,524*
Quaker activities before support costs		19,989	*18,104*
Support costs allocated to Quaker activities	37%	16,812	*37,764*
Quaker activities with support costs		**36,801**	***55,868***
Generating funds before support costs		719	*253*
Support costs allocated to Generating	11%	5,020	*11,404*
Generating Funds with support costs		**5,740**	***11,657***

The support costs mostly cover the costs of running the Meeting Houses. They are allocated between Quaker activities and Generating funds according to the approximate usage of the buildings by Quakers and by others hiring rooms.

3 - Trustees and examiners	2021	*2020*
Refund of expenses to Trustees as Trustees	0	*0*
Refund of other expenses to Trustees	0	*0*
Fees for examination or audit	0	*0*
Other fees paid to examiner or auditor	1,440	*722*
Other costs of governance	0	*0*
Total	**1,440**	***722***

4 - Paid employees	2021	*2020*
Staff wages and salaries	0	*0*
Employer's NI contributions	0	*0*
Employer's pension contributions	0	*0*
Total	**0**	***0***

No paid employees

5 - Grants and donations	Unrestricted	Restricted	Endowment	2021	*2020*
Donations to BYM	17,450	0	0	**17,450**	*20,950*
Donations to other Quaker bodies	1,694	0	0	**1,694**	*2,175*
Donations to non-Quaker bodies	300	0	0	**300**	*282*
Grants to individuals (hardship)	0	0	0	**0**	*0*
Grants to individuals (education)	0	0	0	**0**	*0*
Grants to individuals (other)	0	0	0	**0**	*100*
Totals	**19,444**	**0**	**0**	**19,444**	***23,507***

6a - Insured value of properties	Land and buildings	Contents	Date of valuation
Airton Meeting House and Barn inc guest property	1,392,117	36,513	**13.10.2021**
Airton Nook (Friend in residence cottage)	131,198	0	
Bentham Friends Meeting House, Calf Cop	812,864	11,608	Inc £500 for oil tank
Keighley Friends Meeting House	506,847	34,282	
Settle Friends Meeting House	1,415,642	58,000	
Skipton Friends Meeting House	494,522	25,111	
Community Room and Warden's cottage	660,597	17,966	
Total	**5,413,787**	**183,480**	

6b - Depreciation of land & buildings	2021	*2020*
Asset initial cost or last valuation	0	*0*
Additions	0	*0*
Disposals	0	*0*
Revaluations	0	*0*
Balance carried forward	**0**	***0***
Accumulated depreciation	0	*0*
Depreciation for this year	0	*0*
Depreciation carried forward	**0**	***0***
Net book value at start of year	0	*0*
Net book value at end of year	**0**	***0***

7 - Investment Assets	Totals	%	Total 2020	%
Analysis of changes during the year				
Market value at beginning of year	378,676		384,347	
Add: additions to investments at cost				
Less: carrying value of investments sold	0			
Net gain/(loss) on revaluation	56,892		-5671	
Total market value at end of year	**435,568**		378,676	
Analysis by type of investment				
Fixed interest	44,787	10.5	44,205	13
UK Equities	234,208	55	201,123	59
Overseas Equities	114,971	27	70,191	20.6
Alternatives	22,456	5.3	23,170	6.8
Cash	9,225	2.2	2,044	0.6
CCLA Overseers	9,921	0	37,943	
Total market value at end of year	**435,568**		378,676	

8 - Debtors and creditors

There are no debtors and creditors.

9a - Designated, Restricted and Endowment Funds

Note 9A DESIGNATED, RESTRICTED AND ENDOWMENT FUNDS

AM Restricted funds -

The Overseers Fund is for the assistance of members and regular attenders in need. It is held in the COIF Charities. Deposit Fund. Interest is currently so small that it is retained in the General Fund.

The Calf Cop Restricted Fund receives interest on the capital held in the Calf Cop Endowment Fund and the field rents from the land owned by the trust. The income is used to further the religious and other charitable work of the Religious Society of Friends in Bentham. Two of the Calf Cop Funds were amalgamated in October 2021 by decision in March 2021. The accrued interest on the Ecology Building society ECO60 account of £6163 was transferred to the Ecology Building Society Charity Deposit Account. Both accounts accrue the same amount of interest. At the close of the year this single Ecology Building Society Account held £15,480.61 with the ECO60 account being closed.

The Ruth Camm Legacy is an Area Meeting Restricted Fund for the purposes of providing training to members of the Area Meeting for the overall benefit of the Area Meeting

The Glenthorne Fund is a fund for the annual AM weekend at Glenthorne. It receives payments in from Friends and bursaries from meetings which is used to pay for the weekend.

The Airton Building Fund At the close of 2021 this fund held £56,962 which is restricted for the renovation work on Airton Meeting House.

AM Endowment funds

The Calf Cop Endowment Fund contains funds from the sale of properties given to support Bentham Quaker Meeting. The income is transferred to the Calf Cop restricted fund. At the end of 2021 the amount invested in a portfolio of holdings managed by Rathbone Greenbank Investments was £425,647, £28.022 was held in an Ecology Building Society account. Trustees made the decision in March 2021 to transfer this capital to the investment portfolio held by Rathbone Greenbank and this was carried out in the course of the year.

Transfers -The Calf Cop restricted fund received £11,262 transferred from the Calf Cop endowment fund, comprising interest and dividend payments.

The Local Meetings and Calf Cop Fund (for Bentham) transferred to the Area Meeting General Fund £5207.98 for buildings insurance, And each meeting paid into the General Fund amounting to a total of £1006.

There were transfers out of the Calf Cop Fund into the General Fund for running costs for Bentham, insurance of Bentham Meeting House, its sub to Area Meeting General Fund and to Airton for work on the Bathroom at the Nook.

9b - Movement of the funds	Fund balances brought forward	Incoming resources	Outgoing resources	Transfers	Gains and losses	Fund balances carried forward
Unrestricted funds						
General Fund	1,381	1	6,097	6,214	0	**1,499**
Airton LM (See note)	8,092	12,432	14,081	5,098	0	**11,541**
Bentham LM	1,944	1,287	2,168	1,425	0	**2,487**
Keighley LM	12,312	9,920	7,297	(713)	0	**14,222**
Settle LM	20,445	23,098	18,033	(1,499)	0	**24,011**
Skipton LM	18,138	12,319	14,436	(1,572)	0	**14,449**
Unrestricted Fund 7	0	0	0	0	0	**0**
Unrestricted Fund 8	0	0	0	0	0	**0**
Unrestricted Fund 9	0	0	0	0	0	**0**
Unrestricted Fund 10	0	0	0	0	0	**0**
Unrestricted Fund 11	0	0	0	0	0	**0**
Unrestricted Fund 12	0	0	0	0	0	**0**
Totals for unrestricted funds	**62,312**	**59,057**	**62,113**	**8,953**	**0**	**68,209**
Restricted funds						
Calf Cop Trust Restricted Fund	8,059	12,612	1,440	(8,679)	0	**10552.55**
Airton Building Restricted (see note)	5,126	55,653	3,690	0	0	**57089**
Settle LM Restricted fund	0	0	0	0	0	**0**
Skipton Restricted fund	0	0	0	0	0	**0**
Ruth Camm bequest training fund	1,195	0	527	0	0	**667.51**
Glenthorne Restricted fund	247	2,160	0	0	0	**2407**
Ecology Building Society restricted Element on ECO60	5,897	267	0	(6,163)	0	[illegible]
Ecology Building Society Charity Deposit	9,212	105	0	6,163	0	**15480.61**
Restricted Fund 9	0	0	0	0	0	**0**
Restricted Fund 10	0	0	0	0	0	**0**
Restricted Fund 11	0	0	0	0	0	**0**
Restricted Fund 12	0	0	0	0	0	**0**
Totals for restricted funds	**29,736**	**70,797**	**5,657**	**(8,679)**	**0**	**86,197**
Endowment funds						
Calf Cop Trust Endowment Fund Eco60	28,022	0	0	(28,022)	0	**0**
Overseers Endowment Fund	9,921	0	0	0	0	**9,921**
Calf Cop Trust Investments	340,733	0	0	28,022	56,892	**425,647**
Endowment Fund 4	0	0	0	0	0	**0**
Endowment Fund 5	0	0	0	0	0	**0**
Endowment Fund 6	0	0	0	0	0	**0**
Totals for endowment funds	**378,676**	**0**	**0**	**0**	**56,892**	**435,568**
Totals for all funds	**470,724**	**129,854**	**67,770**	**274**	**56,892**	**589,974**

Note a reallocation of £947 was made from Airton General Fund to Airton Restricted Building Fund owing a previous incorrect allocation.

10 - Acting as Agent	Income	
Receipts to pass on to other bodies	**2021**	***2020***
Contributions for AM	0	*0*
Contributions for BYM	500	*2,634*
Donations for other Quaker bodies	1,492	*1,664*
Donations for non-Quaker bodies	2,390	*1,896*
Special collections	255	*622*
Other receipts to pass on	0	*228*
Totals	**4,637**	***7,044***

11 - Legal and administrative information

LEGAL AND ADMINISTRATIVE INFORMATION

Constitution and purpose - The Area Meeting is a charity established for the advancement of religion and other charitable purposes such as derive from or bear witness to the principles and practices of the Religious Society of Friends (Quakers). The principal activity is the holding of meetings for worship in the constituent local Meetings of Airton, Bentham (Calf Cop), Keighley, Settle and Skipton.

It was registered as a charity on 14th August 2019 and has a registration number 1184894.
The affairs of the Area Meeting are governed by the Craven and Keighley Area Quaker Meeting Governing Document (adopted 22/04/2012) and by "Quaker Faith and Practice", the Book of Discipline of Britain Yearly Meeting

The Members of the Area Meeting are all those persons whose names are for the time being recorded in its official register. The AM also appoints two members to serve on Meeting for Sufferings, which is a representative conference which advises the Trustee body for the centrally managed work of Britain Yearly Meeting.

Address for Correspondence - Skipton Meeting House, The Ginnel, Skipton, BD23 2JA
The Area Meeting Clerk during the period of these accounts was Chris Skidmore, 46 Princes Drive, Skipton, BD23 1HL

Meeting House Addresses
Airton Meeting House, The Village Green, Airton, Skipton, BD2 3 4AE
Bentham Meeting House, Calf Cop, Low Bentham, Lancaster, LA2 2ET.
Keighley Meeting House, Strawberry Street (off Skipton Road), Keighley, BD21 3BA.
Settle Meeting House, Kirkgate, Settle, BD24 9DX.
Skipton Meeting House, The Ginnel, Newmarket Street, Skipton, BD23 2JA

Other Officers during the period of these accounts:
Assistant Clerk - David Heslop, 15 Redwood Close, Long Lee, Keighley BD21 4YG
Membership Clerk - Chris Petrie, 2 Tillman Close, Settle BD24 9RA
Treasurer - Erica Cadbury 72 Sun Street, Haworth, Keighley BD22 8AH.
Clerk of Trustees - Keith Reeves, 8 Salisbury Street, Skipton BD23 1NQ

Bankers:
CCLA Investment Management Ltd, 80 Cheapside, London (Area Meeting Overseers Fund)
~~GAF Bank Ltd., 25 Kings Hill Avenue, West Malling, Kent. (Settle LM).~~ ERC.
Co-operative Bank, 1 Balloon Street, Manchester M60 4EP(Area Meeting, Calf Cop Restricted Fund)
Ecology Building Society, 7 Belton Road, Silsden, Keighley, BD20 0EE. (Calf Cop Funds, Keighley LM, Skipton LM)
HSBC Bank plc, Market Place, Settle. (Settle LM)
Lloyds Bank, Hustlergate Branch.(Airton LM)
Natwest Bank, 75 Main Street, Kirkby Lonsdale, Carnforth. (Bentham LM)
Paypal (Airton LM)
Rathbone Investment Management, Port of Liverpool Building, Liverpool. (Calf Cop Endowment Fund).
Triodos Bank, Bristol (Settle LM)
Virgin Money, 30 St Vincent Place, Glasgow,G1 2HL (Keighley and ~~Settle~~ Skipton LMs) ERC.

