

**Swarthmoor (SW Cumbria)
Area Quaker Meeting**

Annual Report

1st January – 31st December 2021

Annual Report 1st January to 31st December 2021

Introduction

In late 2019 / early 2020, the members of Swarthmoor (South West Cumbria) Area Meeting of the Religious Society of Friends in Britain (an Excepted Charity) decided to transfer its activity to an Association Charitable Incorporated Organisation (CIO). The new CIO, known as Swarthmoor (South West Cumbria) Area Quaker Meeting came into existence on the 19th June, 2020. On the 5th February, 2021, the Charity Commission issued a Scheme in respect of the various property assets that had been held by the Excepted Charity and its associated trusts, placing them under the ownership and / or control of the new CIO. On the 9th February 2021, the transfer of ownership / management of the Excepted Charity's assets to the new CIO was completed through the signature of a Vesting Declaration, which vested the financial assets of the Excepted Charity and its associated trusts in the CIO.

2021 has therefore been a year of transition for the Area Meeting. This report covers both the activity of the Excepted Charity (from 1st January 2021 to 9th February 2021) and the new CIO (10th February 2021 to 31st December 2021). It uses the term "Area Meeting" to refer to activities and transactions under both these heads.

Friends Serving Area Meeting

Trustees during 2021

Christina Birch (<i>Until Feb '21</i>)	Colthouse LM
Michael Carter	Colthouse LM (<i>Area Meeting Treasurer</i>)
Neil Jarvis (<i>from May '21</i>)	Colthouse LM
Sue Jennings (<i>from Feb '21</i>)	Colthouse LM (<i>Area Meeting Clerk</i>)
Karen Rouen (<i>from Feb '21</i>)	Cartmel LM
Sue Tompkins (<i>Until Feb '21</i>)	Colthouse LM

Friend in support of Trustees

John Cameron	Swarthmoor LM
--------------	---------------

Trustees at the time of this report

Michael Carter	Sue Jennings
Neil Jarvis	Karen Rouen

Nominated Trustee, Rookhow

Helen Bailey	Swarthmoor AM
--------------	---------------

Area Meeting Clerk

Sylvia Sanderson	Swarthmoor LM
------------------	---------------

Elders

John Hamwee	Colthouse
Elizabeth Jones	Swarthmoor
Peter Lowden	Windermere
William Shaw	Swarthmoor
Robert Straughton	Swarthmoor / Swarthmoor Hall
Terry Winterton	Colthouse LM / Glenthorne
Helen Bailey	Rookhow

Overseers

Lorna Heyes	Swarthmoor
Barbara Mansell	Swarthmoor
Anna Webster	Windermere

Finance & Properties Committee

*(which consists of all the **Property Managers and Treasurers**)*

Michael Carter (<i>Clerk</i>)	Area Meeting Treasurer - Colthouse LM
Roger Wright (<i>Died Aug '21</i>)	Property Manager - Cartmel LM
Andrew Finch	Treasurer / Property Manager - Colthouse LM
John Cameron	Property Liaison for No 4 Rakehead
Sylvia Sanderson	Clerk of Swarthmoor Local Meeting Property Management Committee (<i>Property Manager for No 1 to 3 Rakehead and Petty's Croft</i>)
Alan Headech	Treasurer - Swarthmoor LM
Karen Rouen	Treasurer - Cartmel LM

Nominations Committee

Shona Cameron	Swarthmoor
Ian McHugh (<i>laid down May '21</i>)	Cartmel
Kate Morpeth	Colthouse
Sue Tompkins (<i>from June '21</i>)	Colthouse
Jane McQuillan (<i>from June '21</i> - <i>Alternate for Sue Tompkins</i>)	Swarthmoor
Anna Webster	Windermere

Safeguarding Co-ordinator

Sylvia Sanderson (<i>laid down May '21</i>)	Swarthmoor LM
Sue Jennings (<i>from May '21</i>)	Colthouse LM
Jane McQuillin (<i>Assistant from May '21</i>)	Swarthmoor LM

Registering Officer

Suan Marston	Kendal and Sedbergh Area Meeting
David Braybrook (<i>Assistant</i>)	Kendal and Sedbergh Area Meeting

Safety Adviser

Roger Wright (<i>Died Aug '21</i>)	Cartmel LM
--------------------------------------	------------

Membership Secretary

Sylvia Sanderson	Swarthmoor LM
------------------	---------------

Archives Officer

Martin Riley	Swarthmoor LM
--------------	---------------

Friends serving on Committees and Councils of the Society and Related Bodies

Meeting for Sufferings	Robert Straughton / William Shaw
Quaker Life Representative Council	Claire Entwistle / Cathy Sullivan
Northern Friends Peace Board	Robert Straughton / William Shaw
Quaker Housing Trust	Christina Birch (<i>to May 2021</i>)
Gatesfield Quaker Housing Association	Michael Carter

