

**Craven and Keighley Area Meeting**

**Report of the Trustees  
and  
Annual Accounts for 2021**

## Index

	Page
Trustees and Officers of the area meeting	2
Structure and governance of the area meeting	2 - 3
Objects and principal activities of the area meeting	4
Objects and activities of associated trusts	4
Properties	5
Review of activities of the local meetings	6 - 8
Inserted:	
<b>Annual report and accounts</b>	
Review of financial position at the year end and reserves policy	1
Report of the independent examiner	2
Statement of financial activities, balance sheet and analysis of funds	3 - 4
Notes to the accounts	5 - 7
Movement in funds	8
Legal and administrative information	9
Statement of financial activities unrestricted funds of the Area meeting and the local meetings	Appendix 1
Statement of financial activities restricted funds of the Area meeting and the local meetings.	Appendix 2
Endowment funds of the Area meeting – Calf Cop Trust	Appendix 3

## **Reporting Period**

**1<sup>st</sup> January 2021 – 31<sup>st</sup> 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 (31<sup>st</sup> 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. 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 <sup>th</sup> 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	18 <sup>th</sup> 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 <sup>th</sup> 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 <sup>th</sup> 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	17 <sup>th</sup> 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 Building 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 (excluding endowment funds) are £154,405 as opposed 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  
Treasurer

5<sup>th</sup> September 2022.



## **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 31<sup>st</sup> 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:



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:

6<sup>th</sup> September 2022

<b>Statement of Financial Activities</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>Endowment</b>	<b>2021</b>	<b>2020</b>	
<b>Incoming resources</b>						<b>Note 1a</b>
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	
<b>Total incoming resources</b>	<b>59,057</b>	<b>70,797</b>	<b>0</b>	<b>129,854</b>	<b>70,567</b>	
<b>Resources expended</b>						
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	
<b>Total resources expended</b>	<b>62,113</b>	<b>5,657</b>	<b>0</b>	<b>67,770</b>	<b>82,274</b>	
<b>Net inc. resources before transfers</b>	<b>(3,056)</b>	<b>65,139</b>	<b>0</b>	<b>62,084</b>	<b>(11,707)</b>	
Transfers into each fund	8,953	(8,679)	0	274	(27)	Note 9
<b>Net incoming resources after transfers</b>	<b>5,897</b>	<b>56,461</b>	<b>0</b>	<b>62,358</b>	<b>(11,734)</b>	
Gains (losses) on investments	0	0	56,892	56,892	(5,671)	Note 7
<b>Net movement in funds</b>	<b>5,897</b>	<b>56,461</b>	<b>56,892</b>	<b>119,250</b>	<b>(17,405)</b>	
Total funds brought forward, 1 Jan	62,312	29,736	378,676	470,724	488,128	
Prior year adjustment					0	Note 1
<b>Total funds carried forward, 31 Dec</b>	<b>68,209</b>	<b>86,197</b>	<b>435,568</b>	<b>589,974</b>	<b>470,723</b>	



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

Note 6

Note 7

Note 8

Note 8

Balance Sheet - Analysis of Funds	Unrestricted	Restricted	Endowment	2021	2020
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
<b>Totals for all funds</b>	<b>68,209</b>	<b>86,197</b>	<b>435,568</b>	<b>589,974</b>	<b>470,725</b>

Note 9

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

Date of approval

5 September 2022

Signature *Keith M Reeve* Name

KEITH M REEVE

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 unrestricted funds of the Area Meeting as it is transferred directly to the Area Meeting General Fund.

<b>2 - Support costs</b>		<b>2021</b>	<b>2020</b>
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
<b>Quaker activities with support costs</b>		<b>36,801</b>	<b>55,868</b>
Generating funds before support costs		719	253
Support costs allocated to Generating	11%	5,020	11,404
<b>Generating Funds with support costs</b>		<b>5,740</b>	<b>11,657</b>

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.