Custodian/Holding Trustee
Friends Trusts Ltd., Friends House, 173 Euston Road, London NW1 2BJ,

Religious Society of Friends (Quakers) - Craven and Keighley Area Meeting

Unrestricted funds for year ending 31 Dec 2021

			Designated funds				
	Totals	General Fund	Airton LM	Bentham LM	Keighley LM	Settle LM	Skipton LM
Incoming resources							
Voluntary income	48,713	0.00	10,677.00	1,060.00	8,351.37	16,567.33	12,056.85
Activities for generating funds	9,744	0.00	1,754.75	180.00	1,495.00	6,151.80	162.00
Investment income	188	1.18	0.00	0.00	73.92	21.02	92.24
Income from Quaker activities	8	0.00	0.00	0.00	0.00	0.00	7.50
Other incoming resources	405	0.00	0.00	46.84	0.00	358.15	0.00
Total incoming resources	**59,057**	**1.18**	**12,431.75**	**1,286.84**	**9,920.29**	**23,098.30**	**12,318.59**
Resources expended							
Costs of generating funds	5,740	180.40	474.00	0.00	307.33	4,301.51	476.49
Costs of Quaker activities	36,274	709.00	607.80	275.98	6,989.89	13,731.65	13,959.25
Support costs	20,098	5,207.98	12,998.22	1,892.26	0.00	0.00	0.00
Costs of governance	0	0.00	0.00	0.00	0.00	0.00	0.00
Other resources expended	1	0.00	1.18	0.00	0.00	0.00	0.00
Total resources expended	**62,113**	**6,097.38**	**14,081.20**	**2,168.24**	**7,297.22**	**18,033.16**	**14,435.74**
Net incoming before transfers	**(3,056)**	**(6,096.20)**	**(1,649.45)**	**(881.40)**	**2,623.07**	**5,065.14**	**(2,117.15)**
Transfers into each fund	8,953	6,213.98	5,098.00	1,425.00	(712.95)	(1,499.15)	(1,571.80)
Net incoming resources after transfers	**5,897**	**117.78**	**3,448.55**	**543.60**	**1,910.12**	**3,565.99**	**(3,688.95)**
Gains (losses) on investments	0	0.00	0.00	0.00	0.00	0.00	0.00
Total funds brought forward, 1 Jan	62,312	1,381.41	8,092.19	1,943.59	12,311.62	20,444.97	18,137.80
Total funds carried forward, 31 Dec	**68,209**	**1,499.19**	**11,540.74**	**2,487.19**	**14,221.74**	**24,010.96**	**14,448.85**

Balance Sheet							
Fixed assets							
Land and buildings	0	0.00	0.00	0.00	0.00	0.00	0.00
Fixtures and fittings	0	0.00	0.00	0.00	0.00	0.00	0.00
Long term investments	0	0.00	0.00	0.00	0.00	0.00	0.00
Total fixed assets	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Current assets							
Debtors	0	0.00	0.00	0.00	0.00	0.00	0.00
Short term deposits	30,963	0.00	0.00	0.00	0.00	21,647.09	9,315.92
Cash at bank	37,416	1,499.19	11,540.74	2,607.19	14,221.74	2,363.87	5,182.93
Total current assets	**68,379**	**1,499.19**	**11,540.74**	**2,607.19**	**14,221.74**	**24,010.96**	**14,498.85**
Liabilities							
Creditors: due within one year	170	0.00	0.00	120.00	0.00	0.00	50.00
Net current assets	**68,209**	**1,499.19**	**11,540.74**	**2,487.19**	**14,221.74**	**24,010.96**	**14,448.85**
Total assets less current liabilities	**68,209**	**1,499.19**	**11,540.74**	**2,487.19**	**14,221.74**	**24,010.96**	**14,448.85**
Creditors: due after one year	0	0.00	0.00	0.00	0.00	0.00	0.00
Provisions for liabilities and charges	0	0.00	0.00	0.00	0.00	0.00	0.00
Net assets	**68,209**	**1,499.19**	**11,540.74**	**2,487.19**	**14,221.74**	**24,010.96**	**14,448.85**
Balance errors	*0*	*0.00*	*0.00*	*0.00*	*0.00*	*0.00*	*0.00*

Paid employees							
Staff wages and salaries	0	0.00	0.00	0.00	0.00	0.00	0.00
Employer's NI contributions	0	0.00	0.00	0.00	0.00	0.00	0.00
Employer's pension contributions	0	0.00	0.00	0.00	0.00	0.00	0.00
Totals	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**

Trustees and examiners							
Refund of expenses to Trustees as Trustee	0	0.00	0.00	0.00	0.00	0.00	0.00
Refund of other expenses to Trustees	0	0.00	0.00	0.00	0.00	0.00	0.00
Fees for examination or audit	0	0.00	0.00	0.00	0.00	0.00	0.00
Other fees paid to examiner or auditor	0	0.00	0.00	0.00	0.00	0.00	0.00
Other costs of governance	0	0.00	0.00	0.00	0.00	0.00	0.00
Totals	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**

Support costs							
Total allocated to Quaker activities	16,812	0.00	0.00	2,168.24	2,765.93	2,824.34	9,053.37
Total allocated to Generating funds	5,020	0.00	0.00	0.00	307.33	4,236.51	476.49
Totals	**21,832**	**0.00**	**0.00**	**2,168.24**	**3,073.26**	**7,060.85**	**9,529.86**

Grants and donations							
Donations to BYM	17,450	0.00	0.00	0.00	4,000.00	9,950.00	3,500.00
Donations to other Quaker bodies	1,694	580.00	0.00	74.10	0.00	480.00	560.00
Donations to non-Quaker bodies	300	0.00	0.00	0.00	0.00	100.00	200.00
Grants to individuals (hardship)	0	0.00	0.00	0.00	0.00	0.00	0.00
Grants to individuals (education)	0	0.00	0.00	0.00	0.00	0.00	0.00
Grants to individuals (other)	0	0.00	0.00	0.00	0.00	0.00	0.00
Totals	**19,444**	**580.00**	**0.00**	**74.10**	**4,000.00**	**10,530.00**	**4,260.00**

Depreciation of Land and buildings							
Asset initial cost or last valuation	0	0.00	0.00	0.00	0.00	0.00	0.00
Additions	0	0.00	0.00	0.00	0.00	0.00	0.00
Disposals	0	0.00	0.00	0.00	0.00	0.00	0.00
Revaluations	0	0.00	0.00	0.00	0.00	0.00	0.00

Balance carried forward	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Accumulated depreciation	0	0.00	0.00	0.00	0.00	0.00	0.00
Depreciation for this year	0	0.00	0.00	0.00	0.00	0.00	0.00
Depreciation carried forward	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Net book value at start of year	0	0.00	0.00	0.00	0.00	0.00	0.00
Net book value at end of year	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**

Investment Assets							
Analysis of changes during the year							
Market value at beginning of year	0	0.00	0.00	0.00	0.00	0.00	0.00
Add: additions to investments at cost	0	0.00	0.00	0.00	0.00	0.00	0.00
Less: carrying value of investments sold	0	0.00	0.00	0.00	0.00	0.00	0.00
Net gain/(loss) on revaluation	0	0.00	0.00	0.00	0.00	0.00	0.00
Total market value at end of year	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Analysis by type of investment							
Investment property	0	0.00	0.00	0.00	0.00	0.00	0.00
Stock exchange investments	0	0.00	0.00	0.00	0.00	0.00	0.00
Unit trusts or similar	0	0.00	0.00	0.00	0.00	0.00	0.00
Securities not listed on stock exchange	0	0.00	0.00	0.00	0.00	0.00	0.00
Cash held in an investment portfolio	0	0.00	0.00	0.00	0.00	0.00	0.00
Other investments	0	0.00	0.00	0.00	0.00	0.00	0.00
Total market value at end of year	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**

Acting as Agent	**Income**						
Contributions for AM	0	0.00	0.00	0.00	0.00	0.00	0.00
Contributions for BYM	500	0.00	0.00	0.00	0.00	500.00	0.00
Donations for other Quaker bodies	1,492	0.00	0.00	0.00	0.00	1,492.41	0.00
Donations for non-Quaker bodies	2,390	0.00	0.00	0.00	0.00	2,389.70	0.00
Special collections	255	0.00	0.00	20.00	85.00	0.00	150.00
Other receipts to pass on	0	0.00	0.00	0.00	0.00	0.00	0.00
Totals	**4,637**	**0.00**	**0.00**	**20.00**	**85.00**	**4,382.11**	**150.00**