Bankers

Cumberland Building Society, Cumberland House, Castle Street, CARLISLE, CA3 8RX	Brewin Dolphin, 1 The Avenue, Spinningfields Square, MANCHESTER, M3 3AP
---------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------

Custodian Trustee (*until 5th Feb 2021*)

Holding Trustee (*from 5th Feb 2021*)

Friends Trusts Ltd,
Friends House,
173 Euston Road,
LONDON,
NW1 2BJ

Aims

Our aims in the year 2021 have been to address the priorities listed agreed by Meeting for Sufferings, namely:

- 1 Strengthening the spiritual roots in our meetings
- 2 Creating a flourishing, supportive and loving Quaker community
- 3 Speaking out to the world: speaking truth to power
- 4 Sustainability in a world with urgent problems
- 5 Strengthening the bonds with our local communities by offering our premises for local activities, and support the disadvantaged wherever possible
- 6 Working towards a more just and equal society with better outcomes for all – rich and poor
- 7 Using our resources well: managing and maintaining the properties we own; encouraging our volunteers
- 8 Working towards a more peaceful society. We are an historic peace church, offering alternatives to violence and mediation services.

Charitable Donations

Friends are aware of the contribution Britain Yearly Meeting makes to our Area Meeting and to the work of Quakers more generally, and agreed to send a sum of £4,100 to support their work in 2021. We also made a contribution of £500 to the work of the Northern Friends Peace Board.

Friends also agreed to donate £1,000 to “Emergency UK Afghanistan” and £500 to the UK Refugee Council for the troubles in Afghanistan.

Early in the year Members and Attenders made personal donations through their Local Meetings to a number of other charities.

Covid restrictions which continued to limit attendance at local Meetings during 2021 meant that from March 2020 direct collections became almost impossible at Local Meetings for Worship. One collection was made for the Anne Frank Trust. However, Friends have continued to keep in touch with the other charities we regularly support, share information with others and give individually.

Report from the Trustees

There have been changes regarding our Trustee group as Christina Birch and Sue Tomkins stepped down having completed their terms of office. We welcomed Karen Rouen, Sue Jennings and Neil Jarvis as new Trustees. We held four Trustee meetings by Zoom in 2021.

The scheme the new Swarthmoor submitted to the Charity Commission in November 2020 was accepted in February 2021 and the new CIO is now operational.

In accordance with the terms of their lease, Rookhow Trustees have kept the Area Meeting Trustees informed regarding planning proposals for building works at Rookhow to improve the disabled access to the Meeting House and a project to install an air source heat pump.

The Trustees have continued to scrutinise the procedures and protocols which each Local Meeting established for holding meeting for worship regarding Covid 19 restrictions.

Safeguarding

The role of safeguarding coordinator has been taken on by Sue Jennings, as Britain Yearly Meeting (BYM) requested that a Trustee hold this role. Jane McQuillin has joined Sue as the Deputy safeguarding coordinator. Further work regarding a new safeguarding protocol in line with the BYM protocol is in progress.

Management of Uncertainty and Risk

Trustees understand that there are uncertainties with the activities undertaken by Area Meeting in its work and that the risks attendant upon these uncertainties are not solely confined to health and safety but also around financial, employment, data protection and other activities. Trustees are working further on this issue to establish a risk register in consultation with Local Meetings.

Report from the Area Meeting Clerk

In 2021 we streamlined our Area Meetings for Worship for Church Affairs to four - February, May, September and November - and all were held via Zoom, due to continuing Covid 19 restrictions and to keep everyone safe. However, we must not forget how important it is for Friends to meet together face to face, share food and socialise as in previous years.

We have worked to keep our communications good and continue to condense our business meetings, without losing the context of discernment and decision-making. All reports and documents, from committees meeting via Zoom, have been circulated to Area Meeting Friends, in preparation for each Area Meeting for Worship for Church Affairs.

Due to our lack of meeting in person, inreach / outreach and sustainability have been difficult to work towards throughout 2021. These items will be kept on the Area Meeting agenda and local meetings will be encouraged to discuss these in 2022.

At the request of Area Meeting, a Viability Working Group was formed in November 2020, comprising representatives from local meetings and AM committees. Beginning in January 2021, the group met weekly to discuss and discern the options for change, and to ensure the future viability and spiritual life of the Area Meeting. In May 2021 Friends received a comprehensive report from the Viability Working Group, with thoughts and ideas as to how we simplify our Area Meeting. The report has enabled Friends to discern a

way forward. We arranged two special business meetings, one in July when people and roles were discussed and discerned, and one in September for properties and equipment. Minutes from these meetings have been circulated. A further special business meeting has been arranged for early 2022.

