

Swarthmoor (South West Cumbria)

Area Quaker Meeting

(Registered Charity no. 1190009)

Annual Report

1 January – 31 December 2024

Annual Report 1st January to 31st December 2024

Introduction

Swarthmoor (South West Cumbria) Area Meeting presents its annual report, including its independently examined financial statements for the year ended 31st December 2024. 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 2024 there were 35 Members and 38 Attenders meeting at Cartmel, Colthouse and Swarthmoor Local Meetings on Sundays. 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 2024

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 Trustees

Rookhow	Helen Bailey (Colthouse LM)
Gatesfield Quaker Housing Association	Elizabeth Jones (Swarthmoor LM)

Area Meeting Clerk

Sylvia Sanderson	Swarthmoor LM (to May 2024)
Helen Bailey	Colthouse LM (from June 2024)
Claire Entwistle	Cartmel LM (from June 2024)
Elizabeth Jones	Swarthmoor LM (from June 2024)

Elders

Gill Lowden	Swarthmoor
William Shaw	Swarthmoor
Robert Straughton	Swarthmoor Hall

Terry Winterton
Helen Bailey
Vacancy

Glenthorne
Rookhow
Cartmel

Elders and Pastoral Care Team

Barbara Mansell
Shona Cameron
Vacancy
Sue Tompkins
Neil Jarvis
Helen Bailey

Swarthmoor (*Pastoral Friend*)
Swarthmoor (*Pastoral Friend*)
Cartmel
Colthouse (*Elderseer**)
Colthouse (*Elderseer*)
Colthouse (*Elderseer*)

** Elderseer combines the rôle of Elder and Pastoral Friend*

Finance & Properties Committee

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

William Shaw
Michael Carter
Michael Carter
John Cameron
Sylvia Sanderson

Elizabeth Dawson
Karen Rouen

Clerk
Property Manager – Colthouse Cottages
Treasurer / Property Manager - Colthouse LM
Property Liaison for No 4 Rakehead
Property Manager for No 1 to 3 Rakehead and Petty's
Croft (*Swarthmoor Local Quaker Property Committee*)
Treasurer - Swarthmoor LM
Treasurer - Cartmel LM

Nominations Committee

Barbara Mansell
Sue Tompkins
Jane McQuillin

Swarthmoor
Colthouse
Swarthmoor

Safeguarding Co-ordinator

Sue Jennings
Jane McQuillin (*Deputy*)

Colthouse
Swarthmoor

Registering Officer

Suan Marston

Kendal and Sedbergh Area Meeting

Membership Secretary

Vacancy

Archives Liaison

Vacancy

(Swarthmoor AM 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	<i>(Jan to June)</i>
	William Shaw	<i>(June to Dec)</i>
Quaker Life Representative Council	Claire Entwistle	<i>(Jan to June)</i>
	Cathy Sullivan	<i>(Jan to June)</i>
Northern Friends Peace Board	Jenny Carter	

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 many 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

We 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 £5,000 to support its work in 2024. We also contributed £380 to the work of the Northern Friends Peace Board and £240 to Discovering Quakers – a Quaker outreach charity serving local Quaker Meetings.

We made two further charitable donations from recurrent resources during 2024. 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 donation of £150 to the public library in Barrow-in-Furness, in recognition of the support provided by their archivist to an exhibition at the library prepared by Swarthmoor Friends to celebrate the 400th anniversary of George Fox’s birth.

In addition, we made two capital donations. We donated £20,000 to Gatesfield Quaker Housing Association, for urgent works relating to fire safety and their warden-call system. We also donated £8,080 to Rookhow Charitable Incorporated Organisation (CIO) for remedial works on the bunk-barn at Rookhow that were a legacy of historical maintenance issues.

Report from the Trustees

The Trustees held four Trustee meetings by Zoom in 2024.

Safeguarding

Sue Jennings continues her work as Safeguarding Co-ordinator, working with Jane McQuillin as her Deputy. An updated version of the AM Safeguarding Procedures and Toolkit, incorporating revisions from Britain Yearly Meeting, was adopted by AM on 14th May 2024. The AM continues to trial the safer appointment processes that were introduced in 2023. In August 2024, the Safeguarding Co-ordinator and Deputy met with the Elders and Pastoral Care Team to provide a refresher regarding safeguarding in relation to their work.

