

Craven and Keighley Area Meeting

**Report of the Trustees
and
Annual Accounts for 2022**

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Reporting Period

1st January 2022 – 31st December 2022

Trustees who served during the reporting period:

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

Name and address for correspondence in 2022

Keith Reeves
8 Salisbury Street
Skipton
BD23 1NQ

Other officers of the area meeting in 2022

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

Local Meeting Clerks in 2022

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

Structure and governance of the area meeting:

Craven and Keighley Area Meeting is a registered charity with charity number 1184894.

Membership:

The membership of the area meeting is defined as persons who are recorded in the register of members by a minuted decision of the area meeting. Members come together with regular “attenders” for worship and other activities in the local Quaker Meetings in the area.

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

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

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

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

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

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

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

Roles of the officers of the area meeting

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

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

The manner of the conduct of the business and other activities of the Area meeting is prescribed by *Quaker faith and practice: The book of Christian discipline of the Yearly Meeting of the Religious Society of Friends (Quakers) in Britain – Fifth edition 2013*, and any subsequent amendments. <https://qfp.quaker.org.uk/>

Objects and principal activities of the area meeting

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

The trustees confirm that they take note of the Charity Commission's general guidance on public benefit when reviewing the objects of the area meeting and when the area meeting plans its activities. The principal activity of the charity is the holding of public meetings for worship in its constituent local meetings, together with opportunities at both local and area level for members and other interested persons to explore and develop their understanding of their faith in the light of both historic and contemporary interpretations of Quaker insights and testimonies.

Summary of main achievements

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

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

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

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

Objects and activities of associated trusts:

Calf Cop Trust of Settle Monthly Meeting:

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

Properties

Airton	17 th century	The Meeting House in Airton was owned until 2017 by the Brighthouse, Leeds and Settle Monthly Meeting Buildings Charity (228684). This charity was laid down and the property transferred to Craven & Keighley Area meeting. It comprises a Meeting House, an open burial ground and garden, resident friend's cottage (known as The Nook) and a bunk barn with community and catering facilities. There is normally a resident Friend. They departed in January and no replacement was sought during 2022 while the premises underwent restoration work.
Bentham	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. There are two resident friends.
Skipton	17 th century	The Meeting House is on The Ginell in the town centre. The Meeting House comprises a meeting room and library and There is a modern community space known as the New Room with a small kitchen and wardens' cottage on the other side of the garden. There are two resident friends.

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

Review of activities and achievements undertaken for the public benefit

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

Members and Attenders

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

Worship

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

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

Quaker organisational responsibilities

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

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

Inreach and Outreach

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

Community support

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

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

Community involvement

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

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

Donations

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

Statement on sustainability

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

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

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

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

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

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

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

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

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

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

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

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



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

Date 25.08.2023

Report of the independent examiner

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

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

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

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

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

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

Signed:

A. Radford - 5th September 2023

Name:

Amy Radford FCCA

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

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

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

Note 6

Note 7

Note 8

Note 8

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

Note 9

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

Date of approval 4th September 2023.

Signature *Keith M Reeves*

Name KEITH M REEVES

Signature *Annie Taylor*

Name Annie Taylor

Notes to the accounts

1 - Accounting policies

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

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

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

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

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

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

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

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

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

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

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

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

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

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

There are no employees.

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

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

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

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

8 - Debtors and creditors

There are no debtors and creditors.

9a - Designated, Restricted and Endowment Funds

Note 9A DESIGNATED, RESTRICTED AND ENDOWMENT FUNDS

AM Restricted funds -

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

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

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

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

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

AM Endowment funds

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

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

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

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

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

11 - Legal and administrative information

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

It was registered as a charity on 14th August 2019 and has a registration number 1184894.

The affairs of the Area Meeting are governed by the Craven and Keighley Area Quaker Meeting Governing Document (adopted 22/04/2012) and by "Quaker Faith and Practice", the Book of Discipline of Britain Yearly Meeting

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

Address for Correspondence - Skipton Meeting House, The Ginnel, Skipton, BD23 2JA

The Area Meeting Clerk during the period of these accounts was Chris Skidmore, 46 Princes Drive, Skipton, BD23 1HL

Meeting House Addresses

Airton Meeting House, The Village Green, Airton, Skipton, BD2 3 4AE

Bentham Meeting House, Calf Cop, Low Bentham, Lancaster, LA2 2ET.

Keighley Meeting House, Strawberry Street (off Skipton Road), Keighley, BD21 3BA.

Settle Meeting House, Kirkgate, Settle, BD24 9DX.

Skipton Meeting House, The Ginnel, Newmarket Street, Skipton, BD23 2JA

Other Officers during the period of these accounts:

Assistant Clerk - David Heslop, 15 Redwood Close, Long Lee, Keighley BD21 4YG

Membership Clerk - Chris Petrie, 2 Tillman Close, Settle BD24 9RA

Treasurer - Erica Cadbury 72 Sun Street, Haworth, Keighley BD22 8AH.