We thank the Viability Working Group for their report, it has certainly allowed Friends to come together to find a way forward, and to discern our spiritual and practical needs over the coming years.

The Nominations Committee are now having talks with Kendal and Sedbergh Nominations Committee, they are discussing the possibility of further shared roles and how to help and support each other.

On 25th January a 'Memorandum of Understanding' between Britain Yearly Meeting, Swarthmoor Hall Spiritual Support Group, and Swarthmoor (SW Cumbria) Area Meeting was signed by the 2020 Area Meeting Clerks. A Minute of Record was agreed at the February 2021 Area Meeting. This is to ensure the continuation of the link between this Area Meeting and Swarthmoor Hall.

The support of Accompanying Elders at our Area Meetings throughout 2021 continued to be greatly appreciated.

Report from the Elders and Overseers

The Covid pandemic has once more required us to adapt to new ways of worshipping together. All our Sunday local Meetings for Worship have continued to take place in Meeting Houses throughout the year, wearing masks and sitting apart in well-ventilated rooms. When the weather has allowed some Meetings for Worship have been held outdoors. For those who feel unable to attend in person an Area Meeting Zoom Meeting for Worship is held each Sunday morning. This has been much appreciated by Friends. Weekly Meetings for Worship are held at Swarthmoor Hall and a monthly online Meeting attracts 25 – 30 Friends from around the world. A twice-monthly Meeting for Worship has been held at Glenthorne, and at Rookhow there is a monthly in-person Meeting for Worship and a weekly online epilogue.

Colthouse Meeting is experimenting with a new way of providing eldership and oversight, forming a team of four "Elderseers". We look forward to hearing how this arrangement works.

The plan to have two study sessions and two social activities this year was affected by Covid restrictions. A planned session on assisted dying was replaced by two elders attending an online seminar on the subject. An Area Meeting summer picnic in the Swarthmoor Meeting field was a very happy occasion with good food, live music and fellowship.

Elders and Overseers have been able to attend monthly online Eldership and Pastoral Care Teams support sessions organised by Quaker Life - a forum where Friends in the North West can share ideas about how their Meetings have coped with issues related to the Covid situation – often providing opportunities to "think outside the box".

Elders and Overseers continued to meet monthly online in the first part of the year, but since June have reverted to quarterly meetings. This provides an opportunity to share information about the spiritual health of our meetings and to offer support where needed, raise and discuss matters of common concern, plan learning and social events, and ensure

Friends taking on new roles have access to suitable training. Spiritual reviews which would normally have taken place this year have been postponed; Elders and Overseers hope they can be carried out when face-to-face discussion becomes easier.

Report from Local Meetings

Cartmel Local Meeting

Cartmel Friends have continued to meet during 2021, in the garden whenever possible or on rainy Sundays in the Meeting House with open doors and masks. At times we resorted to Zoom, which though in some ways less personal than face to face, had the advantage of including people who were isolating or unable to travel. We are missing several friends who died or moved away during the year, but were glad to welcome a new attender who came in response to a short piece in "Grange Now".

Despite some very cold and damp weather, our meeting house has been well cared for by our Housekeeper and other friends, and has continued to be used weekly by the Waste Not Want Not food share project. Ideally, we would like the building to be used more by the community as well as ourselves, and hope that a local Qi Gong teacher will soon be able to establish a regular class there, though this has been repeatedly postponed in response to the Covid situation.

We look forward to warmer weather and the possibility of spending more time together.

Colthouse Local Meeting

During 2021 we opened our Meeting House for worship on Sundays when Covid restrictions allowed. Those of us able to attend appreciated being able to spend time together in attentive stillness waiting on the spirit. At times our meetings are 2 or 3 Friends and other times we are over 10. We valued time in fellowship after worship.

The pandemic remains a great challenge for our small community – some Friends are not able to attend in person and others spend time away from the area. A few of our Friends have regularly attended worship on the Area Meeting Zoom, and have helped organise it. We are saddened that we are not together in the same way as before the pandemic but we have been finding ways to unite us and we remain hopeful for the future.

A faithful and much-loved member of Colthouse Meeting, Christina Birch, died unexpectedly this year – a true Friend who served and supported our Meeting in many ways. Christina held various roles for the Area Meeting until recently serving as an Area Meeting Trustee. Christina served on the board of Quaker Housing Trust and as a trustee of Glenthorne Quaker Centre in Grasmere. We miss her friendship very deeply.

We remember too that we have much to be thankful for. We welcomed Friends who have started to join us regularly in our worship and are taking on responsibilities in running our community. One of our Friends married at the Meeting House during the summer – a joyful occasion – which served as a reminder that the bonds we share with each other are vital in sustaining us and helping us build the kingdom of heaven on earth.

