

Swarthmoor (South West Cumbria)

Area Quaker Meeting

(Registered Charity no. 1190009)

Annual Report

1 January – 31 December 2023

Annual Report 1st January to 31st December 2023

Introduction

Swarthmoor (South West Cumbria) Area Meeting presents its annual report, including its independently examined financial statements for the year ended 31st December 2023. The Trustees confirm that the annual report and financial statements comply with the current statutory requirements.

The strength of the Area Meeting comes from its Members and Attenders who meet for worship at its Meeting Houses. In December 2023 there were 38 Members and 27 Attenders meeting at Cartmel, Colthouse and Swarthmoor Local Meetings on Sundays and at Swarthmoor on Wednesday mornings. Meetings for Worship were also held at Rookhow once a month on a Wednesday evening, Swarthmoor Hall at mid-day on the fourth Thursday and at Glenthorne on the fourth Tuesday morning each month.

Friends Serving Area Meeting

(AM, Area Meeting; LM, Local Meeting)

Trustees during 2023

Neil Jarvis	Colthouse LM
Sue Jennings	Colthouse LM (<i>Clerk</i>)
Karen Rouen	Cartmel LM (<i>AM Treasurer</i>)
Friend in support of Trustees	
John Cameron	Swarthmoor LM

Nominated Trustee, Rookhow

Helen Bailey	Swarthmoor AM
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Area Meeting Clerk

Sylvia Sanderson	Swarthmoor LM
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Elders

Elizabeth Jones	Swarthmoor
William Shaw	Swarthmoor
Robert Straughton	Swarthmoor / Swarthmoor Hall
Terry Winterton	Glenthorne
Helen Bailey	Rookhow

Pastoral Team Members

Barbara Mansell	Swarthmoor
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Elderseers supporting Colthouse (combining role of elders and pastoral team)

Sue Tompkins	Colthouse
Neil Jarvis	Colthouse
Helen Bailey	Colthouse

Finance & Properties Committee

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

William Shaw	Clerk
Michael Carter	Property Manager – Colthouse Cottages
Stephen Barker	Treasurer / Property Manager - Colthouse LM
John Cameron	Property Liaison for No 4 Rakehead
Sylvia Sanderson	Property Manager for No 1 to 3 Rakehead and Petty's Croft (<i>Swarthmoor Local Quaker Property Committee</i>)
Alan Headech	Treasurer - Swarthmoor LM
Karen Rouen	Treasurer - Cartmel LM

Nominations Committee

Shona Cameron	Swarthmoor
Kate Morpeth	Colthouse
Sue Tompkins	Colthouse
Jane McQuillin (<i>Alternate for Sue Tompkins</i>)	Swarthmoor

Safeguarding Co-ordinator

Sue Jennings	Colthouse
Jane McQuillin (<i>Deputy</i>)	Swarthmoor

Registering Officer

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

Safety Advisor

Stephen Barker	Colthouse
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Membership Secretary

Vacancy

Archives Liaison

Vacancy

(Area Meeting liaises directly with Susan Benson in Barrow Library, where our archive is held.)

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
Gatesfield Quaker Housing Association	Elizabeth Jones

Bankers

Cumberland Building Society,
Cumberland House,
Castle Street,
CARLISLE,
CA3 8RX

Brewin Dolphin,
1 The Avenue,
Spinningfields Square,
MANCHESTER,
M3 3AP

Nominee Trustee

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

Aims

Swarthmoor (South West Cumbria) Area Quaker Meeting is one of the 70 Area Meetings that constitute the Religious Society of Friends (Quakers) in Britain. Area Meetings, made up of Local Meetings, are charities as well as worshipping communities. Area Meetings are responsible for: overseeing and supporting Local Meeting; appointing people to positions of responsibility, such as eldership and pastoral care; conducting Quaker marriages, recording deaths, employing staff, owning property and managing finances; and communicating on behalf of local Quakers with our Yearly Meeting.