Management of uncertainty and risk

In 2024 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 review these uncertainties and attendant risks, updating the risk register where necessary. The updated register will be brought to Area Meeting in 2025 and, where necessary, possible further activities to manage these risks will be submitted for consideration and approval.

Review of procedures and policies for development

Each year, all Area Meetings are asked to complete a return to British Yearly Meeting on compliance. Where necessary, policies are updated and new policies drafted and submitted for consideration and approval by Area Meeting. A complaints policy, based on the model document from Britain Yearly Meeting, was adopted by AM on 7th September 2024 and we are reviewing other AM policies to identify and address any gaps in compliance in time for next year's compliance return in May 2025.

Crossing Boundaries

Our clerk of trustees joined Bill Shaw for meetings of "Crossing Boundaries". This is an initiative with other Area Meetings in the North of England, exploring ways of working together to address the challenges of having fewer members and therefore greater difficulty in filling essential rôles. This work is continuing with Neil Jarvis and John Cameron contributing to further meetings.

Public benefit

This report sets out the purposes of the charity and how these have been met in 2024. 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 year of 2024 saw the end of our Area Meeting Clerk's long and dedicated service, and she was replaced in May by a three-person clerking team, one each from Swarthmoor, Cartmel and Colthouse Local Meetings. The team have taken it in turns to hold the rôle of Clerk and Assistant Clerk at our Meetings For Worship For Church Affairs, with the valued support of various Elders and also of the Friends who attended these meetings and were generous in accommodating any teething problems with the new arrangements.

Meetings for Worship for Church Affairs took place in February, May, September and November at Swarthmoor Hall, Swarthmoor Meeting House, Rookhow and Cartmel respectively. There was an additional Extraordinary Meeting in October, held on Zoom, to discuss the Crossing Boundaries project.

Concern about the future viability of our AM has occupied the minds of a good many Friends during 2024, and Crossing Boundaries offers some hope that collaborating more closely with other Quakers will help us find a way through.

South West Cumbria is not alone in experiencing low numbers at meetings and an ageing pool of active Friends. Crossing Boundaries brings together a number of AMs across Cumbria, Lancashire and Yorkshire who have an interest in collaborating, or even merging, in order to share tasks and rôles.

Our Extraordinary Meeting in October discerned that as an AM we need to focus on our main goal of living as a worshipping and loving community, and be open to making some big changes in order to remain viable. This includes the possibility of selling some or all of our properties including Meeting Houses. Local Meetings were asked to meet to discuss how this might affect the spiritual life of their Meetings, and to report back to the AM to be held in February 2025.

Despite the shortage of active Friends, the Area Meeting Nominations Committee have managed to fill the essential rôles as terms come to an end, and a new member of Nominations was found by a search group. We look forward to continuing to work and worship together in the coming year.

Report from the Elders and Pastoral Care Team

Swarthmoor Elders and Pastoral Care Team met three times during the year. At the first meeting we welcomed two new members who will serve the Area Meeting and Swarthmoor Local Meeting as Elder and Pastoral Friend respectively.

The focus throughout the year was on supporting the viability of Area Meeting especially ensuring that any way forward supports and maintains the spiritual life of our Meetings. We were saddened to hear that Colthouse had taken the difficult decision to reduce the frequency of Meeting for Worship to fortnightly but understand the pressure our smaller Meetings are under. Support continued however to the Private Meeting for Worship at Gatesfield, and a meeting with Tenants confirmed that they are content with this arrangement.

Two events stand out from the year.

The first, a Meeting for Worship to solemnise the Marriage of Bex Gerrard and Jon Martin was held at Rookhow on 20th October. We were grateful for the offices of

our Registering Officer, Suan Marston and to Rookhow's Elder, Helen Bailey, and Kathy Chandler, Elder from neighbouring Bailrigg Meeting, who shared the responsibility for upholding the Meeting. It was a joyful day attended by many people for whom this was their first Meeting for Worship.