"So teach us to number our days, that we may apply our hearts unto wisdom"
(Psalm 90).

Swarthmoor Local Meeting

Meeting for Worship (MfW)

The first quarter of the year was affected by Covid and restrictions associated with it.

- Sunday MfW was held on Zoom from 3rd January until 7th March, and we met indoors from 14th March continuously until the end of the year.
- Wednesday MfW began a week earlier on Wednesday 10th March and continued through to the year end.
- Our Local Meeting unanimously agreed we would continue with mask wearing whilst indoors
- A new layout for the Meeting Room was agreed and there are now benches around the outside of the room and an inner oval of chairs.
- A special short MfW was held on Christmas Day, from 11.00 to 11.30.

Elders and Overseers.

Our local meeting Elders and Overseers have met three times to worship and review their work in the meeting.

Business Meetings.

There have been a mix of in-person and Zoom Meetings for Church Affairs this year. Despite low numbers attending we were always able to keep things moving with most of our affairs. Several Friends were involved in the Area Meeting Viability working Group, and there were several local Friends' meetings to look at the viability issues and options from the Working Group's report.

Vision 2024

We have been unable to move forward on some parts of our Vision 2024. However, our Property Management Committee (previously called Premises and Petty's Croft Committee - PPCC), has made good progress in managing our buildings and grounds. A start on the priorities in the Quinquennial Report has been made.

- A timber report has been completed and work on it is soon to begin.
- A structural report on the walls has been agreed.
- An asbestos survey is being arranged.
- We have agreed a draft gardens and grounds Management Plan, which will give continuity to the transformation of the gardens and grounds as a quiet place for people and wildlife.
- The field between the Meeting Buildings and array area is now in use for Meeting for Worship and social activity.
- Bee hives have been placed in the array area.
- The tree and shrub planting in the burial ground is complete except for one plum tree yet to be planted.
- 440 native bluebell bulbs have been planted at the back of the burial ground.
- The headstones are now all in view and mown around regularly and the group at the top end of the burial ground is being slowly made into a lawn like the area with the more recent headstones.
- A designated area for burying cremated remains in 2 ft by 2 ft plots has been agreed by the Local Meeting.

- Relatives of our Friend Stella Barnes have bought a new bench for the burial ground.
- We have had voluntary support from four people from the community for the work in the gardens and grounds.
- Our hope is to open the gardens and grounds to the general public in spring 2022.
- We employed a local contractor to do a lot of the heavy work in the gardens and grounds, throughout the year.
- Big tree limbs from neighbouring gardens have fallen into the burial ground and been removed.

Relations with Swarthmoor Hall

Two local Friends are members of the Swarthmoor Hall Spiritual Support Group and support the Meetings for Worship at the Hall on a monthly basis, through the year.

Churches Together in Ulverston

We are involved with the life of Churches Together in Ulverston and join in their activities when we could, although Covid restrictions have curtailed most of the joint ventures and social activities this year.

Windermere Local Meeting

Windermere Meeting for Worship continued in 2021 to be held either in the garden; or, when restrictions were lifted later on, in the house. We returned to the house with joy, and delighted in having our Friends who lived locally to join us once again.

With still a few restrictions in force and caution being exercised there were few notable events occurring. However, those which did were two momentous occasions when our two dear old Friends – Hazel Smith and Elsie Turner – celebrated their 100th birthdays! Gatesfield was proud to host two small parties to celebrate and our good cook Janet as usual provided wonderful refreshments and a cake. We were able duly to admire the Royal Telegrams!

Our numbers in Meeting vary from four to eight, and we continue to send quite generous cheques to various charities from our collections, which are always gratefully received.

Meetings for Worship at Rookhow

Rookhow became an independent Charitable Incorporated Organisation (CIO) in March 2020 but retains strong links with Area Meeting, which nominates a trustee to serve on Rookhow's trustee body and retains the right to use the meeting house at Rookhow for meetings for worship. During the year, Area Meeting disbursed the final tranche of its support to immediate repairs at Rookhow.

The regular monthly Meeting for Worship on a Wednesday evening continued throughout the year, in person or on Zoom. The Meeting for Worship remains central to Rookhow's operation and ensures that the spiritual nature of the work on site is not overlooked.

Report on Sustainability

The focus on the safe management of Meetings for Worship and the reduced occupation of the Meeting Houses has resulted in a reduced footprint of utilities.

The Area Meeting's photo voltaic array behind Swarthmoor Meeting House has continued to generate a substantial amount of electricity, which has been fed directly into the grid. During this year the solar panels completed their ninth year of electricity generation.