Our aims are led by Our Faith in the Future - a vision for the Society of Friends in Britain covering six themes:

- Meeting for worship is the bedrock of living as a Quaker
- Quaker communities are loving, inclusive and all-age
- All Friends understand and live by Quaker discipline
- Quaker values are active in the world
- Quakers work collaboratively
- Quakers are well known and widely understood

The charitable objective of Swarthmoor (South West Cumbria) Area Quaker Meeting is the furtherance of the general religious and charitable purposes of the Religious Society of Friends (Quakers) in Britain in the area of Swarthmoor (SW Cumbria) Area Meeting and beyond.

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 £4,200 to support its work in 2023. We also contributed £420 to the work of the Northern Friends Peace Board.

Friends made two further charitable donations during 2023. One was a contribution of £2,000 to the "Retreat Away Fund" at Rookhow Quaker Meeting House and Bunkbarn, which enables groups of disadvantaged and vulnerable people to stay at Rookhow for a reduced cost. The other was a contribution of £2,500 to the Global Link (Lancaster) development centre, which continues to provide much needed support to refugees from the war in Ukraine.

In 2022, Friends had donated £50,000 to Kendal & Sedbergh Area Meeting for roof repairs at Kendal Friends Meeting House (the actual sum donated being £50,010 due to an administrative error). This donation was returned in 2023, as it had not been needed.

Report from the Trustees

The Trustees held four Trustee meetings by Zoom in 2023.

Safeguarding

Sue Jennings continues her work as Safeguarding Co-ordinator, working with Jane McQuillin as her Deputy to introduce the new British Yearly Meeting safeguarding policies and procedures, which were approved by Area Meeting on 14th May 2022. Safer appointment processes have been introduced in 2023.

A further review and update of the policy and procedures is under way and these will be brought for approval at the May 2024 Area Meeting.

Management of uncertainty and risk

In 2023 Trustees continued to consider the uncertainties in a number of areas for the Area Meeting including health and safety, financial, employment, data protection and other activities. Trustees continue to work on a risk register which was discussed in the November Area Meeting. A risk register has been developed and will be brought to Area Meeting in May 2024.

Public benefit

This report sets out the purposes of the charity and how these have been met in 2023. In summary, the charity meets its duty in Section 17 of the Charities Act 2011 to have due regard to public benefit, through:

- regular holding of public Meetings for Worship;
- providing information about the Quaker way by providing literature, holding discussion groups and participating in local events and initiatives;
- maintaining Meeting Houses and their grounds which are used by different groups and are of value to the local community;
- promoting and enabling donations in cash and kind to organisations in the UK and overseas working to support causes whose values accord with the aims and objectives of the charity.

Trustees have taken due regard of the Charity Commission's guidance on public benefit in taking decisions during the year.

Report from the Area Meeting Clerk

The Area Meeting continued with Meeting for Worship for Church Affairs with four meetings throughout 2023. Friends were delighted to begin, once again, meeting in person. We dealt with the Area Meeting's business in February at Swarthmoor Meeting House, May at Rookhow, September at Gatesfield and November at Colthouse Meeting House. We continued with the support of accompanying elders at these meetings and this is greatly appreciated.

All documents, reports and minutes from our various committees were received and circulated. Matters arising were discussed and discerned at each Area Meeting for Church Affairs.

We have kept communications good and have continued to condense our business meetings, where at all possible, without losing discernment and decision-making.

Latterly, in 2023, the Elders and Pastoral Care Team has supported the Nominations Committee to help find Friends to serve in various roles. Two Friends are representing the Area Meeting at Crossing Boundaries Meetings, to consider if there is a possibility of working with other Area Meetings. This will be discerned at the Area Meeting level.

The Area Meeting continues to have strong links with Gatesbiel, Rookhow, Swarthmoor Hall and Glenthorne.

Report from the Elders and Pastoral Care Team

Swarthmoor Elders and Pastoral Care Team (EPCT) met four times during the year. At the first meeting of the year, following advice and encouragement from Meeting for Sufferings to drop the term "Overseers", the committee agreed to change their title to the Elders and Pastoral Care Team. This change was confirmed at the subsequent Area Meeting.

