

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. 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.

Properties

Airton	17 th century	The Meeting House in Airton was owned in 2017 by the Brighthouse, 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	18 th 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	20 th 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	17 th 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	17 th 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 Airtown 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

 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	
General Fund	1,382			1,382	131	Note 9
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 Ginnet, 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	Designated funds					
		General Fund	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

11301.48

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 Trustees	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							
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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.