Despite the difficulties our Local Meetings continue to see sustainability in both a spiritual sense (our work within our Quaker community) and our work with respect to our commitment to reduce the carbon footprint of our Meeting Houses and rented properties as much as we can. Friends also shared good practice at home.

Report from the Area Meeting Treasurer

The consolidated detailed accounts for the full year 2021 are presented at Annex 1. The impact of the Covid pandemic on Area Meeting activity described above was reflected in our finances, its main impact probably being to contain recurrent expenditure somewhat. Overall, measured by our recurrent position and capital reserves, the finances of Area Meeting remain sound.

Our overall income declined from £82,197 in 2020 to £74,508 in 2021, although this was mainly due to the lease of Rookhow to a separate CIO in 2020. Our Gift Aid reimbursement from HMRC declined sharply in 2021, because the reimbursement received in 2020 included arrears over a number of years. This was largely offset by a noticeable increase in income from donations in 2021, although this arose largely from some one-off donations and legacies, rather than any significant increase in current giving by Members.

Recurrent expenditure declined sharply, from £46,044 in 2020 to £36,187 in 2021. This decline was almost entirely attributable to the transfer of Rookhow to an independent CIO in 2020. As a result, our operating surplus increased slightly, from £36,153 in 2020 to £38,321 in 2021, above the level we allocate to the Non-recurrent and Emergency Funds each year. Non-recurrent maintenance expenditures were sharply lower in 2021 than in 2020 (mainly because the refurbishment of 4 Rakehead was completed in 2020). As a result, the overall deficit of £12,611 in 2020 became a surplus of £31,700 in 2021.

During the year, we paid the last instalment of our capital support to Rookhow, amounting to £18,728. Our Free Reserve benefitted from capital appreciation of our portfolio amounting to £40,181. Overall, our Free Reserve increased from £230,998 to £263,012.

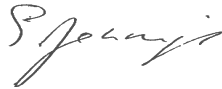
To reflect the change from an Excepted Charity to a CIO, Annexes 2 and 3 break down a summary of the full year accounts set out in Annex 1.

- Annex 2 sets out the accounts for the Excepted Charity for the final period of its activity (1 January 2021 to 9 February 2021) using the same presentation as the full year accounts in Annex 1.

- Annex 3 sets out a summary version of the accounts for the CIO for the period 9 February 2021 to 31 December 2021. The Independent Examiner's report on these latter accounts is attached at Annex 4.

**Signed on behalf of the Trustees of Swarthmoor
(South West Cumbria) Area Quaker Meeting**

Susan Jennings



Dated 13th February 2022

Annex 1
Swarthmoor (SWC) Area Meeting Accounts
Year End December 2021

Swarthmoor Area Meeting - Jan 1st to Dec 31st 2021

	<u>Area Meeting</u>	<u>Colthouse</u>	<u>Swarthmoor</u>	<u>Cartmel</u>	<u>TOTAL</u> <u>All Meetings</u>	<u>Let Properties</u> <u>Colthouse</u>	<u>Let Properties</u> <u>Swarthmoor</u>	<u>TOTAL</u> <u>2021</u>	<u>TOTAL</u> <u>2020</u>
<u>INCOMING RECURRENT RESOURCES</u>									
Voluntary unrestricted income	£14,657				£14,657			£14,657	£10,779
Activities for generating resources									
Meeting House hirings			£130	£589	£719			£719	£1,474
Sales for profit			£4,662		£4,662			£4,662	£4,703
Investment income									
Interest & investment income	£3,984				£3,984			£3,984	£5,306
Let properties rental income					£0	£24,431	£24,435	£48,866	£51,014
Income from Quaker activities					£0			£0	£0
Other incoming resources (Gift Aid)	£1,620				£1,620			£1,620	£8,921
Total incoming recurrent resources	£20,262	£0	£4,792	£589	£25,642	£24,431	£24,435	£74,508	£82,197
					£25,642			£74,508	
<u>RECURRENT RESOURCES EXPENDED</u>									
Costs of generating income									
Apportioned insurance (let properties)					£0	£875	£842	£1,717	£1,167
Other recurrent costs (let properties)					£0	£4,945	£477	£5,422	£15,291
Quaker activities									
Refunds of expenses for Trustees (acting as Trustees)	£55				£55			£55	£142
Expenses on behalf of Area Meeting	£256				£256			£256	£453
Courses & conferences	£30				£30			£30	£115
Grants & rebates to individuals	£1,740				£1,740			£1,740	£1,740
Donations to BYM	£4,100				£4,100			£4,100	£4,000
Donations from recurrent income to other Quaker bodies	£500				£500			£500	£500
Donations from recurrent income to non-Quaker bodies	£1,500				£1,500			£1,500	£1,500
Apportioned insurance		£644	£945	£589	£2,177			£2,177	£2,229
Other recurrent costs		£2,954	£3,265	£1,586	£7,805			£7,805	£9,102
Governance costs									
Legal, accounting & investment fees	£10,885				£10,885			£10,885	£9,804
Total recurrent resources expended	£19,066	£3,598	£4,209	£2,174	£29,049	£5,819	£1,319	£36,187	£46,044
					£29,049			£36,187	
Recurrent surplus					-£3,406	£18,611	£23,116	£38,321	£36,153
								£38,321	
Non recurrent maintenance	£0	£478	£2,370	£0	£2,848	£3,605	£168	£6,621	£48,764
Net surplus					-£6,254	£15,007	£22,947	£31,700	-£12,611
								£31,700	
Acting as Agent									
Donations collected on behalf of others - Quaker (4800)								£0	£153
Donations paid over on behalf of others - Quaker (4802)								£0	-£153
Donations collected on behalf of others - non-Quaker (4801)								£0	£205
Donations paid over on behalf of others - non-Quaker (4803)								-£110	-£95
								-£110	£110
						Acting as agent net			