The second was a workshop led by Rupert Read from the Climate Majority Project held at Swarthmoor Hall. This was well attended by Friends and local climate activists and was a challenging and stimulating event which empowered attendees to think in what ways they can adapt to the pending Climate Crisis. Especial thanks go to Shona Cameron and Gill Lowden who organised this event.

Elders and Pastoral Care Team Report for Swarthmoor Local Meeting

At Swarthmoor Local Meeting, we adopted the following aims for the year and now record how we addressed each one.

1 To encourage spiritual growth and right ordering of Meeting for Worship:

Every 2nd Sunday of the month, after Meeting for Worship, we held a discussion group on a variety of relevant topics. This was effective in getting to know each other, though we would appreciate more Friends attending.

We have trialled and eventually established the practice of having "shared ministry" every 3rd Sunday. A text is read at 11am. At 11.30 we finish the more "formal" part of Meeting and, having reiterated the "protocol" of giving ministry, we invite Friends to speak about the text they have heard. We have been delighted at the response. Friends who rarely speak normally, seem happy to stand and share their thoughts. We hope that this will give Friends confidence to speak in Meeting more often in future.

We continued to provide Elders for Area Meeting to be an upholding presence during business meetings.

2 To promote a sense of community and welcome enquirers:

We held a shared lunch on the last Sunday of the month after Meeting for Worship.

We made closer links with Swarthmoor Hall, who invited us to have a stall to promote our Local Meeting at their Christmas Craft Fair. We appreciated the opportunity to raise our profile locally and anticipate being able to participate in other events there in the future.

We opened our Burial Grounds and gardens again as part of the Ulverston in Bloom initiative. This proved to be a successful way of getting to know local people through the common interest of gardening. Many had never been to the Meeting House before. We also worked with a local herbalist who is helping us to establish a herb garden which she and local Friends will be able to use. The herbalist ran a course of classes for children at the Meeting House which was well attended.

In June 2024 we held a collection for Barrow and Lancaster refugee groups. We were very pleased that AM Friends and local people contributed. We collected over 600 items in the 400th anniversary year of George Fox's birth. These were underwear and stationery items as requested by the groups who care for the refugees (Furness Refugee Group and Lancaster Friends).

We held a Summer Gathering and invited all AM Friends to join us. We enjoyed games, songs and afternoon tea together.

We held our 6 Readings and 6 Carols event in December 2024 (open to all AM Friends), where we remembered all our AM Friends through the carols or readings they had requested, as well as Friends who can no longer be with us due to health or other problems.

Some Friends continue to support the work done by Rookhow to promote Quakerism, to manage a rare and biodiverse woodland and to provide a retreat programme for underprivileged groups.

Two of our members continue to nurture the spiritual outreach of Swarthmoor Hall by providing a supportive presence and Eldership there.

We are grateful to have Friends who have continued to liaise with the residents of 4 Rakehead Cottages, which is currently managed by the Fair Oak Housing Trust.

3 To care for absent Friends or Friends with problems who might be at risk:

As a group we regularly discussed the needs of local Friends and sent cards or visited Friends when appropriate.

We have been aware of the demands of safeguarding and hope that we have been vigilant on that score.

4 To provide opportunities for education:

On 6th July 2024 a talk on the life of George Fox was given by Geoffrey Durham of Cambridge, Jesus Lane Meeting. This was held at Barrow Library and organised with the support of Susan Benson, Head of Barrow Archives. All 60 places were taken, two thirds by non-Quakers. We were pleased with the Outreach opportunity. We found that people were very interested from an historical point of view but we didn't notice any increase in attendance at Meeting.

From July to September, Barrow Library also hosted a display of 6 A4 panels. Again, we were supported by the archivist there and we were pleased that at least our profile and those of our AM sites and buildings, (including Gatesfield, Glenthorne, Swarthmoor Hall and The Quaker Tapestry at Kendal) have been raised locally.

On 19th October 2024 A Talk on Climate Change was hosted for Friends and the general public at Swarthmoor Hall. This was given by Rupert Read and was well attended. Again, it was a good way of raising our profile and it is encouraging that some Friends continue to engage with other local groups to pursue this important concern.

5 To aim for effective communication and transparency:

We have tried to be mindful of the challenges of ensuring inclusivity and clear lines of communication both within our various Local Meeting committees and through our dealings with our Area Meeting.