We were saddened to hear that Cartmel had taken the difficult decision to reduce the frequency of Meeting for Worship to fortnightly, and that Glenthorne has lain down its Meeting for Worship altogether but understand the pressure smaller Meetings are under. Two members of EPCT worked with Nominations Committee colleagues, to find a solution to both the membership of Nominations itself and Area Meeting Clerking in 2024 - all consequences of our diminishing Membership.

Elders continued to support Gatesbiel, who celebrated 40 years of Meeting for Worship at Gatesbiel with a Meeting for Worship on Saturday 28th January. Two further Meetings for Worship were arranged on Saturdays in June and September, to sustain the link between Gatesbiel and the Area Meetings from which the tenants come.

Work continues on the review of Burial Grounds and associated arrangements. The Funeral wishes form was reviewed and Local Meetings asked to encourage members and attenders to complete this if they wish to have a Quaker funeral. The Policy/Criteria for granting rent rebates on Quaker properties was formalised and accepted by Area Meeting.

Reports from Local Meetings

Cartmel Local Meeting

The year of 2023 started on rather a low ebb for Cartmel meeting, with practical difficulties around opening up in very cold weather, and attendance low, with just one or two people. In February we made the hard decision to start meeting twice a month rather than weekly, and since then attendance has gone up, with numbers usually between three and eight. This has been very encouraging.

Our weekday Times for Peace have been taking place regularly, about once a month. These half-hour silent meetings, which are attended by people from local churches and the community as well as friends from Local and Area Meetings, have

provided a space to hold the world situation in the Light, and also the impotence that many of us feel in the face of it. Considering the horror and sadness of the situation, these times have been happy occasions followed by some interesting conversations over tea afterwards.

Our Meeting House continues to be used by the local Food Share club and by 'Holiday Boxes', a sister organisation which provides extra food for families over half-term and school holidays. The building was also booked by a church in Ulverston for a one-day retreat. We are open to letting out the space more often, as far as is practical with such a small number of active members.

We had some work done on the meeting room floor, which for many years has been creaking loudly and feeling unsteady underfoot. A large hole where the stove used to be was filled in and the floorboards replaced, giving us firmer ground to walk on for the coming year.

Colthouse Local Meeting

A small but faithful community of Friends continues at Colthouse Meeting. Last year's experiment to ask a number of Friends to share eldership and pastoral support responsibilities has now been established and Friends generally share tasks with looking after the meeting and the Meeting House.

Beyond Sunday Meetings for Worship, the community gathered several times in the year for shared food and fellowship, and for occasional discussion groups. The community also met in November to reflect on the spiritual life of the meeting. There is much to hope for and the community is considering ways to make Quakerism better known in its area in the hope to bring in new members. However, for the foreseeable future, the meeting agreed it cannot continue to hold Meeting for Worship every Sunday and decided to meet only on the 2nd and 4th Sundays every month starting in January 2024.

Swarthmoor Local Meeting

Meeting for Worship

Our Meeting for Worship continued throughout the year on Wednesday and Sunday mornings. A few were outdoors in the spring during the hot weather. Numbers attending Meeting for Worship are remaining steady with from 3 to 8 on Wednesday and 10 to 17 on Sunday. There was a short, 30-minute, Meeting for Worship on Christmas Day.

Discussion Groups after Meeting for Worship were held on the second Sunday of each month throughout the year and were well attended and enjoyed by those present. It was felt that the discussions helped us "get to know each other" in the things that are eternal.

A shared Lunch after Meeting for Worship was held on the fourth Sunday of each month. (Two were missed as too few Friends had remembered, or were prevented.) However, we found them enjoyable and, like the discussions, they help us all with the 'getting to know each other' and the strengthening of our sense of community.

Meetings for Church Affairs

These were called in preparation for Area Meetings, but also, in addition, to help us keep up with our Local Business as and when we felt them necessary.

Elders and Pastoral Care Team

The Elders and Pastoral team continues to support the spiritual growth, as well as upholding the social care, within the Meeting.

A summer gathering, held indoors, was well supported and had a musical theme, which allowed everyone to be able to take part, and be enjoyed by all.

We visited Swarthmoor Hall after Meeting for Worship in August for our “trip out together” to meet the new Manager and sample the tea, coffee and cakes in the Hall’s Cafe, open just for the bank holiday weekend.