Free Reserve

Opening balance	£230,998
Recurrent surplus	£38,321
Acting as agent (net)	-£110
Capital receipts - non-Quaker	£0
Capital receipts - Quaker	£0
Capital payments - Non Quaker	£0
Capital payments - Quaker (Rookhow)	-£18,728
Change in value in investments	£40,181
Transfer to NRM fund	-£26,100
Transfer to Emergency reserve	-£1,550
Closing balance	£263,012

NRM Fund

Opening Balance	£141,755
Transfer from Free Reserve	£26,100
Capital receipts - Quaker	£0
NRM expenditures (excl. Rookhow)	-£6,621
Closing balance	£161,234

Emergency Reserve

Opening Balance	£16,950
Transfer from Free Reserve	£1,550
Emergency Reserve expenditures	£0
Closing balance	£18,500

TOTAL OPENING BALANCES**£389,703****TOTAL CLOSING BALANCES****£442,747****BALANCE SHEET**

Fixed assets, beginning of year	£5,428,556
Financial assets beginning of year	£389,703
Total assets, beginning of year	£5,818,259
Fixed assets, end of period	£5,428,556
Financial assets, end of period	£442,747
Total assets, end of year	£5,871,303

Total financial assets, beginning of year**£389,703***Of which bank balances**£62,126**Brewin Dolphin**£327,578***Total financial assets, end of period****£442,747***Of which bank balances**£78,217**Brewin Dolphin**£364,530***Land/Buildings valuation****Insurance appt. Sage journal
to post****2021**

Let Properties - Swarthmoor (Rakehead)	£858,994	16%	£842.21	5007	£842.21 <i>dr</i>
Swarthmoor (Petty's Croft & Sunbrick)	£963,489	18%	£944.67	5001	£944.67 <i>dr</i>
Cartmel (incl. Newton's charity burial ground)	£600,325	11%	£588.60	5003	£588.60 <i>dr</i>
Let Properties - Colthouse (George Knipe)	£892,301	16%	£874.87	5006	£874.87 <i>dr</i>
Colthouse (MH & Trust)	£656,868	12%	£644.03	5002	£644.03 <i>dr</i>
	£3,971,977			5000	£3,894.38 <i>cr</i>
Rookhow	£1,456,579	27%	£1,428.12		
Total property assets	£5,428,556	100%	£5,322.50		

NOTES TO THE 2021 ACCOUNTS

1. These accounts have been prepared on the basis of receipts to / expenditures from the bank and investment accounts.
2. Insurance costs have been apportioned between properties on the basis of the last capital valuation (estimated replacement costs, updated in August 2018, and reflected in fixed assets in the balance sheet).
3. All support costs for the Meeting Houses have been entered under Quaker activities (insurance, and included in apportioned other recurrent costs (meetings)). All support costs for rented properties have similarly been entered under the costs of generating income. Formally, some of the support costs, particularly for Swarthmoor Local Meeting, should be apportioned as costs of generating income since Swarthmoor meeting house in particular generated some rental (room hire) income. However, absent any sensible basis for apportionment, this has not been done.