Reports from Local Meetings

Cartmel Local Meeting

The situation at Cartmel saw few changes during 2024. We continued to manage with two Friends covering most of the rôles (co-clerks, treasurer, and attending the Elders and Pastoral Care Team meetings when possible). Meeting for Worship continued to take place twice monthly on the first and third Sundays, which was a measure introduced in early 2023 when the numbers attending our weekly Meeting for Worship went down to one or two. Numbers in 2024 were usually between three and eight, this being a little higher than the previous year. Those attending included visitors during summer and also some new regular attenders.

Cartmel's half-hour Time for Peace, which took place monthly on Friday mornings, was always well attended, with around 10-20 participants each week. Some of these were Friends from our Area, but many were from local churches or were individuals in Grange-over-Sands, so these Meetings had an element of outreach.

The other regular users of the Meeting House were Foodshare projects who distribute unsold supermarket goods to local people every Monday and during school holidays. These continued to be well used and the arrangement worked smoothly.

We continue to keep a photographic record of cracks in the Meeting House to determine whether there has been any movement since the remedial work that was conducted several years ago following problems with waterlogged ground outside. The temperature and humidity in each room of the building is also continuously recorded and two Friends have contributed a dehumidifier, which should help control humidity in future. Maintenance of the Meeting House has also been helped by having a weekly cleaner.

Colthouse Local Meeting

Colthouse Local Meeting is a small community of Friends and out of necessity we share the tasks to look after each other and the Meeting House. This brings both joys and challenges. We hold Meeting for Worship on the 2nd and 4th Sundays in every month - the move to fortnightly from weekly Meetings began in 2024 and it is working well for us. It has enabled us to join worship at Swarthmoor and Cartmel Local Meetings from time to time and has strengthened bonds of friendship between Friends in our Area Meeting as together we seek the truth.

Towards the end of the year, the community considered our future and whether it might be time to sell some of the property we own to lighten our burden, and perhaps even close our Meeting House. We take seriously the responsibility for stewardship of our Meeting House and property which has been cared for by previous generations of Friends. We also know our meeting has a particular ministry of outreach through welcoming visitors - local, national and international - which includes connections with local schools, Glenthorne, pilgrims and Friends visiting the area. However, we acknowledged that the collective time we can currently give is not sufficient to meet these demands on us and is adversely affecting the spiritual health of our Meeting.

Some of us came to the heavy-hearted conclusion that it may be time to lay down the Meeting. Others felt we should try further attempts at outreach so that others

might know we are here. We understand this is a challenge and will require some of us to do more. We decided to renew efforts to build our community over the next one to two years.

'Have faith in God' Jesus answered. 'Truly I tell you, if you say to this mountain, "Be taken up and thrown into the sea", and if you do not doubt in your heart, but believe that what you say will come to pass, it will be done for you.' (Mark 11: 22-23)

Swarthmoor Local Meeting

Meeting for Worship Our Meeting for Worship continued throughout the year on Wednesday and Sunday mornings. Numbers attending Meeting for Worship remained steady with from 3 to 8 on Wednesday and 10 to 30, including visitors, on Sunday. There was a short Meeting for Worship on Christmas Day attended by two Friends.

Discussion Groups after Meeting for Worship were held on the second Sunday of each month 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.

On the third Sunday of the month we finished our silent worship 15 minutes early and had shared worship on a pre-planned text for the remaining 15 minutes. This has produced a better knowledge of each other's spiritual understanding from oral contributions. It was also hoped that the different voices would encourage Friends to consider ministering in future.

A Shared Lunch after Meeting for Worship was held on the fourth Sunday of each month. We continue to find them enjoyable and, like the discussions on second Sundays, the lunches help us all with 'getting to know each other' and strengthening 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 Care 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 enjoyed by all. On the 15th December 24, as a Christmas celebration, carols were sung and readings were read after a shortened Meeting for Worship.

Property Committee The Property Committee was active during the year, continuing the work on the Quinquennial Report, and other works to make the buildings fit for purpose.

Several minor works were carried out on the three Rakehead Cottages, improving them for the comfort of the tenants.