Religious Society of Friends (Quakers) - Craven and Keighley Area Meeting

Restricted funds **for year ending 31 Dec 2021**

	Totals	Calf Cop Trust Restricted Fund	Airton Building Restricted	Settle LM Restricted fund	Skipton Restricted fund	Ruth Camm bequest training fund	Glenthorne Restricted fund	Ecology Building Society restricted Element on ECO60	Ecology Building Society Charity Deposit
Incoming resources									
Voluntary income	57,813	0.00	55,653.00	0.00	0.00	0.00	2,160.00	0.00	0.00
Activities for generating funds	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Investment income	11,262	11,261.96	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Income from Quaker activities	750	750.00		0.00	0.00	0.00	0.00	0.00	0.00
Other incoming resources	972	600.00	0.00	0.00	0.00	0.00	0.00	266.71	105.29
Total incoming resources	**70,797**	**12,611.96**	**55,653.00**	**0.00**	**0.00**	**0.00**	**2,160.00**	**266.71**	**105.29**
Resources expended									
Costs of generating funds	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Costs of Quaker activities	527	0.00	0.00	0.00	0.00	527.49	0.00	0.00	0.00
Support costs	3,690	0.00	3,690.00	0.00	0.00	0.00	0.00	0.00	0.00
Costs of governance	1,440	1,440.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other resources expended	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total resources expended	**5,657**	**1,440.00**	**3,690.00**	**0.00**	**0.00**	**527.49**	**0.00**	**0.00**	**0.00**
Net incoming before transfers	**65,139**	**11,171.96**	**51,963.00**	**0.00**	**0.00**	**(527.49)**	**2,160.00**	**266.71**	**105.29**
Transfers into each fund	(8,679)	(8,678.59)		0.00	0.00	0.00	0.00	(6,163.23)	6,163.23
Net incoming resources after transfers	**56,461**	**2,493.37**	**51,963.00**	**0.00**	**0.00**	**(527.49)**	**2,160.00**	**(5,896.52)**	**6,268.52**
Gains (losses) on investments	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total funds brought forward, 1 Jan	29,736	8,059.18	5,126.00	0.00	0.00	1,195.00	247.00	5,896.52	9,212.09
Total funds carried forward, 31 Dec	**86,197**	**10,552.55**	**57,089.00**	**0.00**	**0.00**	**667.51**	**2,407.00**	**0.00**	**15,480.61**
Balance Sheet									
Fixed assets									
Land and buildings	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Fixtures and fittings	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Long term investments	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total fixed assets	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Current assets									
Debtors	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Short term deposits	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Cash at bank	86,197	10,552.55	57,089.00	0.00	0.00	667.51	2,407.00	0.00	15,480.61
Total current assets	**86,197**	**10,552.55**	**57,089.00**	**0.00**	**0.00**	**667.51**	**2,407.00**	**0.00**	**15,480.61**
Liabilities									
Creditors: due within one year	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net current assets	**86,197**	**10,552.55**	**57,089.00**	**0.00**	**0.00**	**667.51**	**2,407.00**	**0.00**	**15,480.61**
Total assets less current liabilities	**86,197**	**10,552.55**	**57,089.00**	**0.00**	**0.00**	**667.51**	**2,407.00**	**0.00**	**15,480.61**
Creditors: due after one year	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Provisions for liabilities and charges	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net assets	**86,197**	**10,552.55**	**57,089.00**	**0.00**	**0.00**	**667.51**	**2,407.00**	**0.00**	**15,480.61**
Balance errors	*0*	*0.00*	*0.00*	*0.00*	*0.00*	*0.00*	*0.00*	*0.00*	*0.00*
Paid employees									
Staff wages and salaries	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Employer's NI contributions	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Employer's pension contributions	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Totals	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Trustees and examiners									
Refund of expenses to Trustees as	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refund of other expenses to Trustees	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Fees for examination or audit	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other fees paid to examiner or auditor	1,440	1,440.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other costs of governance	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Totals	**1,440**	**1,440.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Support costs									
Total allocated to Quaker activities	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total allocated to Generating funds	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Totals	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Grants and donations									
Donations to BYM	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Donations to other Quaker bodies	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Donations to non-Quaker bodies	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grants to individuals (hardship)	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grants to individuals (education)	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grants to individuals (other)	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Totals	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Depreciation of Land and buildings									
Asset initial cost or last valuation	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Disposals	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Revaluations	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Balance carried forward	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Accumulated depreciation	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Depreciation for this year	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Depreciation carried forward	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Net book value at start of year	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net book value at end of year	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**

Religious Society of Friends (Quakers) - Craven and Keighley Area Meeting

Endowment funds for year ending 31 Dec 2021

	Totals	Calf Cop Trust Endowment Fund Eco60	Overseers Endowment Fund	Calf Cop Trust Investments
Incoming resources				
Voluntary income	0	0.00	0.00	0.00
Activities for generating funds	0	0.00	0.00	0.00
Investment income	0	0.00	0.00	0.00
Income from Quaker activities	0	0.00	0.00	0.00
Other incoming resources	0	0.00	0.00	0.00
Total incoming resources	**0**	**0.00**	**0.00**	**0.00**
Resources expended				
Costs of generating funds	0	0.00	0.00	0.00
Costs of Quaker activities	0	0.00	0.00	0.00
Support costs	0	0.00	0.00	0.00
Costs of governance	0	0.00	0.00	0.00
Other resources expended	0	0.00	0.00	0.00
Total resources expended	**0**	**0.00**	**0.00**	**0.00**
Net incoming before transfers	**0**	**0.00**	**0.00**	**0.00**
Transfers into each fund	0	(28,022.00)	0.00	28,022.00
Net incoming resources after transfers	**0**	**(28,022.00)**	**0.00**	**28,022.00**
Gains (losses) on investments	56,892		0.00	56,892.00
Total funds brought forward, 1 Jan	378,676	28,022.00	9,921.45	340,733.00
Total funds carried forward, 31 Dec	**435,568**	**0.00**	**9,921.45**	**425,647.00**

Balance Sheet				
Fixed assets				
Land and buildings	0	0.00	0.00	0.00
Fixtures and fittings	0	0.00	0.00	0.00
Long term investments	425,647	0.00		425,647.00
Total fixed assets	**425,647**	**0.00**	**0.00**	**425,647.00**
Current assets				
Debtors	0	0.00	0.00	0.00
Short term deposits	0	0.00	0.00	0.00
Cash at bank	9,921	0.00	9,921.45	0.00
Total current assets	**9,921**	**0.00**	**9,921.45**	**0.00**
Liabilities				
Creditors: due within one year	0	0.00	0.00	0.00
Net current assets	**9,921**	**0.00**	**9,921.45**	**0.00**
Total assets less current liabilities	**435,568**	**0.00**	**9,921.45**	**425,647.00**
Creditors: due after one year	0	0.00	0.00	0.00
Provisions for liabilities and charges	0	0.00	0.00	0.00
Net assets	**435,568**	**0.00**	**9,921.45**	**425,647.00**
Balance errors	*0*	*0.00*	*0.00*	*0.00*

Paid employees				
Staff wages and salaries	0	0.00	0.00	0.00
Employer's NI contributions	0	0.00	0.00	0.00
Employer's pension contributions	0	0.00	0.00	0.00
Totals	**0**	**0.00**	**0.00**	**0.00**

Trustees and examiners				
Refund of expenses to Trustees as	0	0.00	0.00	0.00
Refund of other expenses to Trustees	0	0.00	0.00	0.00
Fees for examination or audit	0	0.00	0.00	0.00
Other fees paid to examiner or auditor	0	0.00	0.00	0.00
Other costs of governance	0	0.00	0.00	0.00
Totals	**0**	**0.00**	**0.00**	**0.00**

Support costs				
Total allocated to Quaker activities	0	0.00	0.00	0.00

Total allocated to Generating funds	0	0.00	0.00	0.00
Totals	**0**	**0.00**	**0.00**	**0.00**

Grants and donations				
Donations to BYM	0	0.00	0.00	0.00
Donations to other Quaker bodies	0	0.00	0.00	0.00
Donations to non-Quaker bodies	0	0.00	0.00	0.00
Grants to individuals (hardship)	0	0.00	0.00	0.00
Grants to individuals (education)	0	0.00	0.00	0.00
Grants to individuals (other)	0	0.00	0.00	0.00
Totals	**0**	**0.00**	**0.00**	**0.00**

Depreciation of Land and buildings				
Asset initial cost or last valuation	0	0.00	0.00	0.00
Additions	0	0.00	0.00	0.00
Disposals	0	0.00	0.00	0.00
Revaluations	0	0.00	0.00	0.00
Balance carried forward	**0**	**0.00**	**0.00**	**0.00**
Accumulated depreciation	0	0.00	0.00	0.00
Depreciation for this year	0	0.00	0.00	0.00
Depreciation carried forward	**0**	**0.00**	**0.00**	**0.00**
Net book value at start of year	0	0.00	0.00	0.00
Net book value at end of year	**0**	**0.00**	**0.00**	**0.00**

Investment Assets				
Analysis of changes during the year				
Market value at beginning of year	0	0.00	0.00	0.00
Add: additions to investments at cost	0	0.00	0.00	0.00
Less: carrying value of investments sold	0	0.00	0.00	0.00
Net gain/(loss) on revaluation	0	0.00	0.00	0.00
Total market value at end of year	**0**	**0.00**	**0.00**	**0.00**
Analysis by type of investment				
Investment property	0	0.00	0.00	0.00
Stock exchange investments	0	0.00	0.00	0.00
Unit trusts or similar	0	0.00	0.00	0.00
Securities not listed on stock exchange	0	0.00	0.00	0.00
Cash held in an investment portfolio	0	0.00	0.00	0.00
Other investments	0	0.00	0.00	0.00
Total market value at end of year	**0**	**0.00**	**0.00**	**0.00**

Acting as Agent

These are not required for endowment funds.

CRAVEN AND KEIGHLEY AREA QUAKER MEETING OF THE RELIGIOUS SOCIETY OF FRIENDS (QUAKE

England & Wales - Charity number 1184894

Accounts

Craven and Keighley Area Meeting

Report of the Trustees
and
Annual Accounts for 2020

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Reporting Period
1st January 2020 – 31st December 2020

Trustees who served during the reporting period:

Alastair Cook (Clerk)	Bentham LM to 6.7.20
Laurel Phillipson	Airton LM
Erica Cadbury	Keighley LM
John Cope	Keighley LM to 31.12.2020
Ken R Smith	Keighley LM
Kevin Hogan	Skipton LM to 31.12.2020
Keith Reeves (Clerk)	Skipton LM from 6.7.20
John Asher	Settle LM
Julia Hargreaves	Settle LM
Joanna Dales	Bentham LM from 1.9.2020

Name and address for correspondence in 2020
To 6.7.20
Alastair Cook
Fieldhouse Barn
Austwick LA2 8DD

From 6.7.20
Keith Reeves
8 Salisbury Street
Skipton
BD23 1NQ

Other officers of the area meeting in 2020:

Clerk	Alison Tyas
Assistant Clerk	Floe Shakespeare
Membership Clerk	David Olver
Treasurer	Erica Cadbury
Registering Officer	Chris Skidmore
Safeguarding Coordinator	Ruth Emery to 1.3 2020
	Lois Lodge from 1.3. 2020
Friend to be informed of deaths	John Cope

Local Meeting Clerks in 2020

Airton	Wilf Fenten
Bentham	Joanna Dales and Charlotte Munday
Keighley	Erica Cadbury and Sylvia Boyes
Settle	John Asher and Alastair Cook
Skipton	Jette Howard and Sharon Hodgson

Structure and governance of the area meeting:
Craven and Keighley Area Meeting is a registered charity with charity number 1184894.
Membership:
The membership of the area meeting is defined as persons who are recorded in the register of members by a minuted decision of the area meeting. Members come together with regular "attenders" for worship and other activities in the 5 local Quaker Meetings in the area.

Trustees: Trustees are appointed for a period of three years by the area meeting on the advice of the nominations committee. If possible two trustees serve from each of the three larger meetings and one each from the two smaller meetings. The clerk of area meeting attends meetings by invitation. All new trustees and officers are offered training to enable them to carry out their responsibilities. Trustees meet 4 times per year as a minimum.

Area meetings: In normal times the membership meets for a physical area meeting 8 times per year for business, and shared worship and learning. Other meetings and gatherings for fellowship and learning are held throughout the year. There is an annual residential weekend at Glenthorne Quaker Guest House in Grasmere in the spring. The area meeting meets at the Meeting Houses of the local meetings in rotation. The area meeting has a clerk, assistant clerk and treasurer.