The Elders had a special meeting with the Attenders to find out what they needed by way of support, which was well attended and felt to be useful.

Property Committee

The Property Committee has been active this year, continuing the work on the Quinquennial Report, and other works to make the buildings fit for purpose. Their oversight of the maintenance and improvement of the Friendship Gardens continues. The wildlife gardening is supported by volunteers and paid contractors, and contributes to our sustainability.

In the Back Field, a metal shed has been put up and a slate edge set along the edge of the pollinator row. The trough pond has been dug in to grass level to help keep it cool in hot weather. Two new galvanised steel gates have been put up to replace the wooden ones which blew over in a storm because of rotten posts. One of the wooden gates has been used to replace the gate into the farm field on Meeting House Lane. A three metre beech hedge has been planted next to the new metal gate into the solar array area.

In the burial ground, three thornless blackberries have been planted with a slate edge around them. Seeds of yellow rattle, tares and spotted orchid have been sown on a small patch of ground. The remaining silver birch tree blew down in a storm and has been logged up and removed. More sloe and blackthorns have been planted around the original plantings to create a thicket that will in time provide nesting places for small birds.

The Friendship Gardens were opened for Ulverston Open Garden weekend in June and 146 people visited them over the two days. The Friendship Gardens were awarded “Level 4 Thriving” and Gold for our Diversity, in the 2023 “In Your Neighbourhood” part of Cumbria in Bloom.

The maintenance of Sunbrick Burial Ground continued, with two mowings and a wall collapse rebuild.

Lettings of the rooms continued throughout the year and brought in valuable income as well as helping the Meeting give service to, and stay connected to, our local community.

There was one burial in the Swarthmoor burial ground this year, of a local Friend.

Outreach

Quotes from Quaker Faith and Practice are placed on the roadside notice board, and changed about every two weeks.

The following five groups were given history tours of the Meeting House as well as an explanation of Quaker Spirituality, during the year:

- Christian CND Pilgrimage
- Quaker Southern England and Middle Eastern Schools, Foxtrot
- Swarthmoor Hall Development Group
- Ulverston Scouts
- Ulverston Walking Festival.

Our planned displays in the Ulverston library during Quaker week were unable to take place as the library close indefinitely the week before.

Friends in the Meeting continued to maintain and strengthen the relationship with Swarthmoor Hall.

Our membership of Churches Together in Ulverston continued.

Windermere – Gatesfield Private Meeting

Friends at Gatesfield who wish to worship there on a Sunday or at any other time make their own arrangements to do so as a Private Worship Group.

The Area Meeting continues to support Friends at Gatesfield informally.

Report on Sustainability

The revised focus on the safe management of Meetings for Worship and increasing use of the Meeting Houses has resulted in an increasing 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 eleventh year of electricity generation.

Despite continued difficulties our Local Meetings 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 about what we can do as individuals and changes we can make in our homes.

Rookhow

Rookhow CIO (1188409) continues to enjoy close relationships with the three surrounding Area Meetings who nominate a Trustee to the Trustee body, and from which many volunteers and supporters come. Rookhow's profile and connection with the wider Quaker community was enhanced in December when our application to become a Quaker Recognised Body was approved at Meeting for Sufferings (Minute MfS/23/12/05).

The Spiritual life of the site continues to be nourished by three short meetings for Worship each month (1st Wednesday 7.30-8.00pm, 1st & 3rd Fridays 12.30 – 1.00pm) and a fortnightly Epilogue (Mondays 9pm). The Spirituality Sub Group also organised a number of events for local Quakers and those further afield, including a Curious About Quakers weekend for anyone new to Quakers and wishing to explore this aspect of their lives further, A Quiet Day, the Easter Gathering following on from Good Friday Meeting for Worship and a Story Telling Weekend. All were well received with requests for more of the same or similar.

The Retreat Away Fund this year was supported by each of the local Area Meetings, as well as many contributions, large and small, from supporters, and the 5% of income set aside by Rookhow itself. This enabled over £14,000 to be dispersed to 19 groups with 333 individuals benefiting from the opportunity to stay at Rookhow.

