

Pendle Hill Area Quaker Meeting

Trustees Annual Report and Financial Statements

for the year ended 31st December 2021

**Pendle Hill Area Quaker Meeting
Report of the Management Committee
for the year ended 31 December 2021**

The Board of Trustees presents its report and unaudited financial statements for the year ended 31st December 2021.

REFERENCE AND ADMINISTRATIVE INFORMATION

Charity name	Pendle Hill Area Quaker Meeting
Status:	Pendle Hill Area Meeting is a charity registered under Charity Commission Reg. No. 224603.
Clerk	Anthony Robinson
Principal Office	(address of Clerk of Trustees) 4 Moss Close Helmshore ROSSENDALE BB4 4JQ
Treasurer	Stanley Lee 44 Armadale Road Ladybridge BOLTON BL3 4QB
Trustees	Lucy Armstrong Gordon Benson Wendy Hampton (from 1 January 2022) Norma Lee Chris Tonge Philip Whitehead (from 1 January 2022)
Custodian Trustee	Friends Trusts Ltd.
Independent Examiner	Jennifer Daniel FCCA Slade & Cooper Limited Beehive Mill, Jersey Street, Ancoats, Manchester M4 6JG
Bankers	Pendle Hill Area Meeting: Cooperative Bank Bolton Quaker Meeting: Cooperative Bank, Charities Deposit Fund, F&C Fund Management. Blackburn Quaker Meeting: Lloyds Bank, The Charity Bank. Chorley Quaker Meeting: Chorley Building Society. Clitheroe Quaker Meeting: Yorkshire Bank, Marsden Building Society & Furness Building Society Crawshawbooth Quaker Meeting: Nat West plc & N.S & I. Account Marsden Quaker Meeting: Santander Deposit account, Yorkshire Bank Current Account

Pendle Hill Area Quaker Meeting Report of the Management Committee for the year ended 31 December 2021

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The Governing Document was adopted on 13 September 2008. Necessary revisions and amendments were made with the agreement of the Area Meeting on 14 November 2015; 12 November 2016; and 11 March 2017.

Constitution and purpose

The Area Meeting is a charity established for the advancement of religion and other charitable purposes such as derive from or bear witness to the principles and practices of the Religious Society of Friends (Quakers). The principal activity is the holding of meetings for worship in the constituent Local Meetings of Blackburn, Bolton, Chorley, Clitheroe, Crawshawbooth, Marsden and Rochdale.

The affairs of the Area Meeting are governed by "Quaker Faith and Practice", the Book of Discipline of Britain Yearly Meeting and the Area Meeting governing document. Pendle Hill Area Meeting is a charity registered under Charity Commission Reg. No. 224603. The Members of the Area Meeting are all those persons whose names are for the time being recorded in its official register maintained in accordance with the procedures of the Religious Society of Friends (Quakers) in Britain (Britain Yearly Meeting).

Application of the Income and Property

Within Pendle Hill Area Meeting, income and property are used to further the Area Meeting's object by work such as:

- Strengthening the life and witness of Quaker meetings both in the area of Pendle Hill Area Meeting and beyond;
- Spreading the message of Quakers and interpreting and developing the thought and practice of the Religious Society;
- Undertaking Quaker service for the relief of suffering at home and abroad;
- Funding the concerns that Quaker meetings in the area of Pendle Hill Area Meeting or beyond have adopted or agreed to support;
- Providing for the pastoral care of individual members and Attenders including assistance to those in need and for education;
- Maintaining and developing Quaker meeting houses as places for public worship and from which to carry our witness into the world;
- Administering and maintaining the organisation of Pendle Hill Area Meeting and contributing to the support of Britain Yearly Meeting.

Trustees

Suitable persons from among the Members of the Area Meeting are identified by the Area Meeting Nominations Committee. A person's name is put forward to the Area Meeting and if accepted the appointment of the person as a Trustee is recorded in the Area Meeting minutes. Trustees are encouraged to attend training courses organised nationally by Britain Yearly Meeting.

Pendle Hill Area Quaker Meeting Report of the Management Committee for the year ended 31 December 2021

ACHIEVEMENTS AND PERFORMANCE

Pendle Hill Area Meeting continues as the 'umbrella' grouping for our six Local Meetings. Despite the continuing Covid pandemic we met monthly via zoom and then later in the year in a 'blended' fashion at Bolton Meeting House where the meeting room provides enough space to remain socially distanced and the equipment is available for zoom participants to join in the meeting.