In 2020 Craven and Keighley Area Meeting met in person in February and March. Trustees met in March. Thereafter they did not meet again in person for the rest of the year. It did not meet in May and then started meeting by Zoom from June onwards. Trustees met by Zoom in July, September and December. In order to re-open for worship, Trustees followed Britain Yearly Meeting guidance and asked local meetings to follow a comprehensive risk assessment process which was then approved by a small group of trustees.

The area meeting may set up or lay down local meetings, which are at all times under the care of the area meeting. Members in each local meeting may have delegated responsibilities which may include by agreement with the area meeting: to hold meetings for worship and other events; to manage, maintain and hire out a local Meeting House; to engage and manage staff; to raise and spend funds necessary to carry out these responsibilities. These are set out in the memorandum of understanding.

The area meeting appoints officers as set out at the beginning of the document through its nominations committee.

Roles of the officers of the area meeting

- The Clerk and Assistant Clerk conduct the meetings.
- The Treasurer manages the jointly held finances and reports to the area meeting, and presents consolidated accounts of the constituent local meetings to the area meeting at the end of every financial year (31st December).
- The Membership Clerk maintains the membership list and submits a tabular statement to the Recording Clerk of the Religious Society of Friends annually.
- The Registering Officer is legally responsible for the conduct of marriages.
- The Friend to be informed of deaths carries out this role and informs local meeting Elders and Overseers if there has been a death of one of their members and attenders.
- The Safeguarding Coordinators ensure that our safeguarding and care of vulnerable children and adults is compliant with our policies and procedures and that local meetings are made aware of any changes in legislation.
- The area meeting also has a group of Elders and Overseers. The role of elders is to ensure the right holding of meetings for worship and to nurture the spiritual life of the meeting and that of overseers is to have pastoral oversight of the members and attenders. Elders and overseers meet twice a year as a group and as all the local meetings in the area are comparatively small there is often an overlap of roles. Elders and Overseers met by Zoom during the year.

The final decision-making organ of the area meeting is the area meeting in session at which every registered member of the area meeting is entitled to be present.

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. https://qfp.quaker.org.uk/

Objects and principal activities of the area meeting

The object of the area meeting is the furtherance of the general religious and charitable purposes of the Religious Society of Friends (Quakers) in Britain in the geographical area of Craven District Council, Keighley Town Council and beyond.

The trustees confirm that they take note of the Charity Commission's general guidance on public benefit when reviewing the objects of the area meeting 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.

Summary of main achievements

The 5 constituent local meetings hold regular public Quaker Meetings for Worship where those in membership, regular attenders and visitors join;

> *"in expectant waiting where we may discover a deeper sense of God's presence. We seek a gathered stillness in our meetings for worship so that all may feel the power of God's love drawing us together and leading us". (Advices and Queries of the Religious Society of Friends).*

Each meeting reports annually on its spiritual life to the area meeting as well as the social and community activities undertaken.

The area meeting's five Meeting Houses are also made available to a variety of groups and organisations thereby providing a valuable service to local communities.

The COVID-19 disease was present in the UK throughout the reporting period, causing serious problems in the UK from March onwards. This included lockdown, and long periods of restrictions on in-person meeting and travel. Local meetings found that they could hold Meetings for Worship successfully on-line. Business meetings also moved online, and online study groups were formed, as well as more informal social meetings. There were advantages of reduced travel, and greater geographic diversity of attendance, but this format does not suit everyone, and there were concerns over exclusion. As restrictions eased slightly, the Meeting Houses opened for private prayer. In the summer, it became possible to resume limited physical meetings, and those local meetings with internet access have been able to hold "blended" meetings, with some people present in the meeting house, and others online. Costs associated with running the meeting houses declined, but so did the income from hirings. Support for particularly vulnerable groups was retained, but this was, legally, the only possible use of the interior of the buildings for a large part of the year, with even that being disallowed during the initial lockdown in spring. Craven and Keighley Area Meeting trustees have worked throughout, in partnership with Local Meetings, offering advice and creating a structure for shared creation and maintenance of risk assessments related to COVID-19.

Objects and activities of associated trusts:

Calf Cop Trust of Settle Monthly Meeting:

The Trust was set up in 2004 on the sale of the properties owned by the former Calf Cop Estate. It assets are invested with Rathbone Investment Management under a nominee arrangement and in the Ecology Building Society. The income is used for the furtherance of the religious and other charitable work of the Religious Society of Friends in Bentham (the area of benefit) and, if it cannot be not used for this purpose, for the religious and other charitable work of Craven and Keighley Area Meeting.

Properties

Airton	17th century	The Meeting House in Airton was owned in 2017 by the Brighouse, Leeds and Settle Monthly Meeting Buildings Charity (228684). At the start of the period this charity was laid down and the property transferred to Craven & Keighley Area meeting. It comprises a Meeting House, an open burial ground and garden, resident friend's cottage (known as The Nook) and a bunk barn with community and catering facilities. There is a resident Friend.
Bentham	18th century	The Calf Cop Meeting House is owned by the Calf Cop Trust of the area meeting whose trustees are the same as the area meeting Trustees. The property comprises the Meeting House, an open burial ground, agricultural land on which rent is paid and a piece of land divided into allotments for use by members of the public.
Keighley	20th century	The Meeting House on Strawberry Street is in the town centre. It is surrounded by a garden. It has a meeting room, children's room and kitchen facilities.
Settle	17th century	The Meeting House is on Kirkgate in the town centre. There is a Meeting House, library and gallery in the original building and attached a modern meeting area with kitchen and community room. There is a garden, burial ground and a resident friends' cottage, Quaker Garth.
Skipton	17th century	The Meeting House is on The Ginnel in the town centre. The Meeting House comprises a meeting room and library and There is a modern community space known as the New Room with a small kitchen and wardens' cottage on the other side of the garden.

All the buildings are disabled accessible and have disabled toilet facilities in either the main building or the adjoining buildings. Insurance valuations are included in the accounts.

Review of activities and achievements undertaken for the public benefit

A Quaker Meeting is neither a building, nor a place, nor an activity; it is a group of people who habitually meet to worship in the manner of the Religious Society of Friends (Quakers). Religious worship is the primary purpose of every Quaker meeting.

Members and Attenders

Our area meeting has five constituent local meetings, none of which is very big. In 2020, Settle and Skipton Meetings had respective totals of 72 and 64 members and non-member attenders; these totals include a significant number of individuals who reside outside our area or who for other reasons rarely participate in our meetings. Keighley had 36 Bentham 19 and Airton 11 members and attenders. During the year 1 attender was accepted into membership and no members transferred their membership from other area meetings.

Worship

Publicly advertised meetings for worship were held every Sunday morning at Bentham, Keighley, Settle and Skipton, and on two Sunday afternoons a month in Airton. In addition, there were mid-week meetings for worship in Keighley on some Mondays and Fridays and in Settle on Tuesdays.

Each of our local meetings also met for other purposes including discussion and study groups, funerals, social occasions, and business meetings.

Between spring and the year end, these meetings were held primarily online with limited numbers in the Meeting Houses as permitted by government guidance. Worship was held in Meeting Houses with reduced numbers when allowed, in Meeting House gardens, and blended with Zoom when possible. Most Local Meetings, however, saw some decrease in worshippers, despite intensive use of email, phone and post to keep Friends informed. Online meetings have been found to have some unexpected benefits. Visitors from other meetings in the UK and further afield were a fairly common occurrence at our Local Meetings, while attendance at Bentham meeting actually increased, due to the ease of accessing online meetings from home. Some Members and Attenders attended other meetings in the area meeting, at Woodbrooke, and beyond. Airton broadcast meetings for worship on Facebook.

In 2020 we welcomed people (both in person, and at our online meetings) from many different backgrounds who came to seek refuge from busy and stressful lives sometimes for one or two meetings, sometimes longer but all were welcomed and enabled to share our insights and hospitality.

Quaker organisational responsibilities and outreach

All members and frequent attenders of Quaker meetings share responsibility for every aspect of their continuance, including pastoral care of members and attenders, administration, fundraising and the maintenance of premises, outreach and community involvement, as well as the conduct of meetings for worship. Some of this work is done by servants of the meeting appointed by the area meeting (Elders, Overseers and Trustees); most is done by each local meeting. Meetings for church affairs, at which decisions are taken and appointments made are open to participation by all members and frequent attenders. Such meetings were held seven times by the Area Meeting, and on six or more occasions by each of the Local Meetings. It did not take long to adapt the Quaker business method to online video conferencing, and this year has seen increased attendance from our members and attenders at events such as area meetings, Quakers in Yorkshire and Britain Yearly Meeting, due to the ease of on-line attendance. Quaker Week was in October and was supported by several meetings, with week-long website and social media campaigns. Skipton Meeting held their annual peace lecture with Grassington Area Peace Group online. At Airton, when meetings in person were not permitted, their meetings for church affairs were replaced by emailed communications and circulated draft minutes, placing added burdens on the Clerk.

All our Meeting Houses and associated buildings have been kept in good repair.

Community support

When not used for Quaker activities, in normal times, our Meeting Houses do not remain locked and vacant. Keighley, Settle and Skipton, which are located in towns, were very frequently used as meeting places by a wide range of community groups, clubs and organisations, which appreciate a welcoming ambience and modest user charges. The fees obtained from such use supplement donations from our members to meet the costs of maintaining the premises. Owing to their rural locations, Airton and Bentham Meeting Houses are less heavily used. From March, this situation was severely challenged, with complete lockdown in spring. From summer onwards it was permissible to open Settle Meeting House to two particularly vulnerable groups. With meeting being less restricted outdoors than indoors, Settle and Airton were able to make some use of their garden within government guidance, to allow limited small groups to meet in the summer. The meeting houses were kept open for private prayer whenever permissible.

Airton provides bunk-barn accommodation which is used by cyclists on the long-distance coast-to-coast "Way of the Roses" route and by some groups having overnight or longer stays in the Yorkshire Dales National Park. The bunk barn was forced to shut down during the lockdowns in spring and winter, but was able to open for a period during the summer.

The allotments at the Bentham Meeting site, administered by the meeting, provide a valuable community asset, and have even resulted in a new attender for the Meeting.

Community involvement
In the silence of a Quaker meeting, we become aware of divine immanence in ourselves, in our meeting, in all people and in all creation. This leads us to recognise and respond to the supreme importance of truth, justice, simplicity, respect for all people and all nature, and rejection of the use of violence. These values, or testimonies, find expression in the activities of our meetings and of individual Friends. Meetings have connections with refugee groups, Churches Together, and interfaith groups,. In March, Settle Meeting hosted a weekend visit by a dozen refugees housed in Leeds. Our members and attenders have been supported and encouraged to participate actively in many community groups, focusing on peace issues, wildlife conservation, arts activities and diverse social concerns. There were representations to Town Councils and local MPs and activities to mark the remembrance of the effects of war. In the face of physical lockdown, events became increasingly internet-based. Meetings have improved their web-presence and community engagement through social media, and some members and attenders took the opportunity to make and maintain connections with wider communities, locally, nationally and internationally and there has been representation at many meetings such as the Committee for Christian and Interfaith Relations, the Quaker Council for European Affairs, and the Quaker South Asia Interest Group.