Oversight of the maintenance and continued improvement of the Friendship Gardens continues. The wildlife gardening is supported by volunteers and paid contractors, and contributes to our sustainability.

A new area in the back field was prepared for spring herb planting in 2025. It will support the work of the Medicinal Herbalist who uses the Barn for her twice monthly sessions with two groups of young people.

The Friendship Gardens were opened for Ulverston Open Garden weekend in June, with 124 people visiting them over the two days.

The Friendship Gardens were awarded “Level 4 Thriving” and Bronze for the Herb Garden in the 2024 “In Your Neighbourhood”, as part of Cumbria in Bloom.

The maintenance of Sunbrick Burial Ground continued, with two mowings in spring and summer.

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.

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

There were 8 groups given history tours of the Meeting House as well as an explanation of Quaker Spirituality, during the year:

- Ohio, Cincinnati Quakers on a Pilgrimage (16)
- UK 1652 Pilgrimage group (6)
- Mixed American Friends staying at Glenthorne (23)
- Quaker Southern England and Middle Eastern Schools, Foxtrot (17)
- Cumberland Friends (13)
- Mycelium local community group (8)
- Ecumenical Pilgrimage group from Germany (4)
- Mosedale Meeting (15).

As a celebration of George Fox’s 400th birthday Friends arranged a collection of small items to be donated to Asylum Seeker and Refugee Support Groups. Over 400 items were collected from Area Meeting and non-Friends.

Three Friends worked with Barrow Library to create a display about George Fox as another 400th birthday celebration. Fifty people attended the opening of the display and Geoffrey Durham spoke at this event. Over half the audience were non-Friends.

This began as a Local Meeting initiative but was adopted by AM.

The Barrow Library display was put in the Great Hall at Swarthmoor Hall for an Art and Craft Fair, over the weekend of 29th November 2024. Forty people visited it.

Our membership to Churches Together in Ulverston continued but the group never met this year.

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 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 thirteenth year of electricity generation. The total electricity generated since 2012 is 113,849 kW hours. This equates to 48,955 kg CO₂ saved.

As part of our achieving our aims Area Meeting subscribes to Ethical Consumer Research Association Ltd, a British not-for-profit publisher, research, political, and campaign organisation which publishes information on the social, ethical and environmental behaviour of companies and governments and issues around trade justice and ethical consumption. Members can use their website/magazine etc to make useful choices on purchases and also on campaigning for justice and equality and boycotting certain companies for their unethical practices.

Despite continued difficulties our Local Meetings see sustainability in both a spiritual sense (our work to sustain our Quaker community) and an environmental sense (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 continues to play an active part of the Spiritual Life of Swarthmoor Area (SW Cumbria) Quaker Meeting, who appoint the Elder. Meetings for Worship are held on the 1st Wednesday of the month at 7.30 pm, and on the 1st and 3rd Fridays of the month at 12.30pm.

All three Meetings provide an opportunity for those who haven't experienced a Meeting for Worship to do so. The spiritual highlight of the year was the solemnisation of a Quaker Marriage held in the Meeting House on the 20th October. We were grateful to Swarthmoor Area Meeting who agreed the Wedding could take place, Suan Marston our Registering Officer and Kathy Chandler, Elder from neighbouring Bailrigg Meeting who shared the responsibility for upholding the Meeting with Rookhow's Elder Helen Bailey.

2024 was a busy year, seeing the culmination of a year-long project to upgrade the Bunkbarn, and the continuing success of the Retreat Away Fund and Rookhow-led activities in bringing new people to Rookhow. Thanks are due to our dedicated staff team, volunteers and supporters, our conservation building team, generous individuals and a wide range of funders, without whom none of this would have been possible.

Key successes in 2024 include:

- Completion of the refurbishment of the Bunkbarn in time for Easter. This included a new kitchen, improved toilet and shower facilities, underfloor heating powered by an air source heat pump and a number of other energy efficient measures, along with new furniture and mattresses.