Friends have continued to be involved with Friends Fellowship of Healing and took part via zoom in the National Day of Healing in March. COP26 has also been a focus of Friends' attention, some Friends taking part in the march in Glasgow during the conference and the children in Bolton Meeting creating their own postcards to send to the prime minister asking that he keeps the country's commitments to reducing carbon emissions. The social weekend at Glenthorne had to be cancelled for the second time due to the pandemic but Crawshawbooth Friends provided a very welcome social event in their garden in August and arranged for area meeting Friends to be part of the annual Meeting for Worship at the Chapel Hill burial ground in June.

Meeting for Sufferings, Quaker Life, other central bodies and Northern Friends Peace Board meetings have all been attended by Friends through zoom or blended meetings. Our trustees continue to steward the care of the fabric of our buildings and, along with Area Meeting as a whole, have encouraged Crawshawbooth Friends to continue with their project of improving disabled access and accessible toilet facilities at their listed building.

Our Area Meeting gives us the opportunity to support each other and to look at ways of simplifying our structures to meet current needs despite the dislocation the pandemic has caused. We are looking at ways of improving our on-line presence and are hoping to host a Regional Gathering with a performance from the Journeymen Theatre of their play 'Back Door Parole' looking at the role of Quaker Prison Chaplains.

BLACKBURN QUAKER MEETING

Because of the Covid 19 restrictions the Meeting House did not reopen until 4th April. Prior to that Meetings for Worship were held using Zoom. Since April, when we started to worship in the Meeting House, Friends who were unable to join us physically have participated by Zoom. This combined Meeting has been very effective in helping to avoid people being excluded. A Zoom meeting for worship has also been held weekly on a Wednesday evening. Attendance at meetings has varied from 2 to 8. The diminishing size of our congregation and reduced financial income have forced us to consider how the Meeting can survive into the future.

Normally a Preparative Meeting is held monthly. We have a Clerk, Assistant Clerk, Treasurer, Assistant Treasurer and a Librarian. As we are a small Meeting correspondence comes through the Clerk and Treasurer. Our Treasurer provides financial information on a monthly and annual basis, and encourages Members and Attenders to support the Meeting as necessary. The Meeting's finances have been severely affected because of the lack of lettings over the past two years. This has been partly compensated by an insurance payment for loss of income. Most of the Meeting's funds are invested with an ethical and socially responsible bank (Charity Bank).

Pendle Hill Area Quaker Meeting Report of the Management Committee for the year ended 31 December 2021

We maintain records of Meetings, certain historical information and burial plot records. Also at Blackburn Meeting House, various Area Meeting records are stored. Despite our low numbers we participate in our Area Meeting quite extensively, with several Members having official Area Meeting roles.

Normally study and discussion groups meet during the year but we have not been able to maintain these during the pandemic.

The Meeting House and burial ground are kept in good order and make the Meeting House attractive as a place of worship, and also for community use. Everyone from the Meeting shares in the domestic responsibilities to ensure that the premises provide a pleasant, clean and comfortable venue for all users. Our solar panels and careful control of the heating system minimise our use of fossil fuels. Curtains are kept closed during the winter to minimise heat-loss.

We support various charities, including local, international, and specifically Quaker. The non-Quaker donations are raised by separate appeals unless we agree as a Meeting to support a specific urgent cause.

Outreach activities have had to be suspended during the year although Zoom meetings have attracted people from other Quaker Meetings. Just before the 'lock-down' we took part in the National Quaker Day of Healing which attracted several visitors. We have maintained our presence on Facebook and kept our web-page up-to-date.

We encourage the use of our premises by appropriate community organizations. Sadly, two groups: Blackburn Townswomen's Guild and the Renaissance support group have felt able to start using the Meeting House. We are hoping that other groups will return when their activities become possible again.

BOLTON LOCAL MEETING

During 2021 Bolton Meeting has been through several significant changes. We began the year by worshipping online only, but in May we returned to the Meeting House and were glad to be able to welcome back many more of the local community groups we let rooms to.

The reduction in lettings had led to a significant drop in our income. This meant that we had to reduce the hours worked by our warden and members of his family. The warden subsequently requested voluntary redundancy and he and his family vacated the accommodation at the end of July.

The emptying of half the building revealed that significant tidying and repairs would be needed. However, many Friends stepped up to help and it was seen as an opportunity to look again at the use and appearance of our building. We intend to let out the accommodation attached to the Meeting House which will greatly help our finances.