Donations
Weekly collections at Bentham, Keighley, Settle and Skipton Meetings have been donated, *inter alia*, to charities supporting poverty relief at home and abroad, aid for refugees, and work for peace education. Throughout the year there was increasing awareness of divisions in our society, including in our own area, motivating some refocusing towards local charitable causes such as Skipton Food Bank and Bentham's Pop-Up Pantry. The limitations on in-person meeting has made it difficult to maintain a simple physical collation of cash and Meetings have moved towards advertisement through social media and/or email of a weekly charity for personal donations.

Statement on sustainability
Sustainability – all the local meetings considered sustainability in the course of the year and examples are as follows:

Keighley Meeting continued to explore the challenges of climate change through discussions and support for online campaigns.

At Skipton Meeting, the refurbishments of the resident friends accommodation were focussed towards improving energy efficiency, with the installation of a new underfloor heating system and insulation of exterior walls.

Settle Meeting continues to prioritise sustainability when making any changes to its buildings. This year there was considerable research into secondary glazing possibilities in the main meeting room, but no effective solution for the old listed building yet exists. Covid mitigation requires buildings to be highly ventilated, which could cause enormous heat loss through open windows and doors. Serendipitously, Settle installed a ventilation system some years ago, the use of which has reduced this heat loss. However, the use of the ventilation system when the building was open has partly offset the savings on electricity and gas that were made during lockdown.

Bentham Meeting have looked carefully into the possibility of establishing a ground-sourced or air-sourced heat pump, but have concluded that it is too expensive. In consultation with Settle Meeting, they are still considering possible alternatives for replacing the boiler when that becomes necessary. They would also like to install secondary glazing. They have held several meetings to discuss the Quaker 'New Economy' booklets and environmental concerns, in concert with members and attenders of the Area meeting and alongside the local climate action 'BEST'.

Statement of financial loss due to the Covid 19 crisis and statement of the Trustees on the operation of the charity as a going concern

All local meetings except Bentham, which has very little income from lettings, experienced a loss of income. In total income declined from £105,452 to £70,567 or just over £25,000. The loss in letting activity income was £16,700, however this was mirrored by an overall reduction in costs of

£17,460 although this may in part be due to local meetings deferring capital work. Our insurance policy with Congregational and General has enabled us to make a claim for Settle, Skipton and Keighley Meetings loss of income of £14,635 and Airton Meeting was able to receive grants from Craven District Council for business support. In addition the fall in the stockmarkets in March meant that our investment income for the Calf Cop Trust declined from £9693 to £7031 or a fall of 27%.

It should not be ignored that there will also be losses of income on activities in 2021.

Trustees and the area meeting in session have received regular financial updates from the Treasurer as have local meetings.

This does not affect the operation of the charity as a going concern as it had sufficient reserves and a reserves policy designed to take this into account. The charity commenced 2021 with £62,312 unrestricted funds as opposed to £75,294 in January 2020 or a reduction of just under £13,000. In a normal year this would represent 8 months running costs.

Religious Society of Friends (Quakers) - Craven and Keighley Area Meeting
Annual report and accounts for the year ending 31 Dec 2020

Income
Income from voluntary donations only fell slightly by £2398 to £49,336 but due to the Covid pandemic there was a major drop in income from use of the premises from £26417 to £9705. Our two main sources of income amounted to £59041.
Voluntary income is £401 for every member. Total unrestricted income was £55,638.

Endowment income managed by Rathbones fell from £9693 to £7031 and the overall value of the endowment decreased by £5671. At the end of the year the value of the investments held by Rathbones stood at £340,733 with a further £28,022 held in an Ecology Building Society Account.
Total income for the organisation from all sources was therefore £70567 as opposed to the previous year of £105,452.

Expenditure
Unrestricted expenditure was £74,406 and restricted was £7869 - largely on already commissioned work (prior to the pandemic).
Restricted funds of the Area Meeting were not used for training due to the pandemic. Airton commenced assessment work on their building renovations.
Endowment Funds: The Calf Cop income was used to support work at Skipton Meeting House for the kitchen of the Resident Friends, to repair the wall at Newton Burial Ground as well as to insure the Meeting House at Bentham and provide a support grant to Bentham Friends Meeting, and pay professional accountancy fees.
Total expenditure for the organisation was £82,275.

Donations
The Area Meeting as a whole donated £20,950 to Britain Yearly Meeting which is an increase of £1364. This makes an equivalent donation of £170 per member.

Reserves Policy - Trustees adopted a more detailed reserves policy in 2018 which is attached as a note to these accounts and which we feel reflected the reality of the situation for our local meetings. This was a year in which reserves had to be drawn on although the extent was limited by cost savings on running the Meeting Houses.

Bank Balances
Unrestricted funds for all meetings stand at £62312 (2019 - £75,462) and restricted funds at £29,734 (2019- £28,597).

In my opinion the Area Meeting funds have been managed with great care during an unprecedented period.

Notes Other than notes 1, 9a and 11, the notes appear in the body of the accounts on pages 5, 6 and 7.

Signed
Erica Cadbury. 24.08.2021.

Erica Cadbury
Treasurer
72 Sun Street
Haworth
Keighley BD22 8AH

Report of the independent examiner

Report of the Independent Examiner

Independent Examiner's Report to the trustees of The Craven and Keighley Area Quaker Meeting Charity (No. 1184894)

I report to the trustees on my examination of the accounts of the above charity for the year ended 31st December 2020 covering pages 3-9.

Responsibility - As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011('the Act'). The Trustees consider that an audit is not required for this year under Section 144 of the 2011 Act and that an independent examination is needed under Section 145 of the 2011 Act.

It is my responsibility to report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: A Radford 02.09.2021

Name: Amy Radford FCCA

Member of professional body: Association of Chartered Certified Accountants (No: 1939546)
Address: 28A Newmarket Street, Skipton, North Yorkshire, BD23 2JD

Statement of Financial Activities	Unrestricted	Restricted	Endowment	2020	*2019*	
Incoming resources						
Voluntary income	44,836	4,500	0	49,336	*51,734*	
Activities for generating funds	9,705	0	0	9,705	*26,417*	
Investment income	407	461	7,057	7,925	*20,994*	
Income from Quaker activities	15	0	0	15	*907*	
Other incoming resources	676	2,911	0	3,587	*5,400*	
Total incoming resources	**55,638**	**7,872**	**7,057**	**70,567**	***105,452***	
Resources expended						
Costs of generating funds	11,657	0	0	11,657	*19,859*	Note 2
Costs of Quaker activities	55,468	400	0	55,868	*51,046*	Note 2
Support costs	7,282	1,074	0	8,356	*22,224*	Note 2
Costs of governance	0	723	0	723	*700*	
Other resources expended	0	5,672	0	5,672	*5,913*	
Total resources expended	**74,406**	**7,869**	**0**	**82,275**	***99,742***	
Net inc. resources before transfers	**(18,768)**	**3**	**7,057**	**(11,707)**	***5,710***	
Transfers into each fund	5,786	1,245	(7,057)	(27)	*(9,694)*	Note 9
Net incoming resources after transfers	**(12,982)**	**1,248**	**0**	**(11,734)**	***(3,984)***	
Gains (losses) on investments	0	0	(5,671)	(5,671)	*71,227*	Note 7
Net movement in funds	**(12,982)**	**1,248**	**(5,671)**	**(17,405)**	***67,243***	
Total funds brought forward, 1 Jan	75,294	28,486	384,347	488,128	*421,165*	
Prior year adjustment					*(280)*	Note 1
Total funds carried forward, 31 Dec	**62,312**	**29,734**	**378,676**	**470,723**	***488,128***	

Balance Sheet - Assets	Unrestricted	Restricted	Endowment	2020	*2019*	
Fixed assets						
Land and buildings	0	0	0	0	*0*	Note 6
Fixtures and fittings	0	0	0	0	*0*	
Long term investments	0	0	340,733	340,733	*374,426*	Note 7
Total fixed assets	**0**	**0**	**340,733**	**340,733**	**374,426**	
Current assets						
Debtors	0	0	0	0	*0*	Note 8
Short term deposits	9,224	0	37,943	47,167	*23,686*	
Cash at bank	53,089	29,735	0	82,824	*90,072*	
Total current assets	**62,312**	**29,735**	**37,943**	**129,991**	**113,758**	
Liabilities						
Creditors: due within one year	0	0	0	0	*56*	Note 8
Net current assets	**62,312**	**29,735**	**37,943**	**129,991**	***113,702***	
Total assets less current liabilities	**62,312**	**29,735**	**378,676**	**470,724**	***488,128***	
Creditors: due after one year	0	0	0	0	*0*	
Provisions for liabilities and charges	0	0	0	0	*0*	
Net assets	**62,312**	**29,735**	**378,676**	**470,724**	***488,128***	0.00
Discrepancy	***1.12***					

Balance Sheet - Analysis of Funds	Unrestricted	Restricted	Endowment	2020	*2019*	Note 9
General Fund	1,382			1,382	*131*	
Airton LM	8,092			8,092	*10,711*	111 trans
Bentham LM	1,944			1,944	*3,540*	
Keighley LM	12,312			12,312	*12,568*	
Settle LM	20,445			20,445	*18,294*	18,574.00
Skipton LM	18,138			18,138	*29,939*	see note1
Unrestricted Fund 7	0			0	*0*	
Unrestricted Fund 8	0			0	*0*	
Unrestricted Fund 9	0			0	*0*	
Unrestricted Fund 10	0			0	*0*	
Unrestricted Fund 11	0			0	*0*	
Unrestricted Fund 12	0			0	*0*	
Calf Cop Trust Restricted Fund		8,059		8,059	*8,442*	
Airton LM Paypal restricted fund					*111*	
Airton LM Building renovation restricted		5,126		5,126	*0*	
Settle LM Restricted fund		0		0	*0*	
Skipton Restricted fund		0		0	*0*	
Ruth Camm bequest training fund		1,195		1,195	*1,195*	
Glenthorne Restricted fund		247		247	*4,202*	
Ecology Building Society Restricted Element on Eco60		5,897		5,897	*5,527*	
Ecology Building Society Charity Deposit		9,212		9,212	*9,121*	
Restricted Fund 9		0		0	*0*	
Restricted Fund 10		0		0	*0*	
Restricted Fund 11		0		0	*0*	
Restricted Fund 12		0		0	*0*	
Calf Cop Trust Endowment Fund Eco 60			28,022	28,022	*28,022*	
Overseers Endowment Fund			9,921	9,921	*9,921*	
Calf Cop Trust Investments			340,733	340,733	*346,404*	
Endowment Fund 4			0	0	*0*	
Endowment Fund 5			0	0	*0*	
Endowment Fund 6			0	0	*0*	
Totals for all funds	**62,312**	**29,735**	**378,676**	**470,724**	***488,128***	

Signed by one or two of the trustees
on behalf of all the trustees

Signature

Signature

Date of approval 31.08.2021.