Annex 2
Swarthmoor (SWC) Area Quaker Meeting
Excepted Charity Accounts - 1st January to 9th February 2021

	<u>Area Meeting</u>	<u>Colthouse</u>	<u>Swarthmoor</u>	<u>Cartmel</u>	<u>TOTAL</u> <u>All Meetings</u>	<u>Let Properties</u> <u>Colthouse</u>	<u>Let Properties</u> <u>Swarthmoor</u>	<u>TOTAL</u> <u>2021 to date</u>	<u>TOTAL</u> <u>2020 (full year)</u>
<u>INCOMING RECURRENT RESOURCES</u>									
Voluntary unrestricted income	£784				£784			£784	£10,779
Activities for generating resources									
Meeting House hirings					£0			£0	£1,474
Sales for profit					£0			£0	£4,703
Investment income									
Interest & investment income	£95				£95			£95	£5,306
Let properties rental income					£0	2116	3007.08	£5,123	£51,014
Income from Quaker activities					£0			£0	£0
Other incoming resources (Gift Aid)					£0			£0	£8,921
<u>Total incoming recurrent resources</u>	<u>£879</u>	<u>£0</u>	<u>£0</u>	<u>£0</u>	<u>£879</u>	<u>£2,116</u>	<u>£3,007</u>	<u>£6,002</u>	<u>£82,197</u>
					£879			£6,002	
<u>RECURRENT RESOURCES EXPENDED</u>									
Costs of generating income									
Apportioned insurance (let properties)					£0			£0	£1,167
Other recurrent costs (let properties)					£0	£330		£330	£15,291
Quaker activities									
Refunds of expenses for Trustees (acting as Trustees)	£10				£10			£10	£142
Expenses on behalf of Area Meeting					£0			£0	£453
Courses & conferences					£0			£0	£115
Grants & rebates to individuals	£290				£290			£290	£1,740
Donations to BYM					£0			£0	£4,000
Donations from recurrent income to other Quaker bodies					£0			£0	£500
Donations from recurrent income to non-Quaker bodies					£0			£0	£1,500
Apportioned insurance					£0			£0	£2,229
Other recurrent costs		£182	£494	£89	£764			£764	£9,102
Governance costs									
Legal, accounting & investment fees	£1,317				£1,317			£1,317	£9,804
<u>Total recurrent resources expended</u>	<u>£1,617</u>	<u>£182</u>	<u>£494</u>	<u>£89</u>	<u>£2,381</u>	<u>£330</u>	<u>£0</u>	<u>£2,711</u>	<u>£46,044</u>
					£2,381			£2,711	
<u>Recurrent surplus</u>					<u>-£1,502</u>	<u>£1,786</u>	<u>£3,007</u>	<u>£3,291</u>	<u>£36,153</u>
								£3,291	
<u>Non recurrent maintenance</u>	<u>£0</u>	<u>£0</u>	<u>£0</u>	<u>£0</u>	<u>£0</u>	<u>£0</u>	<u>£0</u>	<u>£0</u>	<u>£48,764</u>
<u>Net surplus</u>					<u>-£1,502</u>	<u>£1,786</u>	<u>£3,007</u>	<u>£3,291</u>	<u>-£12,611</u>
								£3,291	
Acting as Agent									
Donations collected on behalf of others - Quaker (4800)								£0	£153
Donations paid over on behalf of others - Quaker (4802)								£0	-£153
Donations collected on behalf of others - non-Quaker (4801)								£0	£205
Donations paid over on behalf of others - non-Quaker (4803)								-£110	-£95
						Acting as agent net		-£110	£110

Free Reserve

Opening balance	£230,998
Recurrent surplus	£3,291
Acting as agent (net)	-£110
Capital receipts - non-Quaker	£0
Capital receipts - Quaker	£0
Capital payments - Non Quaker	£0
Capital payments - Quaker	£0
Change in value in investments	£5,856
Transfer to NRM fund	£0
Transfer to Emergency reserve	£0
Closing balance	£240,035

NRM Fund

Opening Balance	£141,755
Transfer from Free Reserve	£0
Capital receipts - Quaker	£0
NRM expenditures (excl. Rookhow)	£0
Closing balance	£141,755

Emergency Reserve

Opening Balance	£16,950
Transfer from Free Reserve	£0
Emergency Reserve expenditures	£0
Closing balance	£16,950

TOTAL OPENING BALANCES**£389,703****TOTAL CLOSING BALANCES****£398,740****BALANCE SHEET**

Fixed assets, beginning of year	£5,428,556
Financial assets beginning of year	£389,703
Total assets, beginning of year	£5,818,259
Fixed assets, end of period	£5,428,556
Financial assets, end of period	£398,740
Total assets, end of year	£5,827,296

Total financial assets, beginning of year**£389,703***Of which bank balances**£62,126**Brewin Dolphin**£327,578***Total financial assets, end of period****£398,740***Of which bank balances**£65,307**Brewin Dolphin**£333,434***Land/Buildings valuation****Insurance appt. Sage account**