- Allocation of £13,909 through the Retreat Away Fund, enabling 344 people from 14 groups to stay at Rookhow who might not otherwise have been able to afford a residential stay. This is thanks to support from individuals, the three surrounding Area Meetings, and 5% of Rookhow's booking income.
- A pilot scheme, arising from our Development Manager's time on the Journey of Hope programme, looking at how we might welcome, and work alongside our visitors in a more equitable way.
- Success in a collaborative bid to the Species Survival Fund, becoming part of the Northwest and Southwest Rainforest Restoration Project. This brings not only capital funding, but more importantly professional expertise to assist in the CIO's work to restore and improve the Woodland.

Report from the Area Meeting Treasurer

Accounts for 2024

The accounts for 2024 are presented in Annex 1, with the associated report from the Independent Examiner in Annex 2.

Our overall income fell slightly from £83,204 in 2023 to £81,878 in 2024, but this is within the bounds of year-to-year variations. Income derived from rental properties and from interest and investments increased, but income from voluntary donations and solar panels decreased. No Gift Aid claim was made, as the Area Meeting's practice has usually been to claim this in alternate years.

Recurrent expenditure was lower than in the previous year, decreasing from £44,981 in 2023 to £38,670 in 2024. However, this was largely due to a refund from the electricity supplier for Swarthmoor Meeting House, which was received in 2024 but related to over-charging in 2023. Legal, accounting and investment fees increased in 2024, partly as a result of the updated terms of engagement of our self-employed Finance Manager but also due to one 2023 fee being paid in 2024.

The reduction in recurrent expenditure mitigated the reduction in income, resulting in a higher recurrent surplus: £43,208 in 2024 compared to £38,223 in 2023. The recurrent surplus adequately covered the combined allocation to the Non-Recurrent Maintenance Fund (£31,200) and the Emergency Fund (£1,800). The expenditure on non-recurrent maintenance during 2024 was £17,030.

By the end of 2024, our Free Reserve was £235,432, compared to £236,022 at the end of 2023; our Non-Recurrent Maintenance Fund was £192,885, which is £68,645 short of the target level (see below); and our Emergency Reserve was £21,200, which meets our target level (see below).

Measured by our recurrent surplus and our reserve position, the 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. £261,530 based on current estimates of replacement costs).

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 the 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 the 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 by Trustees in February 2024 and adopted with one amendment by the Area Meeting in September 2024.

Sue Jennings  Date 15.4.25

Karen Rouen  Date 15/04/25

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

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

Year End December 2024

Swarthmoor Area Meeting - 1st Jan to 31st Dec 2024

	<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>2024</u>	<u>TOTAL</u> <u>2023</u>
<u>RECURRENT RECEIPTS</u>									
Voluntary unrestricted income	£7,940				£7,940			£7,940	£9,854
Activities for generating resources									
Meeting House hirings			£3,433	£825	£4,258			£4,258	£4,407
Sales for profit			£5,463		£5,463			£5,463	£7,430
Investment income									
Interest & investment income	£9,369				£9,369			£9,369	£6,575
Let properties rental income					£0	£27,695	£27,153	£54,848	£51,712
Income from Quaker activities					£0			£0	£0
Other incoming resources (Gift Aid/Grant income)					£0			£0	£3,227
<u>Total recurrent receipts</u>	<u>£17,309</u>	<u>£0</u>	<u>£8,896</u>	<u>£825</u>	<u>£27,030</u> <u>£27,030</u>	<u>£27,695</u>	<u>£27,153</u>	<u>£81,878</u> <u>£81,878</u>	<u>£83,204</u>
<u>RECURRENT PAYMENTS</u>									
<i>Costs of generating income</i>									
Apportioned insurance (let properties)*					£0	£1,221	£939	£2,161	£2,181
Other recurrent costs (let properties)					£0	£4,609	£284	£4,894	£5,387
<i>Quaker activities</i>									
Refunds of expenses for Trustees (acting as Trustees)					£0			£0	£0
Expenses on behalf of Area Meeting	£193				£193			£193	£111
Courses & conferences	£503				£503			£503	£211
Grants & rebates to individuals	£1,740				£1,740			£1,740	£2,275
Donations to BYM	£5,000				£5,000			£5,000	£4,200
Donations from recurrent income to other Quaker bodies	£2,620				£2,620			£2,620	£2,420
Donations from recurrent income to non-Quaker bodies	£150				£150			£150	£2,500
Apportioned insurance		£842	£1,249	£735	£2,825			£2,825	£2,777
Other recurrent costs	£418	£2,681	£4,517	£2,678	£10,293			£10,293	£16,334
<i>Governance costs</i>									
Legal, accounting & investment fees	£8,290				£8,290			£8,290	£6,584
<u>Total recurrent payments</u>	<u>£18,915</u>	<u>£3,523</u>	<u>£5,766</u>	<u>£3,412</u>	<u>£31,615</u> <u>£31,615</u>	<u>£5,831</u>	<u>£1,223</u>	<u>£38,670</u> <u>£38,670</u>	<u>£44,981</u>
<u>Recurrent surplus</u>					<u>-£4,586</u>	<u>£21,864</u>	<u>£25,930</u>	<u>£43,208</u> <u>£43,208</u>	<u>£38,223</u>
<u>Non recurrent maintenance</u>	<u>£0</u>	<u>£1,168</u>	<u>£6,528</u>	<u>£1,620</u>	<u>£9,315</u>	<u>£5,440</u>	<u>£2,275</u>	<u>£17,030</u>	<u>£19,684</u>
<u>Net surplus</u>					<u>-£13,901</u>	<u>£16,424</u>	<u>£23,655</u>	<u>£26,178</u> <u>£26,178</u>	<u>£18,539</u>
*Rookhow Insurance - to be reimbursed									