Name KEN. R SMITH

Name KEITH M REEVES

Notes to the accounts

1 - Accounting policies

Basis of accounting - These accounts have been prepared in accordance with the Charity Commission Statement of Recommended Practice (SORP 2005) for accounting by Charities.

Income and expenditure - Contributions, grants, legacies, interest, dividends, and rents are all treated as income in the year in which they are received. Accruals and prepayments have been included in the income and expenditure where the amounts are significant and their inclusion gives greater clarity.

Acting as Agent - Further sums are collected specifically for passing on to other bodies, and so they do not represent income for the Area Meeting. These are not included in the SOFA or balance sheet, but they are summarised in Note 10.

Land and buildings - The properties owned by the Area Meeting comprise Meeting Houses and wardens' accommodation which are held for the furtherance of the Area Meeting's charitable objects.
Buildings are not included in the balance sheet as, in the opinion of the Trustees, the cost of a professional valuation would not be a justifiable use of charitable funds. The current insured values are shown in Note 7.)
The contents of the Meeting Houses are written off at purchase and therefore only the current insured values are shown in these accounts.

Reserves - see policy attached.

Investments - The Managing Trustees have agreed a policy that the sums of money at present held by the Area Meeting and Local Meetings are insufficient to require long term investment.

Local Meetings - In accordance with the latest guidance from the Charity Commission and the Quaker Stewardship Committee the unrestricted funds of Local Meetings are shown here as designated funds of the Area Meeting.

A prior year adjustment has been made for Settle of £280 due to the opinion of the examiner that £279.44 (unpresented cheques) that should have been charged as expenditure in 2019 was not treated correctly thereby overstating the bank balance on 31 December 2019.

Calf Cop Trust Fund: Use of the Calf Cop Trust Fund income is governed by the terms of the endowment. Funds resulting from their investment that are not needed to support Quaker work in the Bentham area may be spent on other Quaker purposes in the Craven and Keighley Area Meeting.

2 - Support costs		2020	*2019*
Total support costs		57,524	*49,636*
Quaker activities before support costs		18,104	*35,386*
Support costs allocated to Quaker activities	32%	37,764	*15,661*
Quaker activities with support costs		**55,868**	***51,047***
Generating funds before support costs		252	*8,109*
Support costs allocated to Generating	24%	11,404	*11,751*
Generating Funds with support costs		**11,657**	***19,860***

The support costs mostly cover the costs of running the Meeting Houses. They are allocated between Quaker activities and Generating funds according to the approximate usage of the buildings by Quakers and by others hiring rooms.

7 - Investment Assets	Totals
Analysis of changes during the year	
Market value at beginning of year	384,347
Add: additions to investments at cost	0
Less: carrying value of investments sold	0
Net gain/(loss) on revaluation	(5,671)
Total market value at end of year	**378,676**
Analysis by type of investment	
Fixed interest	44,205
UK Equities	201,123
Overseas Equities	70,191
Alternatives	23,170
Cash	2,044
Ecology BS (Calf Cop) and CCLA (Overseers)	37,943
Total market value at end of year	**378,676**

8 - Debtors and creditors

There are no debtors and creditors.

9a - Designated, Restricted and Endowment Funds

Note 9A DESIGNATED, RESTRICTED AND ENDOWMENT FUNDS

AM Restricted funds -

The Overseers Fund is for the assistance of members and regular attenders in need. It is held in the COIF Charities. Deposit Fund. Interest is transferred annually to local meeting accounts for the use of Overseers in support of members and attenders in accordance with the number of members recorded for each meeting in the tabular statement.

The Calf Cop Restricted Fund receives interest on the capital held in the Calf Cop Endowment Fund and the field rents from the land owned by the trust. The income is used to further the religious and other charitable work of the Religious Society of Friends in Bentham.

The Ruth Camm Legacy is an Area Meeting Restricted Fund for the purposes of providing training to members of the Area Meeting for the overall benefit of the Area Meeting

The Glenthorne Fund is a new fund for the annual AM weekend at Glenthorne. It receives payments in from Friends and bursaries from meetings which is used to pay for the weekend.

In 2019 Airton had a restricted "paypal" account. This was transferred to unrestricted fund for 2020 as it was not used exclusively for bookings for the Barn. It has remained in the analysis as a restricted fund for 2019.

There is a prior year adjustment for Settle of £280 (noted in note1)

AM Endowment funds -

The Calf Cop Endowment Fund contains funds from the sale of properties given to support Bentham Quaker Meeting. The income is transferred to the Calf Cop restricted fund. £340,733 is invested in a portfolio of holdings managed by Rathbone Greenbank Investments; the market value at 31 December 2020 was £340,733, £28.022 is held in an Ecology Building Society account.

Transfers -The Calf Cop restricted fund received £7031 transferred from the Calf Cop endowment fund, comprising interest and dividend payments.

£1954 was transferred from Local Meetings to the Area Meeting to cover the running costs of the Area Meeting, and £4191.47 was transferred for the insurance of our buildings.

9b - Movement of the funds	Fund balances brought forward	Incoming resources	Outgoing resources	Transfers	Gains and losses	Fund balances carried forward
Unrestricted funds						
General Fund	131	400	5,614	6,465	0	**1,382**
Airton LM	10,711	5,851	6,051	(2,529)	0	**8,092**
Bentham LM	3,540	1,612	4,530	1,322	0	**1,944**
Keighley LM	12,568	9,110	8,551	(815)	0	**12,312**
Settle LM	18,294	22,942	18,936	(1,855)	0	**20,445**
Skipton LM	29,939	15,725	30,724	3,198	0	**18,138**
Unrestricted Fund 7	0	0	0	0	0	**0**
Unrestricted Fund 8	0	0	0	0	0	**0**
Unrestricted Fund 9	0	0	0	0	0	**0**
Unrestricted Fund 10	0	0	0	0	0	**0**
Unrestricted Fund 11	0	0	0	0	0	**0**
Unrestricted Fund 12	0	0	0	0	0	**0**
Totals for unrestricted funds	**75,184**	**55,638**	**74,406**	**5,786**	**0**	**62,312**
Restricted funds						
Calf Cop Trust Restricted Fund	8,442	1,350	1,123	(611)	0	**8058.19**
Airton LM Paypal Restricted fund	111					**0**
Airton LM Building renovation restricted	0	4,500	1,074	1,700	0	**5126**
Settle LM Restricted fund	0	0	0	0	0	**0**
Skipton Restricted fund	0	0	0	0	0	**0**
Ruth Camm bequest training fund	1,195	0	0	0	0	**1194.5**
Glenthorne Restricted fund	4,202	1,561	5,672	156	0	**247**
Ecology Building Society Restricted Element on Eco60	5,527	370	0	0	0	**5896.52**
Ecology Building Society Charity Deposit	9,121	91	0	0	0	**9212.08**
Restricted Fund 9	0	0	0	0	0	**0**
Restricted Fund 10	0	0	0	0	0	**0**
Restricted Fund 11	0	0	0	0	0	**0**
Restricted Fund 12	0	0	0	0	0	**0**
Totals for restricted funds	**28,597**	**7,872**	**7,869**	**1,245**	**0**	**29,734**
Endowment funds						
Calf Cop Trust Endowment Fund Eco 60	28,022	0	0	0	0	**28,022**
Overseers Endowment Fund	9,921	26	0	(26)	0	**9,921**
Calf Cop Trust Investments	346,404	7,031	0	(7,031)	(5,671)	**340,733**
Endowment Fund 4	0	0	0	0	0	**0**
Endowment Fund 5	0	0	0	0	0	**0**
Endowment Fund 6	0	0	0	0	0	**0**
Totals for endowment funds	**384,347**	**7,057**	**0**	**(7,057)**	**(5,671)**	**378,676**
Totals for all funds	**488,128**	**70,567**	**82,275**	**(27)**	**(5,671)**	**470,723**

10 - Acting as Agent	Income	
Receipts to pass on to other bodies	**2020**	***2019***
Contributions for AM	0	*0*
Contributions for BYM	2,634	*0*
Donations for other Quaker bodies	1,664	*10*
Donations for non-Quaker bodies	1,896	*35*
Special collections	622	*6,720*
Other receipts to pass on	228	*228*
Totals	**7,044**	***6,993***

11 - Legal and administrative information

LEGAL AND ADMINISTRATIVE INFORMATION
Constitution and purpose - The Area Meeting is a charity established for the advancement of religion and other charitable purposes such as derive from or bear witness to the principles and practices of the Religious Society of Friends (Quakers). The principal activity is the holding of meetings for worship in the constituent local Meetings of Airton, Bentham (Calf Cop), Keighley, Settle and Skipton.
It was registered as a charity on 14th August 2019 and now has a registration number 1184894.
The affairs of the Area Meeting are governed by the Craven and Keighley Area Quaker Meeting Governing Document (adopted 22/04/2012) and by "Quaker Faith and Practice", the Book of Discipline of Britain Yearly Meeting

The Members of the Area Meeting are all those persons whose names are for the time being recorded in its official register. The AM also appoints two members to serve on Meeting for Sufferings, which is a representative conference which advises the Trustee body for the centrally managed work of Britain Yearly Meeting.
Address for Correspondence - Skipton Meeting House.
The Area Meeting Clerk during the period of these accounts was Alison Tyas, 2 Tillman Close, Settle. BD24 9RA
Meeting House Addresses
Airton Meeting House, The Village Green, Airton, Skipton, BD2 3 4AE
Bentham Meeting House, Calf Cop, Low Bentham, Lancaster, LA2 2ET.
Keighley Meeting House, Strawberry Street (off Skipton Road), Keighley, BD21 3BA.
Settle Meeting House, Kirkgate, Settle, BD24 9DX.
Skipton Meeting House, The Ginnel, Newmarket Street, Skipton, BD23 2JA
Officers during the period of these accounts:
Clerk-correspondence - Floe Shakesoeare, 6 Dalesview Cottages, Draughton, BD23 6DU
Membership- Clerk - David Olver,10, Daleside Road, Riddlesden, Keighley BD20 5ES.
Treasurer - Erica Cadbury 72 Sun Street, Haworth, Keighley BD22 8AH.
Bankers:
CCLA Investment Management Ltd, 80 Cheapside, London (Area Meeting Overseers Fund)
CAF Bank Ltd., 25 Kings Hill Avenue, West Malling, Kent. (Settle LM)
Co-operative Bank, 1 Balloon Street, Manchester M60 4EP(Area Meeting, Calf Cop Restricted Fund)
Ecology Building Society, 7 Belton Road, Silsden, Keighley, BD20 0EE. (Calf Cop Funds, Keighley LM, Skipton LM)
HSBC Bank plc, Market Place, Settle. (Settle LM)
Lloyds Bank, Hustlergate Branch.(Airton LM)
Natwest Bank, 75 Main Street, Kirkby Lonsdale, Carnforth. (Bentham LM)
Paypal (Airton LM)
Rathbone Investment Management, Port of Liverpool Building, Liverpool. (Calf Cop Endowment Fund).
Triodos Bank, Bristol (Settle LM)
Yorkshire Bank, High Street, Skipton. (Skipton LM)
Yorkshire Bank, 73 North Street, Keighley (Keighley LM).
Custodian/Holding Trustee
Friends Trusts Ltd., Friends House, 173 Euston Road, London NW1 2BJ,
Registered Charity 237698
The status of Friends Trusts Limited changed on the registration of the charity.