<b>3 - Trustees and examiners</b>	<b>2021</b>	<b>2020</b>
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
<b>Total</b>	<b>1,440</b>	<b>722</b>

<b>4 - Paid employees</b>	<b>2021</b>	<b>2020</b>
Staff wages and salaries	0	0
Employer's NI contributions	0	0
Employer's pension contributions	0	0
<b>Total</b>	<b>0</b>	<b>0</b>

**No paid employees**

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

<b>6a - Insured value of properties</b>	<b>Land and buildings</b>	<b>Contents</b>	<b>Date of valuation</b>
Airton Meeting House and Barn inc guest property	1,392,117	36,513	13.10.2021 Inc £500 for oil tank
Airton Nook (Friend in residence cottage)	131,198	0	
Bentham Friends Meeting House, Calf Cop	812,864	11,608	
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	
<b>Total</b>	<b>5,413,787</b>	<b>183,480</b>	

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



<b>7 - Investment Assets</b>	<b>Totals</b>	<b>%</b>	<b>Total 2020</b>	<b>%</b>
<b>Analysis of changes during the year</b>				
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	
<b>Total market value at end of year</b>	<b>435,568</b>		<b>378,676</b>	
<b>Analysis by type of investment</b>				
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	
<b>Total market value at end of year</b>	<b>435,568</b>		<b>378,676</b>	

## 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*.



<b>9b - Movement of the funds</b>	<b>Fund balances brought forward</b>	<b>Incoming resources</b>	<b>Outgoing resources</b>	<b>Transfers</b>	<b>Gains and losses</b>	<b>Fund balances carried forward</b>
<b>Unrestricted funds</b>						
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
<b>Totals for unrestricted funds</b>	<b>62,312</b>	<b>59,057</b>	<b>62,113</b>	<b>8,953</b>	<b>0</b>	<b>68,209</b>
<b>Restricted funds</b>						
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	<del>9,000.00</del>
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
<b>Totals for restricted funds</b>	<b>29,736</b>	<b>70,797</b>	<b>5,657</b>	<b>(8,679)</b>	<b>0</b>	<b>86,197</b>
<b>Endowment funds</b>						
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
<b>Totals for endowment funds</b>	<b>378,676</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>56,892</b>	<b>435,568</b>
<b>Totals for all funds</b>	<b>470,724</b>	<b>129,854</b>	<b>67,770</b>	<b>274</b>	<b>56,892</b>	<b>589,974</b>

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

<b>10 - Acting as Agent</b>	<b>Income</b>	
<b>Receipts to pass on to other bodies</b>	<b>2021</b>	<b>2020</b>
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
<b>Totals</b>	<b>4,637</b>	<b>7,044</b>

## 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~~ LMs)  
*Skipton. 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**

	Totals	Designated funds					
		General Fund	Airton LM	Bentham LM	Keighley LM	Settle LM	Skipton LM
<b>Incoming resources</b>							
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
<b>Total incoming resources</b>	<b>59,057</b>	<b>1.18</b>	<b>12,431.75</b>	<b>1,286.84</b>	<b>9,920.29</b>	<b>23,098.30</b>	<b>12,318.59</b>
<b>Resources expended</b>							
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
<b>Total resources expended</b>	<b>62,113</b>	<b>6,097.38</b>	<b>14,081.20</b>	<b>2,168.24</b>	<b>7,297.22</b>	<b>18,033.16</b>	<b>14,435.74</b>
<b>Net incoming before transfers</b>	<b>(3,056)</b>	<b>(6,096.20)</b>	<b>(1,649.45)</b>	<b>(881.40)</b>	<b>2,623.07</b>	<b>5,065.14</b>	<b>(2,117.15)</b>
Transfers into each fund	8,953	6,213.98	5,098.00	1,425.00	(712.95)	(1,499.15)	(1,571.80)
<b>Net incoming resources after transfers</b>	<b>5,897</b>	<b>117.78</b>	<b>3,448.55</b>	<b>543.60</b>	<b>1,910.12</b>	<b>3,565.99</b>	<b>(3,688.95)</b>
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
<b>Total funds carried forward, 31 Dec</b>	<b>68,209</b>	<b>1,499.19</b>	<b>11,540.74</b>	<b>2,487.19</b>	<b>14,221.74</b>	<b>24,010.96</b>	<b>14,448.85</b>