As part of the refurbishment, we have been looking at lowering our carbon footprint and have now completed the Churches Eco Survey, qualifying for a plaque.

Pendle Hill Area Quaker Meeting Report of the Management Committee for the year ended 31 December 2021

Spiritually our Meeting has continued to thrive with worship in person and online despite the restrictions of the Covid epidemic. We average about twenty worshippers weekly at the Meeting House with around ten online. Midweek Meeting for Worship has continued on Zoom and so has our online Talks and Thoughts which attracts attendees from other Meetings and also from outside Quakers.

Our Children's Meeting has continued monthly with about four children attending.

We have been reaching out to Friends unable to join us by post and telephone.

Friends continue to support Fair Trade and a stall was held after one of our Meetings. Many Friends are also active in local causes such as environmental efforts and peace initiatives.

This has been a challenging year for us but it has been good to see that many Friends have stepped in to help and through a communal effort, our building and our Meeting is now functioning as well as it can.

CHORLEY QUAKER MEETING

Chorley Quaker Meeting does not own a Quaker Meeting House.

Chorley Quakers meet in the Chapel Hall belonging to the Chorley Unitarians. Meetings for worship are held on the first Wednesday and second and fourth Sundays of each month.

A monthly church business meeting, 'meeting for worship for church affairs' is held on the first Wednesday of each month after meeting for worship. The role of meeting clerk is shared on a quarterly cycle.

Chorley members serve in Quaker roles at local, area, regional and national level. One of the Quaker *Advices & queries* is read out at every meeting for worship whilst one of the Quaker *Green advices & queries* is read out monthly.

Chorley Meeting is a member of the Friends Fellowship of Healing and the distant Healing Group meets every month.

Chorley Meeting contributes financially to support other Quaker bodies including our own Area Meeting, Britain Yearly Meeting and donates to other Quaker work in the UK and overseas.

Additionally, there is a separate collection for 'Chorley Help the Homeless'. a local charity concerned with food poverty.

Chorley Quakers are members of the ecumenical group Chorley Churches Network; representatives of a number of local churches from different denominations meet informally most months to share and celebrate the various contributions made to the Chorley and district community.

The COP26 held in Glasgow during November 2021 raised awareness of everyone's shared responsibilities for reversing climate change. Chorley Quakers have started a Sustainability Group that meets every month to discuss and discern practices helpful to lessen our collective and personal carbon footprints. Furthermore, Chorley Quaker meeting has registered as part of the Eco Church movement.

Pendle Hill Area Quaker Meeting Report of the Management Committee for the year ended 31 December 2021

Responding to the various mandated restrictions because of ongoing Covid-19 infections, Chorley meeting has evolved a pattern of worship meetings. Worship on second Sunday is facilitated by Zoom video-conferencing; and face-to-face worship meetings at Chapel Hall on fourth Sunday. The midweek meetings are convened on Zoom. The Covid pandemic has created challenges for our meeting through less face-to-face meetings and a reduced financial income. Chorley Meeting supports its members through an on-going pastoral support network.

CLITHEROE QUAKER MEETING

Meeting for worship was held weekly throughout the past year on a Sunday morning virtually where it wasn't allowed to meet in person due to Covid restrictions. We have also held a meeting for worship every Wednesday evening and on the first Tuesday of the month followed by a social gathering online where it was not possible in person.

When we were allowed to meet we continued with social distancing as per government guidelines and set up internet access for virtual meeting to take place with the in person meeting at the meeting house. We have also held a meeting for worship for healing on the first Monday of the month when our facilitator has been available and Friends comfortable to take part. All these Meetings are advertised to the general public and access to the virtual meetings is advertised on our board outside the meeting with the Clitheroe Meeting as the contact point. We have five to ten attending on a Sunday morning and two or three on Wednesdays and as many on Tuesday mornings. Advices and Queries has been regularly read during Meeting as Friends feel moved.

Pastoral care has been provided by all Friends with the Overseer making sure that everyone is provided for and needs are met as far as possible. Our Overseer and other members of the meeting also ensured the welcome of newcomers and encourage their return. This system has now changed and eldership and pastoral care will now be shared amongst Friends with conversation checking that we are all cared for and have our Spiritual Life nurtured. We feel ready to return to discussion groups though none have yet taken place. We had fewer newcomers during the year than in a regular year but things feel like they are picking up since the restrictions have relaxed a little.