Reserves - Reserves Policy for Craven and Keighley Area Meeting

Craven and Keighley Area Meeting is the legally-recognised owner of all property and financial assets held by our constituent Local Meetings. Acting through its Trustees, the Area Meeting is legally responsible for its properties, debts and assets. Management of these is delegated by the Area Meeting to each of our Local Meetings, with guidance and oversight from the Area Meeting Trustees. Trustees recommend that each Local Meeting sets aside from the monies that it raises two reserve funds: a property reserve and an operating reserve.

Property Reserve: The purpose of the property reserve is to ensure that all property is well maintained, that unexpected repair needs are met when they arise, and that a portion of large repair or refurbishment bills can be met from each Local Meeting's own resources. Local Meetings are advised to set aside as a buildings' reserve between 1% and 3% of the insured value of their property. It is accepted that this sum will vary as it is spent and replenished, and according to the circumstances of each Local Meeting.

Operating Reserve: The purpose of the operating reserve is to ensure that, should it have a major

reduction of income, each Local Meeting will remain viable. Trustees therefore recommend that each Local Meeting aims to retain an operating reserve equivalent to 6 months operating costs on the basis of an average of the previous three years. This will allow for fluctuations in the use of the building. This operating reserve is in addition to the sum set aside as a buildings reserve.

Religious Society of Friends (Quakers) - Craven and Keighley Area Meeting

Unrestricted funds for year ending 31 Dec 2020

	Totals	General Fund	Designated funds: Airton LM	Bentham LM	Keighley LM	Settle LM	Skipton LM
Incoming resources							
Voluntary income	44,836	400.00	3,571.77	1,395.61	7,721.34	17,650.47	14,096.69
Activities for generating funds	9,705	0.00	2,278.97	0.00	1,315.00	4,614.80	1,496.00
Investment income	407	0.00	0.00	170.00	73.19	46.75	116.97
Income from Quaker activities	15	0.00	0.00	0.00	0.00	0.00	15.00
Other incoming resources	676	0.00	0.00	45.89	0.00	630.00	0.00
Total incoming resources	55,638	400.00	5,850.74	1,611.50	9,109.53	22,942.02	15,724.66
Resources expended							
Costs of generating funds	11,657	0.00	942.74	0.00	311.68	5,578.72	4,823.50
Costs of Quaker activities	55,468	5,613.73	1,198.77	1,158.13	8,239.25	13,357.43	25,900.36
Support costs	7,282	0.00	3,909.77	3,372.12	0.00	0.00	0.00
Costs of governance	0	0.00	0.00	0.00	0.00	0.00	0.00
Other resources expended	0	0.00	0.00	0.00	0.00	0.00	0.00
Total resources expended	74,406	5,613.73	6,051.28	4,530.25	8,550.93	18,936.15	30,723.86
Net incoming before transfers	(18,768)	(5,213.73)	(200.54)	(2,918.75)	558.60	4,005.87	########
Transfers into each fund	5,786	6,464.79	(2,528.82)	1,322.34	(815.39)	(1,854.97)	3,197.72
Net incoming resources after transfers	(12,982)	1,251.06	(2,729.36)	(1,596.41)	(256.79)	2,150.90	########
Gains (losses) on investments	0	0.00	0.00	0.00	0.00	0.00	0.00
Total funds brought forward, 1 Jan	75,294	131.00	10,821.55	3,540.00	12,568.41	18,294.00	29,939.28
Total funds carried forward, 31 Dec	62,312	1,382.06	8,092.19	1,943.59	12,311.62	20,444.90	18,137.80

14999.20

11801.48

Balance Sheet							
Fixed assets							
Land and buildings	0	0.00	0.00	0.00	0.00	0.00	0.00
Fixtures and fittings	0	0.00	0.00	0.00	0.00	0.00	0.00
Long term investments	0	0.00	0.00	0.00	0.00	0.00	0.00
Total fixed assets	0	0.00	0.00	0.00	0.00	0.00	0.00
Current assets							
Debtors	0	0.00	0.00	0.00	0.00	0.00	0.00
Short term deposits	9,224	0.00	0.00	0.00	0.00	0.00	9,223.68
Cash at bank	53,089	1,382.06	8,092.19	1,943.64	12,311.62	20,444.97	8,914.12
Total current assets	62,312	1,382.06	8,092.19	1,943.64	12,311.62	20,444.97	18,137.80
Liabilities							
Creditors: due within one year	0	0.00	0.00	0.00	0.00	0.00	0.00
Net current assets	62,312	1,382.06	8,092.19	1,943.64	12,311.62	20,444.97	18,137.80
Total assets less current liabilities	62,312	1,382.06	8,092.19	1,943.64	12,311.62	20,444.97	18,137.80
Creditors: due after one year	0	0.00	0.00	0.00	0.00	0.00	0.00
Provisions for liabilities and charges	0	0.00	0.00	0.00	0.00	0.00	0.00
Net assets	62,312	1,382.06	8,092.19	1,943.64	12,311.62	20,444.97	18,137.80
Balance errors	*(0)*	*0.00*	*0.00*	*(0.05)*	*0.00*	*(0.07)*	*0.00*

Paid employees							
Staff wages and salaries	0	0.00	0.00	0.00	0.00	0.00	0.00
Employer's NI contributions	0	0.00	0.00	0.00	0.00	0.00	0.00
Employer's pension contributions	0	0.00	0.00	0.00	0.00	0.00	0.00
Totals	0	0.00	0.00	0.00	0.00	0.00	0.00

Trustees and examiners							
Refund of expenses to Trustees as Trustee	0	0.00	0.00	0.00	0.00	0.00	0.00
Refund of other expenses to Trustees	0	0.00	0.00	0.00	0.00	0.00	0.00
Fees for examination or audit	0	0.00	0.00	0.00	0.00	0.00	0.00
Other fees paid to examiner or auditor	0	0.00	0.00	0.00	0.00	0.00	0.00
Other costs of governance	0	0.00	0.00	0.00	0.00	0.00	0.00
Totals	0	0.00	0.00	0.00	0.00	0.00	0.00

Support costs							
Total allocated to Quaker activities	37,764	4,438.74	7,676.86	1,158.13	2,805.11	2,390.88	19,294.00
Total allocated to Generating funds	11,404	0.00	690.27	0.00	311.68	5,578.72	4,823.50
Totals	49,168	4,438.74	8,367.13	1,158.13	3,116.79	7,969.60	24,117.50

Grants and donations							
Donations to BYM	20,950	0.00	0.00	800.00	5,000.00	9,650.00	5,500.00
Donations to other Quaker bodies	2,175	615.00	0.00	0.00	40.00	860.00	660.00
Donations to non-Quaker bodies	282	0.00	0.00	0.00	0.00	90.00	192.00
Grants to individuals (hardship)	0	0.00	0.00	0.00	0.00	0.00	0.00
Grants to individuals (education)	0	0.00	0.00	0.00	0.00	0.00	0.00
Grants to individuals (other)	100	0.00	0.00	0.00	100.00	0.00	0.00
Totals	23,507	615.00	0.00	800.00	5,140.00	10,600.00	6,352.00

Depreciation of Land and buildings							
Asset initial cost or last valuation	0	0.00	0.00	0.00	0.00	0.00	0.00
Additions	0	0.00	0.00	0.00	0.00	0.00	0.00
Disposals	0	0.00	0.00	0.00	0.00	0.00	0.00
Revaluations	0	0.00	0.00	0.00	0.00	0.00	0.00

Balance carried forward	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Accumulated depreciation	0	0.00	0.00	0.00	0.00	0.00	0.00
Depreciation for this year	0	0.00	0.00	0.00	0.00	0.00	0.00
Depreciation carried forward	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Net book value at start of year	0	0.00	0.00	0.00	0.00	0.00	0.00
Net book value at end of year	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**

Investment Assets							
Analysis of changes during the year							
Market value at beginning of year	0	0.00	0.00	0.00	0.00	0.00	0.00
Add: additions to investments at cost	0	0.00	0.00	0.00	0.00	0.00	0.00
Less: carrying value of investments sold	0	0.00	0.00	0.00	0.00	0.00	0.00
Net gain/(loss) on revaluation	0	0.00	0.00	0.00	0.00	0.00	0.00
Total market value at end of year	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Analysis by type of investment							
Investment property	0	0.00	0.00	0.00	0.00	0.00	0.00
Stock exchange investments	0	0.00	0.00	0.00	0.00	0.00	0.00
Unit trusts or similar	0	0.00	0.00	0.00	0.00	0.00	0.00
Securities not listed on stock exchange	0	0.00	0.00	0.00	0.00	0.00	0.00
Cash held in an investment portfolio	0	0.00	0.00	0.00	0.00	0.00	0.00
Other investments	0	0.00	0.00	0.00	0.00	0.00	0.00
Total market value at end of year	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**

Acting as Agent	**Income**						
Contributions for AM	0	0.00	0.00	0.00	0.00	0.00	0.00
Contributions for BYM	2,634	0.00	0.00	0.00	0.00	2,634.00	0.00
Donations for other Quaker bodies	1,664	312.00	0.00	0.00	0.00	1,352.00	0.00
Donations for non-Quaker bodies	1,896	0.00	0.00	0.00	0.00	1,890.00	5.50
Special collections	622	0.00	0.00	147.35	230.00	0.00	244.91
Other receipts to pass on	228	0.00	0.00	0.00	0.00	228.00	0.00
Totals	**7,044**	**312.00**	**0.00**	**147.35**	**230.00**	**6,104.00**	**250.41**

Religious Society of Friends (Quakers) - Craven and Keighley Area Meeting

Restricted funds for year ending 31 Dec 2020

	Totals	Calf Cop Trust Restricted Fund	Airton LM Building renovation restricted fund	Settle LM Restricted fund	Skipton Restricted fund	Ruth Camm bequest training fund	Glenthorne Restricted fund	Ecology Building Society Restricted Element on Eco60	Ecology Building Society Charity Deposit
Incoming resources									
Voluntary income	4,500	0.00	4,500.00	0.00	0.00	0.00	0.00	0.00	0.00
Activities for generating funds	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Investment income	461	0.00	0.00	0.00	0.00	0.00	0.00	369.60	91.20
Income from Quaker activities	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other incoming resources	2,911	1,350.00	0.00	0.00	0.00	0.00	1,561.00	0.00	0.00
Total incoming resources	**7,872**	**1,350.00**	**4,500.00**	**0.00**	**0.00**	**0.00**	**1,561.00**	**369.60**	**91.20**
Resources expended									
Costs of generating funds	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Costs of Quaker activities	400	400.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Support costs	1,074	0.00	1,074.00	0.00	0.00	0.00	0.00	0.00	0.00
Costs of governance	723	722.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other resources expended	5,672	0.00	0.00	0.00	0.00	0.00	5,672.00	0.00	0.00
Total resources expended	**7,869**	**1,122.50**	**1,074.00**	**0.00**	**0.00**	**0.00**	**5,672.00**	**0.00**	**0.00**
Net incoming before transfers	**3**	**227.50**	**3,426.00**	**0.00**	**0.00**	**0.00**	**(4,111.00)**	**369.60**	**91.20**
Transfers into each fund	1,245	(611.30)	1,700.00	0.00	0.00	0.00	156.00	0.00	0.00
Net incoming resources after transfers	**1,248**	**(383.80)**	**5,126.00**	**0.00**	**0.00**	**0.00**	**(3,955.00)**	**369.60**	**91.20**
Gains (losses) on investments	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total funds brought forward, 1 Jan	28,486	8,441.99	0.00	0.00	0.00	1,194.50	4,202.00	5,526.92	9,120.88
Total funds carried forward, 31 Dec	**29,734**	**8,058.19**	**5,126.00**	**0.00**	**0.00**	**1,194.50**	**247.00**	**5,896.52**	**9,212.08**

