

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

(Registered charity, number 1184894)

Financial statements
for the year ended 31 December 2023

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

Trustees' annual report for the year ended 31 December 2023

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

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

Organisation type Standard charity

Registered charity number 1184894

Principal address

Friends Meeting House
The Ginnel
Skipton
North Yorkshire
BD23 2JA

Trustees

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

Independent examiner

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

Governance and management

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

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

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

Objectives and activities

The object of the area meeting is the furtherance of the general religious and other charitable purposes of the Religious Society of Friends (Quakers) in Britain in the geographical area of Craven District Council, Keighley Town Council and beyond. The principal activity of the charity is the holding of public meetings for worship in its constituent local meetings, together with opportunities at both local and area level for members and other interested persons to explore and develop their understanding of their faith in the light of both historic and contemporary interpretations of Quaker insights and testimonies.

Summary of the main activities undertaken for the public benefit

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

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

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

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

Objects and activities of associated trusts:

Calf Cop Trust of Settle Monthly Meeting:

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

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

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

Public benefit statement

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

The principal activity of the charity is the holding of public meetings for worship in its constituent local meetings, together with opportunities at both local and area level for members and other interested persons to explore and develop their understanding of their faith in the light of both historic and contemporary interpretations of Quaker insights and testimonies.

Summary of the main achievements during the period

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

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

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

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

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

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

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

The charity's policy on reserves

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

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

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

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

Signed on behalf of the charity's trustees:

Signed Keith Reeves
Keith Reeves, Trustee

Date 2.9.2024

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

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

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

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

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

Signed  Date 03/09/2024
John O'Brien MSc, FCCA, FCIE
Employee of Community Accounting Plus

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

**Receipts & payments account
for the year ended 31 December 2023**

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

**CRAVEN AND KEIGHLEY AREA QUAKER MEETING OF THE RELIGIOUS
SOCIETY OF FRIENDS (QUAKERS) IN BRITAIN**
Statement of assets and liabilities
at 31 December 2023

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

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

Signed Erica Cadbury Dated 2.9.2024
Erica Cadbury, Trustee

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

Notes to the accounts for the year ended 31 December 2023

1. Receipts & payments accounts

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

2. Funds analysis

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

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

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

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

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

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

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

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

Trustees' remuneration

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

Related party transactions

There were no related party transactions in this period.

Previous period comparison

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

Glossary of terms

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

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