“We had an ‘appreciation circle’ round the fire on the last evening and one participant explicitly wanted to thank the Quaker community for offering us this special space to use.” (Young Leaders Group).

Finally, the next round of building work was planned and over £180,000 worth of funding raised from a variety of sources, to which Rookhow added a further £60,000 from its reserves. The bunkbarn closed at the end of November for the renovations which will take four months to complete. These include the installation of an air source heat pump to drive underfloor heating, a complete redesign of the bathroom area, improved windows and doors, and a new kitchen. It is anticipated the work will be complete in time for Good Friday Meeting for Worship 2024.

For more information about Rookhow’s activities, please refer either to the website rookhow.org.uk or the CIO’s own Annual Report to the Charity Commission.

Report from the Area Meeting Treasurer

Accounts for 2023

The accounts for 2023 are presented in Annex 1, with the associated report from the Independent Examiner in Annex 2.

Our overall income increased from £67,940 in 2022 to £83,204, with most of this increase resulting from four sources: room hire, interest and investment income, solar panel income and Gift Aid income. Room hire increased as bookings at Swarthmoor Meeting House returned to more normal levels following the COVID-19 pandemic and maintenance work on the building. Investment income increased following trends in global financial markets. Gift Aid income for two years was claimed.

Recurrent expenditure remained stable compared to the previous year, increasing by less than one percent from £44,586 in 2022 to £44,981 in 2023. Recurrent costs for Swarthmoor Local Meeting were higher than expected, due to a large electricity bill, but this will be offset by a subsequent refund from the electricity supplier, to appear in the 2024 accounts.

As a result of the increase in recurrent income, the recurrent surplus was higher in 2023 (£38,223) than in 2022 (£23,354). The recurrent surplus adequately covered the combined allocation to the Non-Recurrent Maintenance Fund (£30,000) and the Emergency Fund (£900). The expenditure on non-recurrent maintenance during 2023 was £19,684.

By the end of 2023, our Free Reserve had reached £236,022, which represented a return to the level of reserves held before the reduction experienced in 2022. Our investment portfolio recovered from the capital depreciation experienced in 2022. In addition, the donation of £50,010 made in 2022 to Kendal & Sedbergh Area Meeting for roof repairs was returned in 2023, as it had not been needed (see section of this report on Charitable Donations).


Measured by our recurrent surplus and our reserve position, Area Meeting's finances remain sound.

Reserves and investment policies and practice

Non-Recurrent Maintenance Fund – This is a designated fund for the non-recurrent maintenance of Area Meeting properties (excluding Rookhow, as this is maintained by Rookhow CIO). It is replenished each year by a reasonably steady allocation from the current budget, adjusted for inflation. When Area Meeting agreed to establish the fund, in November 2017, a suggested target level for the fund was around 5% of the capital value of the properties (i.e. about £250,000).

Emergency Fund – This is a designated fund to cover unlikely but high impact contingencies, such as litigation or loss of income in the event of fire. Our custom-and-practice is to replenish the fund each year to keep it at half of the previous year's recurrent expenditure (net of any allocation to the Non-Recurrent Maintenance Fund and Emergency Fund).

Investment policy – Investments are managed according to an Investment Policy Statement, which includes ethical investment guidelines agreed by Area Meeting and the level of risk to which the investments should be exposed. The statement is reviewed annually by Trustees. The investment objectives are, firstly, the production of income to supplement Area Meeting's incoming resources and, secondly, capital growth, with the capital within the investment portfolio ideally keeping pace with inflation over the long term. The Investment Policy Statement was last updated in September 2022. The investment risk category was reviewed by Trustees in November 2023, with Trustees accepting that, given elevated levels of inflation, the performance of the portfolio may fall slightly short of required levels in the near term. The rest of the Investment Policy Statement is to be reviewed by Trustees in early 2024.