<b>Balance Sheet</b>							
<b>Fixed assets</b>							
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
<b>Total fixed assets</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Current assets</b>							
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
<b>Total current assets</b>	<b>68,379</b>	<b>1,499.19</b>	<b>11,540.74</b>	<b>2,607.19</b>	<b>14,221.74</b>	<b>24,010.96</b>	<b>14,498.85</b>
<b>Liabilities</b>							
Creditors: due within one year	170	0.00	0.00	120.00	0.00	0.00	50.00
<b>Net current assets</b>	<b>68,209</b>	<b>1,499.19</b>	<b>11,540.74</b>	<b>2,487.19</b>	<b>14,221.74</b>	<b>24,010.96</b>	<b>14,448.85</b>
<b>Total assets less current liabilities</b>	<b>68,209</b>	<b>1,499.19</b>	<b>11,540.74</b>	<b>2,487.19</b>	<b>14,221.74</b>	<b>24,010.96</b>	<b>14,448.85</b>
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
<b>Net assets</b>	<b>68,209</b>	<b>1,499.19</b>	<b>11,540.74</b>	<b>2,487.19</b>	<b>14,221.74</b>	<b>24,010.96</b>	<b>14,448.85</b>
Balance errors	0	0.00	0.00	0.00	0.00	0.00	0.00

<b>Paid employees</b>							
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
<b>Totals</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

<b>Trustees and examiners</b>							
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
<b>Totals</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

<b>Support costs</b>							
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
<b>Totals</b>	<b>21,832</b>	<b>0.00</b>	<b>0.00</b>	<b>2,168.24</b>	<b>3,073.26</b>	<b>7,060.85</b>	<b>9,529.86</b>

<b>Grants and donations</b>							
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
<b>Totals</b>	<b>19,444</b>	<b>580.00</b>	<b>0.00</b>	<b>74.10</b>	<b>4,000.00</b>	<b>10,530.00</b>	<b>4,260.00</b>

<b>Depreciation of Land and buildings</b>							
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



<b>Balance carried forward</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
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
<b>Depreciation carried forward</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Net book value at start of year	0	0.00	0.00	0.00	0.00	0.00	0.00
<b>Net book value at end of year</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

<b>Investment Assets</b>							
<b>Analysis of changes during the year</b>							
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
<b>Total market value at end of year</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Analysis by type of investment</b>							
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
<b>Total market value at end of year</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

<b>Acting as Agent</b>	<b>Income</b>						
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
<b>Totals</b>	<b>4,637</b>	<b>0.00</b>	<b>0.00</b>	<b>20.00</b>	<b>85.00</b>	<b>4,382.11</b>	<b>150.00</b>



**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
<b>Incoming resources</b>									
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	0.00
Other incoming resources	972	600.00	0.00	0.00	0.00	0.00	0.00	266.71	105.29
<b>Total incoming resources</b>	<b>70,797</b>	<b>12,611.96</b>	<b>55,653.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>2,160.00</b>	<b>266.71</b>	<b>105.29</b>
<b>Resources expended</b>									
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
<b>Total resources expended</b>	<b>5,657</b>	<b>1,440.00</b>	<b>3,690.00</b>	<b>0.00</b>	<b>0.00</b>	<b>527.49</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Net incoming before transfers</b>	<b>65,139</b>	<b>11,171.96</b>	<b>51,963.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(527.49)</b>	<b>2,160.00</b>	<b>266.71</b>	<b>105.29</b>
Transfers into each fund	(8,679)	(8,678.59)	0.00	0.00	0.00	0.00	0.00	(6,163.23)	6,163.23
<b>Net incoming resources after transfers</b>	<b>56,461</b>	<b>2,493.37</b>	<b>51,963.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(527.49)</b>	<b>2,160.00</b>	<b>(5,896.52)</b>	<b>6,268.52</b>
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
<b>Total funds carried forward, 31 Dec</b>	<b>86,197</b>	<b>10,552.55</b>	<b>57,089.00</b>	<b>0.00</b>	<b>0.00</b>	<b>667.51</b>	<b>2,407.00</b>	<b>0.00</b>	<b>15,480.61</b>
<b>Balance Sheet</b>									
<b>Fixed assets</b>									
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
<b>Total fixed assets</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Current assets</b>									
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
<b>Total current assets</b>	<b>86,197</b>	<b>10,552.55</b>	<b>57,089.00</b>	<b>0.00</b>	<b>0.00</b>	<b>667.51</b>	<b>2,407.00</b>	<b>0.00</b>	<b>15,480.61</b>
<b>Liabilities</b>									
Creditors: due within one year	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Net current assets</b>	<b>86,197</b>	<b>10,552.55</b>	<b>57,089.00</b>	<b>0.00</b>	<b>0.00</b>	<b>667.51</b>	<b>2,407.00</b>	<b>0.00</b>	<b>15,480.61</b>
<b>Total assets less current liabilities</b>	<b>86,197</b>	<b>10,552.55</b>	<b>57,089.00</b>	<b>0.00</b>	<b>0.00</b>	<b>667.51</b>	<b>2,407.00</b>	<b>0.00</b>	<b>15,480.61</b>
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
<b>Net assets</b>	<b>86,197</b>	<b>10,552.55</b>	<b>57,089.00</b>	<b>0.00</b>	<b>0.00</b>	<b>667.51</b>	<b>2,407.00</b>	<b>0.00</b>	<b>15,480.61</b>
Balance errors	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Paid employees</b>									
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
<b>Totals</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Trustees and examiners</b>									
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
<b>Totals</b>	<b>1,440</b>	<b>1,440.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Support costs</b>									
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
<b>Totals</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Grants and donations</b>									
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
<b>Totals</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Depreciation of Land and buildings</b>									
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
<b>Balance carried forward</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
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
<b>Depreciation carried forward</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Net book value at start of year	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Net book value at end of year</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>