Clerk of Trustees - Keith Reeves, 8 Salisbury Street, Skipton BD23 1NQ

Bankers:

CCLA Investment Management Ltd, 80 Cheapside, London (Area Meeting Overseers Fund)

CAF Bank Ltd., 25 Kings Hill Avenue, West Malling, Kent. (Settle LM)

Co-operative Bank, 1 Balloon Street, Manchester M60 4EP(Area Meeting, Calf Cop Restricted Fund)

Ecology Building Society, 7 Belton Road, Silsden, Keighley, BD20 0EE. (Calf Cop Funds, Keighley LM, Skipton LM)

HSBC Bank plc, Market Place, Settle. (Settle LM)

Lloyds Bank, Hustlergate Branch.(Airton LM)

Natwest Bank, 75 Main Street, Kirkby Lonsdale, Carnforth. (Bentham LM)

Paypal (Airton LM)

Rathbone Investment Management, Port of Liverpool Building, Liverpool. (Calf Cop Endowment Fund).

Triodos Bank, Bristol (Settle LM)

Virgin Money, 30 St Vincent Place, Glasgow,G1 2HL (Keighley and Skipton LMs)

Custodian/Holding Trustee

Friends Trusts Ltd., Friends House, 173 Euston Road, London NW1 2BJ,

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

Unrestricted funds

for year ending 31 Dec 2022

	Totals	Designated funds											
		General Fund	Airton LM	Bentham LM	Keighley LM	Settle LM	Skipton LM	Airton Paypal	Unrestricted Fund 8	Unrestricted Fund 9	Unrestricted Fund 10	Unrestricted Fund 11	Unrestricted Fund 12
Incoming resources													
Voluntary income	39,252	315.00	2,543.00	1,770.00	8,467.00	12,912.00	13,245.00	0.00	0.00	0.00	0.00	0.00	0.00
Activities for generating funds	27,165	0.00	8,900.00	314.00	7,915.00	5,897.00	4,112.00	27.14	0.00	0.00	0.00	0.00	0.00
Investment income	350	97.00	0.00	0.00	93.00	44.00	116.00	0.00	0.00	0.00	0.00	0.00	0.00
Income from Quaker activities	42	0.00	1.00	0.00	1.00	40.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other incoming resources	10,671	0.00	1,423.00	194.00	190.00	8,864.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total incoming resources	77,480	412.00	12,867.00	2,278.00	16,666.00	27,757.00	17,473.00	27.14	0.00	0.00	0.00	0.00	0.00
Resources expended													
Costs of generating funds	36	0.00	36.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Costs of Quaker activities	20,197	4,871.00	321.00	90.00	6,165.00	2,868.00	5,882.00	0.00	0.00	0.00	0.00	0.00	0.00
Support costs	48,627	5,480.00	21,021.00	4,279.00	5,438.00	9,309.00	3,100.00	0.00	0.00	0.00	0.00	0.00	0.00
Costs of governance	1,494	1,494.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other resources expended	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total resources expended	70,354	11,845.00	21,378.00	4,369.00	11,603.00	12,177.00	8,982.00	0.00	0.00	0.00	0.00	0.00	0.00
Net incoming before transfers	7,126	(11,433.00)	(8,511.00)	(2,091.00)	5,063.00	15,580.00	8,491.00	27.14	0.00	0.00	0.00	0.00	0.00
Transfers into each fund	9,526	11,588.00	4,266.00	2,195.00	(1,991.00)	(3,583.00)	(2,949.00)	0.00	0.00	0.00	0.00	0.00	0.00
Net incoming resources after transfers	16,652	155.00	(4,245.00)	104.00	3,072.00	11,997.00	5,542.00	27.14	0.00	0.00	0.00	0.00	0.00
Gains (losses) on investments	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total funds brought forward, 1 Jan	68,297	1,499.51	11,410.00	2,487.00	14,222.00	24,100.00	14,449.00	129.79	0.00	0.00	0.00	0.00	0.00
Total funds carried forward, 31 Dec	84,949	1,654.51	7,165.00	2,591.00	17,294.00	36,097.00	19,991.00	156.93	0.00	0.00	0.00	0.00	0.00

Balance Sheet													
Fixed assets													
Land and buildings	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Fixtures and fittings	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Long term investments	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total fixed assets	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Current assets													
Debtors	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Short term deposits	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Cash at bank	84,949	1,654.51	7,165.00	2,591.00	17,294.00	36,097.00	19,991.00	156.93	0.00	0.00	0.00	0.00	0.00
Total current assets	84,949	1,654.51	7,165.00	2,591.00	17,294.00	36,097.00	19,991.00	156.93	0.00	0.00	0.00	0.00	0.00
Liabilities													
Creditors: due within one year	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net current assets	84,949	1,654.51	7,165.00	2,591.00	17,294.00	36,097.00	19,991.00	156.93	0.00	0.00	0.00	0.00	0.00
Total assets less current liabilities	84,949	1,654.51	7,165.00	2,591.00	17,294.00	36,097.00	19,991.00	156.93	0.00	0.00	0.00	0.00	0.00
Creditors: due after one year	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Provisions for liabilities and charges	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net assets	84,949	1,654.51	7,165.00	2,591.00	17,294.00	36,097.00	19,991.00	156.93	0.00	0.00	0.00	0.00	0.00
Balance errors	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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

Trustees and examiners													
Refund of expenses to Trustees as Trustees	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refund of other expenses to Trustees	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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

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

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

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

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

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

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

Restricted funds

for year ending 31 Dec 2022

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

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

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

Religious Society of Friends (Quakers) - Craven and Keighley Area Meeting
Endowment funds **31 Dec 2022**

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

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

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

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

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

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

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

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

Acting as Agent

These are not required for endowment funds.