Sue Jennings  Date 17.4.2024

Karen Rouen  Date 28/04/2024

Signed by the Trustees of Swarthmoor (SW Cumbria) Area Quaker Meeting

Annex 1
Swarthmoor (South West Cumbria) Area Quaker Meeting
Accounts

Year End December 2023

Swarthmoor Area Meeting - Jan 1st to Dec 31st 2023

	Area Meeting	Colthouse	Swithmoor	Carmel	All Meetings	Let Properties Colthouse	Let Properties Swithmoor	TOTAL 2023	TOTAL 2022
RECURRENT RECEIPTS									
Voluntary unrestricted income	£9,854				£9,854			£9,854	£9,206
Activities for generating resources									
Meeting House hirings			£3,680	£728	£4,407			£4,407	£1,865
Sales for profit			£7,430		£7,430			£7,430	£1,972
Investment income									
Interest & investment income	£6,575				£6,575			£6,575	£3,526
Let properties rental income					£0	£26,460	£25,252	£51,712	£51,372
Income from Quaker activities					£0			£0	£0
Other incoming resources (Gift Aid/Grant income)					£3,227			£3,227	£0
Total recurrent receipts	£3,227 £19,655	£0	£11,110	£728	£31,492 £31,492	£26,460	£25,252	£83,204 £83,204	£67,940
RECURRENT PAYMENTS									
Costs of generating income									
Apportioned insurance (let properties)					£0	£1,233	£948	£2,181	£2,057
Other recurrent costs (let properties)					£0	£4,633	£754	£5,387	£5,112
Quaker activities									
Refunds of expenses for Trustees (acting as Trustees)					£0			£0	£0
Expenses on behalf of Area Meeting	£111				£111			£111	£96
Courses & conferences	£211				£211			£211	£396
Grants & rebates to individuals	£2,275				£2,275			£2,275	£1,740
Donations to BYM	£4,200				£4,200			£4,200	£5,000
Donations from recurrent income to other Quaker bodies	£2,420				£2,420			£2,420	£520
Donations from recurrent income to non-Quaker bodies	£2,500				£2,500			£2,500	£10,060
Apportioned insurance	£2,500				£2,777			£2,777	£2,619
Other recurrent costs	£401	£833	£1,224	£720	£2,777			£16,334	£9,746
Governance costs									
Legal, accounting & investment fees	£6,584				£6,584			£6,584	£7,240
Total recurrent payments	£18,702	£3,394	£11,378	£3,938	£37,412 £37,412	£5,866	£1,702	£44,981	£44,586
Recurrent surplus					£5,920			£38,223	£23,354
Non recurrent maintenance									
	£0	£6,115	£10,853	£0	£16,968	£20,594	£3,550	£38,223	£20,335
Net surplus					£22,889	£18,971	£22,457	£18,539	£3,019
Acting as Agent									
Donations collected on behalf of others - Quaker (4800)								£0	£0
Donations paid over on behalf of others - Quaker (4802)								£0	£0
Donations collected on behalf of others - non-Quaker (4801)								£0	-£135
Donations paid over on behalf of others - non-Quaker (4803)								£0	£0
						Acting as agent net		£0	£0

Free Reserve

Opening balance	£157,109	
Recurrent surplus	£38,223	
Acting as agent (net)	£0	
Capital receipts - non-Quaker	£0	
Capital receipts - Quaker	£50,000	
Capital payments - Quaker	£0	
Capital payments - Non Quaker	£0	
Purchases of investments	£0	
Sales of investments	£0	
Change in value in investments (before fee)	£21,590	
Transfer to NRM fund	-£30,000	
Transfer to Emergency reserve	-£900	
Closing balance	£236,022	
<u>NRM Fund</u>		
Opening Balance	£168,399	
Transfer from Free Reserve	£30,000	
Capital receipts - Quaker	£0	
NRM expenditure	-£19,684	
Closing balance	£178,715	
<u>Emergency Reserve</u>		
Opening Balance	£18,500	
Transfer from Free Reserve	£900	
Emergency Reserve expenditures	£0	
Closing balance	£19,400	
TOTAL OPENING BALANCES	£344,008	
TOTAL CLOSING BALANCES	£434,137	-£1
STATEMENT OF ASSETS AND LIABILITIES		
Cash funds (Cumberland current account & e-savings)	£105,969	£34,411
Investments (Brewin Dolphin)	£328,169	£309,598
Total cash assets	£434,138	£344,009
Other assets		
Meeting houses and burial grounds (all are freehold interests)		
Colthouse Meeting House and burial ground	-	-
Swarthmoor Meeting House and Sunbrick burial ground	-	-
Cartmel Meeting House and burial ground	-	-
Other properties and interest in land (all are freehold interests)		
George Knipe's Charity (Windy How, Windy How Cottage and Linden Cottage, Colthc	-	-
Rakehead Estate (Nos 1-4 Rakehead and two allotments, Swarthmoor)	-	-
Rookhow Estate	-	-
Gatesfield Estate, Windermere	-	-
Liabilities	£288	£0
Rent arrears	£288	

