

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

(Registered charity, number 1184894)

Financial statements
for the year ended 31 December 2024

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

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

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

Organisation type Standard charity

Registered charity number 1184894

Principal address

Friends Meeting House
The Ginnel
Skipton
North Yorkshire
BD23 2JA

Trustees

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

Independent examiner

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

Governance and management

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

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

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

Objectives and activities

The object of the area meeting is the furtherance of the general religious and other charitable purposes of the Religious Society of Friends (Quakers) in Britain in the geographical area of Craven District Council, Keighley Town Council and beyond. The trustees confirm that they take note of the Charity Commission's general guidance on public benefit when reviewing the objects of the area meeting and when the area meeting plans its activities. The principal activity of the charity is the holding of public meetings for worship in its constituent local meetings, together with opportunities at both local and area level for members and other interested persons to explore and develop their understanding of their faith in the light of both historic and contemporary interpretations of Quaker insights and testimonies.

Summary of the main activities undertaken for the public benefit

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

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

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

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

Objects and activities of associated trusts:

Calf Cop Trust of Settle Monthly Meeting:

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

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

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

Public benefit statement

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

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

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

Summary of the main achievements during the period

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

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

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

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

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

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

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

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

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

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

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

Financial review

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

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

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

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The Ruth Camm Fund was not used and remains at £622.15. The Glenthorne Fund closed the year at £4359.75.

Calf Cop Trust Fund

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

The charity's policy on reserves

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

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

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

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

Trustees carried out a review of the reserves of all the Local Meetings in 2024 and ascertained that all hold between 1 and 3% except for Bentham Meeting which has access to the Calf Cop Trust and therefore has no immediate need for a building or operating reserve.

Signed on behalf of the charity's trustees:

Signed Erica Cadbury
Erica R Cadbury, Trustee

Date 01/07/2025

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

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

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

Signed  Date 02/07/2025

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

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

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

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

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

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

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

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

1. Receipts & payments accounts

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

2. Funds analysis

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

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

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

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

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

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

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

Craven and Keighley area Quaker meeting of the Religious Society of Friends (Quakers) in Britain

Trustees' remuneration

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

Related party transactions

There were no related party transactions in this period.

Glossary of terms

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

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