**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
<b>Incoming resources</b>				
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
<b>Total incoming resources</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Resources expended</b>				
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
<b>Total resources expended</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Net incoming before transfers</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Transfers into each fund	0	(28,022.00)	0.00	28,022.00
<b>Net incoming resources after transfers</b>	<b>0</b>	<b>(28,022.00)</b>	<b>0.00</b>	<b>28,022.00</b>
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
<b>Total funds carried forward, 31 Dec</b>	<b>435,568</b>	<b>0.00</b>	<b>9,921.45</b>	<b>425,647.00</b>

<b>Balance Sheet</b>				
<b>Fixed assets</b>				
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
<b>Total fixed assets</b>	<b>425,647</b>	<b>0.00</b>	<b>0.00</b>	<b>425,647.00</b>
<b>Current assets</b>				
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
<b>Total current assets</b>	<b>9,921</b>	<b>0.00</b>	<b>9,921.45</b>	<b>0.00</b>
<b>Liabilities</b>				
Creditors: due within one year	0	0.00	0.00	0.00
<b>Net current assets</b>	<b>9,921</b>	<b>0.00</b>	<b>9,921.45</b>	<b>0.00</b>
<b>Total assets less current liabilities</b>	<b>435,568</b>	<b>0.00</b>	<b>9,921.45</b>	<b>425,647.00</b>
Creditors: due after one year	0	0.00	0.00	0.00
Provisions for liabilities and charges	0	0.00	0.00	0.00
<b>Net assets</b>	<b>435,568</b>	<b>0.00</b>	<b>9,921.45</b>	<b>425,647.00</b>
Balance errors	0	0.00	0.00	0.00

<b>Paid employees</b>				
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
<b>Totals</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

<b>Trustees and examiners</b>				
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
<b>Totals</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

<b>Support costs</b>				
Total allocated to Quaker activities	0	0.00	0.00	0.00



Total allocated to Generating funds	0	0.00	0.00	0.00
<b>Totals</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

<b>Grants and donations</b>				
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
<b>Totals</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

<b>Depreciation of Land and buildings</b>				
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
<b>Balance carried forward</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Accumulated depreciation	0	0.00	0.00	0.00
Depreciation for this year	0	0.00	0.00	0.00
<b>Depreciation carried forward</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Net book value at start of year	0	0.00	0.00	0.00
<b>Net book value at end of year</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

<b>Investment Assets</b>				
<b>Analysis of changes during the year</b>				
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
<b>Total market value at end of year</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Analysis by type of investment</b>				
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
<b>Total market value at end of year</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

#### Acting as Agent

These are not required for endowment funds.