Insurance & Property valuation adjustments at YE 2022

Land/Buildings revaluation	Old valuations	New valuations	Difference	Journal posted to
				Sage
Let Properties - Swarthmoor (Rakehead)	£821,387	£924,071	£102,684	0010
Swarthmoor (Pety's Croft & Sunbrick)	£1,155,000	£1,192,424	£37,424	0011
Cartmel (incl. Newton's charity burial ground)	£680,000	£702,033	£22,033	0020
Let Properties - Colthouse (George Knipe)	£970,012	£1,201,532	£231,520	0021
Colthouse (MH & Trust)	£713,369	£811,567	£98,198	0030
Rookhow	£1,625,000	£1,677,652	£52,652	0031
Total property assets	£5,964,768	£6,509,279	£544,511	3000
			£544,511	

Insurance & Property valuation adjustments at 30/9/2023

Land/Buildings revaluation	Old valuations	New valuations	Difference	Journal posted to
				Sage
Let Properties - Swarthmoor (Rakehead)	£924,071	£968,425	£44,354	0010
Swarthmoor (Pety's Croft & Sunbrick)	£1,192,424	£1,249,658	£57,234	0011
Cartmel (incl. Newton's charity burial ground)	£702,033	£735,729	£33,696	0020
Let Properties - Colthouse (George Knipe)	£1,201,532	£1,259,203	£57,671	0021
Colthouse (MH & Trust)	£811,567	£850,521	£38,954	0030
Rookhow	£1,677,652	£1,758,176	£80,524	0031
Total property assets	£6,509,279	£6,821,712	£312,433	3000

NOTES TO THE 2023 ACCOUNTS

1. These accounts have been prepared on the basis of receipts to/payments from the bank and investment accounts.
2. All support costs for the meeting houses have been entered under Quaker activities (insurance, and 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 and Cartmel local meetings, should be apportioned as costs of generating income since Swarthmoor and Cartmel meeting houses generated some rental (room hire) income. However, absent any sensible basis for apportionment, this has not been done.
3. Insurance costs have been apportioned between properties as follows:
 - The insurance cost for Rookhow is according to the proportion attributed to Rookhow by the property insurer in 2022.
 - The remaining insurance costs have been apportioned between the rest of the properties on the basis of the last capital valuation (estimated replacement costs, updated in September 2023).
4. Governance costs include investment fees of £3,019.
5. Lease arrangements for properties owned by Area Meeting are as follows:
 - Windy How, Windy How Cottage and Linden Cottage, Colthouse, assured shorthold tenancies
 - Nos 1 & 3 Rakehead, assured shorthold tenancies; No. 2, assured periodic tenancy
 - No.4 Rakehead leased to Fair Oak Housing Association (Registered Society under the Co-operative and Community Benefit Societies Act 2014, registration no. 28173R) for a term of 21 years expiring on 19 April 2041
 - Rookhow Estate leased to Rookhow CIO (Charity No. 1188409) for a term of 7 years, expiring on 10 April 2027
 - Gatesbiel Estate, Windermere, leased to Gatesbiel Quaker Housing Association (Registered Society under the Co-operative and Community Benefit Societies Act 2014, registration no. 22990R) for a term of 99 years, expiring on 31 July 2080.
6. The Area Meeting holds no restricted funds or endowment funds that require separate administration.

Annex 2

Swarthmoor (South West Cumbria) 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 2023.
C.C. Charity Number 1190009.

I report on the accounts of the charity which are set out on pages 14 to 15 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. 1st. May 2024

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