Balance Sheet									
Fixed assets									
Land and buildings	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Fixtures and fittings	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Long term investments	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total fixed assets	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Current assets									
Debtors	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Short term deposits	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Cash at bank	29,735	8,059.18	5,126.00	0.00	0.00	1,194.50	247.00	5,896.52	9,212.09
Total current assets	**29,735**	**8,059.18**	**5,126.00**	**0.00**	**0.00**	**1,194.50**	**247.00**	**5,896.52**	**9,212.09**
Liabilities									
Creditors: due within one year	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net current assets	**29,735**	**8,059.18**	**5,126.00**	**0.00**	**0.00**	**1,194.50**	**247.00**	**5,896.52**	**9,212.09**
Total assets less current liabilities	**29,735**	**8,059.18**	**5,126.00**	**0.00**	**0.00**	**1,194.50**	**247.00**	**5,896.52**	**9,212.09**
Creditors: due after one year	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Provisions for liabilities and charges	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net assets	**29,735**	**8,059.18**	**5,126.00**	**0.00**	**0.00**	**1,194.50**	**247.00**	**5,896.52**	**9,212.09**
Balance errors	*(1)*	*(0.99)*	*0.00*	*0.00*	*0.00*	*0.00*	*0.00*	*0.00*	*(0.01)*

Paid employees									
Staff wages and salaries	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Employer's NI contributions	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Employer's pension contributions	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Totals	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**

Trustees and examiners									
Refund of expenses to Trustees as	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refund of other expenses to Trustees	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Fees for examination or audit	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other fees paid to examiner or auditor	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other costs of governance	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Totals	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**

Support costs									
Total allocated to Quaker activities	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total allocated to Generating funds	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Totals	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**

Grants and donations									
Donations to BYM	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Donations to other Quaker bodies	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Donations to non-Quaker bodies	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grants to individuals (hardship)	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grants to individuals (education)	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grants to individuals (other)	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Totals	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**

Depreciation of Land and buildings									
Asset initial cost or last valuation	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additions	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Disposals	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Revaluations	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Balance carried forward	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Accumulated depreciation	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Depreciation for this year	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Depreciation carried forward	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Net book value at start of year	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net book value at end of year	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**

Investment Assets									
Analysis of changes during the year									
Market value at beginning of year	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Add: additions to investments at cost	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: carrying value of investments sold	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net gain/(loss) on revaluation	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total market value at end of year	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Analysis by type of investment									
Investment property	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Stock exchange investments	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Unit trusts or similar	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Securities not listed on stock exchange	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Cash held in an investment portfolio	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other investments	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total market value at end of year	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**

Acting as Agent	Income								
Contributions for AM	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Contributions for BYM	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Donations for other Quaker bodies	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Donations for non-Quaker bodies	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Special collections	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other receipts to pass on	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Totals	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**

Religious Society of Friends (Quakers) - Craven and Keighley Area Meeting

Endowment funds for year ending 31 Dec 2020

	Totals	Calf Cop Trust Endowment Fund Eco 60	Overseers Endowment Fund	Calf Cop Trust Investments	Endowment Fund 4	Endowment Fund 5	Endowment Fund 6
Incoming resources							
Voluntary income	0	0.00	0.00	0.00	0.00	0.00	0.00
Activities for generating funds	0	0.00	0.00	0.00	0.00	0.00	0.00
Investment income	7,057	0.00	26.05	7,030.97	0.00	0.00	0.00
Income from Quaker activities	0	0.00	0.00	0.00	0.00	0.00	0.00
Other incoming resources	0	0.00	0.00	0.00	0.00	0.00	0.00
Total incoming resources	**7,057**	**0.00**	**26.05**	**7,030.97**	**0.00**	**0.00**	**0.00**
Resources expended							
Costs of generating funds	0	0.00	0.00	0.00	0.00	0.00	0.00
Costs of Quaker activities	0	0.00	0.00	0.00	0.00	0.00	0.00
Support costs	0	0.00	0.00	0.00	0.00	0.00	0.00
Costs of governance	0	0.00	0.00	0.00	0.00	0.00	0.00
Other resources expended	0	0.00	0.00	0.00	0.00	0.00	0.00
Total resources expended	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Net incoming before transfers	**7,057**	**0.00**	**26.05**	**7,030.97**	**0.00**	**0.00**	**0.00**
Transfers into each fund	(7,057)	0.00	(26.05)	(7,030.97)	0.00	0.00	0.00
Net incoming resources after transfers	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Gains (losses) on investments	(5,671)	0.00	0.00	(5,671.00)	0.00	0.00	0.00
Total funds brought forward, 1 Jan	384,347	28,022.00	9,921.45	346,404.00	0.00	0.00	0.00
Total funds carried forward, 31 Dec	**378,676**	**28,022.00**	**9,921.45**	**340,733.00**	**0.00**	**0.00**	**0.00**

Balance Sheet							
Fixed assets							
Land and buildings	0	0.00	0.00	0.00	0.00	0.00	0.00
Fixtures and fittings	0	0.00	0.00	0.00	0.00	0.00	0.00
Long term investments	340,733	0.00	0.00	340,733.00	0.00	0.00	0.00
Total fixed assets	**340,733**	**0.00**	**0.00**	**340,733.00**	**0.00**	**0.00**	**0.00**
Current assets							
Debtors	0	0.00	0.00	0.00	0.00	0.00	0.00
Short term deposits	37,943	28,022.00	9,921.45	0.00	0.00	0.00	0.00
Cash at bank	0	0.00	0.00	0.00	0.00	0.00	0.00
Total current assets	**37,943**	**28,022.00**	**9,921.45**	**0.00**	**0.00**	**0.00**	**0.00**
Liabilities							
Creditors: due within one year	0	0.00	0.00	0.00	0.00	0.00	0.00
Net current assets	**37,943**	**28,022.00**	**9,921.45**	**0.00**	**0.00**	**0.00**	**0.00**
Total assets less current liabilities	**378,676**	**28,022.00**	**9,921.45**	**340,733.00**	**0.00**	**0.00**	**0.00**
Creditors: due after one year	0	0.00	0.00	0.00	0.00	0.00	0.00
Provisions for liabilities and charges	0	0.00	0.00	0.00	0.00	0.00	0.00
Net assets	**378,676**	**28,022.00**	**9,921.45**	**340,733.00**	**0.00**	**0.00**	**0.00**
Balance errors	*0*	*0.00*	*0.00*	*0.00*	*0.00*	*0.00*	*0.00*

Paid employees							
Staff wages and salaries	0	0.00	0.00	0.00	0.00	0.00	0.00
Employer's NI contributions	0	0.00	0.00	0.00	0.00	0.00	0.00
Employer's pension contributions	0	0.00	0.00	0.00	0.00	0.00	0.00
Totals	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**

Trustees and examiners							
Refund of expenses to Trustees as	0	0.00	0.00	0.00	0.00	0.00	0.00
Refund of other expenses to Trustees	0	0.00	0.00	0.00	0.00	0.00	0.00
Fees for examination or audit	0	0.00	0.00	0.00	0.00	0.00	0.00
Other fees paid to examiner or auditor	0	0.00	0.00	0.00	0.00	0.00	0.00
Other costs of governance	0	0.00	0.00	0.00	0.00	0.00	0.00
Totals	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**

Support costs							
Total allocated to Quaker activities	0	0.00	0.00	0.00	0.00	0.00	0.00
Total allocated to Generating funds	0	0.00	0.00	0.00	0.00	0.00	0.00
Totals	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**

Grants and donations							

Donations to BYM	0	0.00	0.00	0.00	0.00	0.00	0.00
Donations to other Quaker bodies	0	0.00	0.00	0.00	0.00	0.00	0.00
Donations to non-Quaker bodies	0	0.00	0.00	0.00	0.00	0.00	0.00
Grants to individuals (hardship)	0	0.00	0.00	0.00	0.00	0.00	0.00
Grants to individuals (education)	0	0.00	0.00	0.00	0.00	0.00	0.00
Grants to individuals (other)	0	0.00	0.00	0.00	0.00	0.00	0.00
Totals	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**

Depreciation of Land and buildings							
Asset initial cost or last valuation	0	0.00	0.00	0.00	0.00	0.00	0.00
Additions	0	0.00	0.00	0.00	0.00	0.00	0.00
Disposals	0	0.00	0.00	0.00	0.00	0.00	0.00
Revaluations	0	0.00	0.00	0.00	0.00	0.00	0.00
Balance carried forward	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Accumulated depreciation	0	0.00	0.00	0.00	0.00	0.00	0.00
Depreciation for this year	0	0.00	0.00	0.00	0.00	0.00	0.00
Depreciation carried forward	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Net book value at start of year	0	0.00	0.00	0.00	0.00	0.00	0.00
Net book value at end of year	**0**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**

Investment Assets							
Analysis of changes during the year							
Market value at beginning of year	384,347	28,022.00	9,921.45	346,404.00	0.00	0.00	0.00
Add: additions to investments at cost	0	0.00	0.00	0.00	0.00	0.00	0.00
Less: carrying value of investments sold	0	0.00	0.00	0.00	0.00	0.00	0.00
Net gain/(loss) on revaluation	(5,671)	0.00	0.00	(5,671.00)	0.00	0.00	0.00
Total market value at end of year	**378,676**	**28,022.00**	**9,921.45**	**340,733.00**	**0.00**	**0.00**	**0.00**
Analysis by type of investment							
Investment property	0	0.00	0.00	0.00	0.00	0.00	0.00
Stock exchange investments	340,733	0.00	0.00	340,733.00	0.00	0.00	0.00
Unit trusts or similar	0	0.00	0.00	0.00	0.00	0.00	0.00
Securities not listed on stock exchange	0	0.00	0.00	0.00	0.00	0.00	0.00
Cash held in an investment portfolio	0	0.00	0.00	0.00	0.00	0.00	0.00
Other investments	37,943	28,022.00	9,921.45	0.00	0.00	0.00	0.00
Total market value at end of year	**378,676**	**28,022.00**	**9,921.45**	**340,733.00**	**0.00**	**0.00**	**0.00**

Acting as Agent

These are not required for endowment funds.