Let Properties - Swarthmoor (Rakehead)	£858,994	22%	£862.36	5007	£127.94	dr
Swarthmoor (Petty's Croft & Sunbrick)	£963,489	24%	£967.26	5001	£143.51	dr
Cartmel (incl. Newton's charity burial ground)	£600,325	15%	£602.68	5003	£89.41	dr
Let Properties - Colthouse (George Knipe)	£892,301	22%	£895.79	5006	£132.90	dr
Colthouse (MH & Trust)	£656,868	17%	£659.44	5002	£97.84	dr
	£3,971,977	100%	£3,987.53	5000	£591.60	cr
Rookhow	£1,456,579					
£0						
Total property assets	£5,428,556					

(This page intentionally left blank)

Annex 3
Swarthmoor (SWC) Area Quaker Meeting
CIO Accounts
10th February to 31st December 2021

General Fund (unrestricted)	2021	2021	2020	2020
	£	£	(Full year)	(Full year)
			£	£
Receipts				
<u><i>Income recurrent resources</i></u>				
Voluntary income	13,873.00		10,779.00	
<u><i>Activites for generating funds</i></u>				
Meeting House hirings	719.00		1,474.00	
Sales for profit	4,662.00		4,703.00	
Interest and investment income	3,889.00		5,306.00	
Let properties rental income	43,743.00		51,014.00	
Gift Aid	1,620.00		8,921.00	
Total Receipts		68,506.00		82,197.00
Payments				
<u><i>Costs of generating funds</i></u>				
Apportioned Insurance (Let properties)	1,717.00		1,167.00	
Other recurrent costs (Let properties)	5,092.00		15,291.00	
<u><i>Quaker activities</i></u>				
Trustee expenses	45.00		142.00	
Area Meeting expenses	256.00		453.00	
Courses and conferences	30.00		115.00	
Grants and rebates to individuals	1,450.00		1,740.00	
Donations to BYM	4,100.00		4,000.00	
Donations to other Quaker bodies	19,228.00		500.00	
Donations to non-Quaker bodies	1,500.00		1,500.00	
Apportioned insurance Meetings	2,177.00		2,229.00	
Other recurrent costs	7,041.00		9,102.00	
Building maintenance (non-recurring)	6,621.00		48,764.00	
<u><i>Goverance costs</i></u>				
Legal, accountant and investment fees	6,339.00		9,804.00	
Total Payments		55,596.00		94,807.00
Excess of Receipts over Payments		<u>12,910.00</u>		<u>- 12,610.00</u>
Bank Balance as at 10th February 2020		65,307.00		
Bank balance as at 31st December 2021		<u>78,217.00</u>		

Statement of Assets and Liabilities

Monetary Assets	@ 31/12/2021	@31/12/2020
Cumberland BS current account #1828	3,217.21	7,125.75
Cumberland BS e-savings deposit account #1836	<u>75,000.00</u>	<u>55,000.00</u>
	78,217.21	62,125.75
 Brewin Dolphin investment account	 <u>364,530.00</u>	 <u>327,578.00</u>
Total	<u>442,747.21</u>	<u>389,703.75</u>

Non-Monetary Assets

Property Valuations	£
Colthouse meeting house	656,868
Linden Cottage, Windy How, Windy How Cottage	892,301
Cartmel meeting house	600,325
Swarthmoor meeting house	963,489
1-4 Rakehead	858,994
Rookhow	1,456,579
TOTAL	5,428,556

Notes

The Financial Statements have been prepared using the Receipts and Payments basis.

No Trustee has received any payment for being a Trustee of the charity.

With regard to the Brewin Dolphin Investment Account, the end of year balance quoted of £364530 is after taking into account their annual management fee of £3229.

**Signed on behalf of the Trustees of Swarthmoor
(South West Cumbria) Area Quaker Meeting**

Susan Jennings



Dated 13th February 2022

Annex 4
Swarthmoor (SWC) Area Meeting Accounts
Independent Examiner's Report

Independent Examiner's Report.

Independent Examiner's Report to the Trustees of Swarthmoor (South West Cumbria) Area Quaker Meeting for the year ending 31st. December 2021.
C.C. Charity Number 1190009.

I report on the accounts of the charity which are set out on pages 21 to 22 of this Report.

Respective responsibilities of the trustees and examiner.

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to :

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the Charity Commissioner under section 145 (5) (b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of the independent examiner's report.

My examination was carried out in accordance with the general Directions given by the Charity Commission. 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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view', and the report is limited to those matters as set out in the statement below.

Independent examiner's statement.

In connection with my examination, no other matters have come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirement to keep accounting records in accordance with section 130 of the 2011 Act; and to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met,
2. to which, in my opinion, attention should be drawn order to enable a proper understanding of the accounts to be reached.

Signed. *Alan A. Clements.*

Print Rev'd. Alan A. Clements.

Fellow of the Association of Charity Independent Examiners

Date 15th February 2022.

Rev'd. A. A. Clements MA, ACIB, FCIE.
15 Carleton Road,
Great Knowley,
Chorley PR6 8TQ