Free Reserve

Opening balance	£236,022
Recurrent surplus	£43,208
Capital receipts - non-Quaker	£0
Capital receipts - Quaker	£0
Capital payments - Quaker	-£28,928
Capital payments -Non Quaker	£0
Purchases of investments	£0
Sales of investments	£0
Change in value in investments (before fee)	£18,129
Transfer to NRM fund	-£31,200
Transfer to Emergency reserve	-£1,800
Closing balance	<u>£235,432</u>

NRM Fund

Opening Balance	£178,715
Transfer from Free Reserve	£31,200
Capital receipts - Quaker	£0
NRM expenditure	-£17,030
Closing balance	<u>£192,885</u>

Emergency Reserve

Opening Balance	£19,400
Transfer from Free Reserve	£1,800
Emergency Reserve expenditures	£0
Closing balance	<u>£21,200</u>

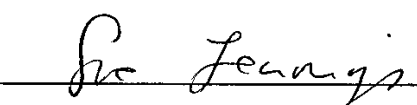
<u>TOTAL OPENING BALANCES</u>	<u>£434,137</u>
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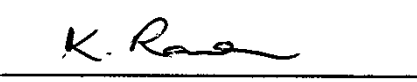
<u>TOTAL CLOSING BALANCES</u>	<u>£449,516</u>	-£1
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STATEMENT OF ASSETS AND LIABILITIES

	<u>2024</u>	<u>2023</u>
Cash funds (Cumberland current account & e-savings)	£106,372	£105,969
Investments (Brewin Dolphin)	£343,146	£328,169
<u>Total cash assets</u>	<u>£449,517</u>	<u>£434,138</u>
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, Colthouse)	-	-
Rakehead Estate (Nos 1-4 Rakehead and two allotments, Swarthmoor)	-	-
Rookhow Estate	-	-
Gatesbield Estate, Windermere	-	-
<u>Liabilities</u>	<u>£0</u>	<u>£288</u>
Rent arrears owed to AM	£0	£288
Other recurrent costs, owed by AM	£749	£0

Approved by the Trustees at their meeting on
15th April 2025 and signed on their behalf by:

Sue Jennings 
Date 15.4.25

Karen Rouen 
Date 15/04/25

Notes To The 2024 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 on the basis of the last valuation of buildings and contents (estimated replacement costs, updated in September 2024).
4. Governance costs include investment fees of £3,153.
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 Rakehead – 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 19th April 2041
 - Rookhow Estate – leased to Rookhow CIO (Charity No. 1188409) for a term of 7 years, expiring on 10th April 2027
 - Gatesfield Estate, Windermere – leased to Gatesfield 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 31st 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 2024. C.C. Charity Number 1190009.

I report on the accounts of the charity which are set out on pages 17 to 18 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. 29th. April 2025.

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