A Meeting for Worship for children and young people is available weekly. Children are encouraged to share their experiences with the wider Meeting, prompting discussions in many cases and allowing the younger people to feel more involved. Sadly, we have had no families attending this year but we are prepared.

On the four months when there is a fifth Sunday, we have 'themed' worship, this is a time when all ages could be in the worship and participating together.

We have held a Meeting for worship for business when needed, though these have been much reduced in number. Friends are encouraged to go to Area Meeting, some are appointed. Attenders are encouraged where they express an interest and Area Meeting clerk's permission is sought on their behalf.

To make sure that the financial needs of the Meeting and the Yearly Meeting are properly understood, these are reviewed annually when the accounts are given and at other appropriate moments both within business meetings and at other times.

The following outreach has been carried out: contributions to the Thought for the Week column in the local paper, for which we are on a rota.

We subscribe to *The Friend* which we actively encourage people to read.

Pendle Hill Area Quaker Meeting Report of the Management Committee for the year ended 31 December 2021

Members and attenders of the Meeting are involved in the local community in different ways, we contribute to the food bank and support the cookery club run by gateway Trust, a Clitheroe community charity. In addition, the Meeting has had 2 Quaker schools' groups visit which include mostly non-Quaker staff and pupils.

Caring for our Meeting House All of our planned maintenance for 2021 was completed and a failure in our central heating system was fixed on December 22. In 2022 we hope to complete the tiling in the apartment bathroom and paint the gable wall end. Our new lift servicing contract is working well.

CRAWSHAWBOOTH QUAKER MEETING

Quaker worship has been held every Sunday morning at 11am for the whole year and there have been readings from Quaker, Faith & Practice including Advices and Queries read on a regular basis. Our Health & Safety Risk Assessment was reviewed and we kept to social distancing indoors. We returned to serving tea in August when we held a small social gathering for Area Meeting Friends on Saturday, August 14th and thereafter on Sundays after Meeting for Worship.

The garden is appreciated by the local community who either look over the wall or come in and sit on one of the two benches for quiet reflection. The newer bench on the stone patio in a corner of the garden looking inwards towards our lovely borders especially, is a haven for people without a garden and in need of the mental nourishment the space gives. Also passing walkers can also take advantage of a resting place. It is truly a peace garden within the surrounding walls, providing the benefit of mental wellbeing.

The wall underneath the cottage supporting the steps was repaired and painted by a member/clerk Philip Whitehead. The building including the cottage has been kept well maintained.

A member of Pendle Hill Area Meeting who moved to Fleetwood twenty years ago died in 2020 before lockdown and her family came to bury her ashes in the spring of 2021.

In July the family of a deceased member Evelyn Jepson from Bolton Local Meeting, arranged to have her ashes buried in the Meeting House garden, which happened on a beautiful day with Bolton Friends in attendance.

After a three-year process of planning we now have listed building consent for an accessibility toilet and new kitchen in the stables below the cottage. The numbers attending have started to grow again and we have about 10-15. There are no children attending at present. We continue to outreach with the community and local societies and we are good stewards of this historic building and burial ground.

MARSDEN QUAKER MEETING

Our Meeting House re-opened for worship in June and on average over the following 6 months we have had 3 – 4 members attending. We closed again throughout December as Lucy (resident in the MH flat) contracted Covid and then Margaret Pate was 90 on December 29th also succumbed. Three of us continued to observe Meeting for Worship in our own homes with others joining us intermittently. All Advices and Queries have been read during the year.

Pendle Hill Area Quaker Meeting Report of the Management Committee for the year ended 31 December 2021

The Meeting House has not been used for classes since the start of the pandemic nor have we had shared lunches. We are in a very precarious position which will be greatly exacerbated when Lucy marries and leaves the flat in July.

The position for the Treasurer has been made worse by the fact that both banks where the Meeting's funds are held have closed

Peninsular eventually visited the Meeting House on June 29th.

FINANCIAL REVIEW

The principal funding sources for the Area Meeting remain donations from Members and Attenders and income from letting rooms at the various Meeting Houses. For the year ending 31st December 2021, taking Area Meeting's own general funds and the consolidated accounts for the designated funds held by our six constituent Local Meetings, our total income was £119,504. Compared to the previous year of £99,921.

Against this, our total expenditure increased to £123,941 compared to £87,574 in the previous year.

Including other transfer and revaluations, our funds at the end of the year 2021 fell to £282,064 compared to £286,501 in the previous year.

Investment income continues to be low, reflecting the interest rates currently available.

Our investment in BMO Global Asset Management Fund increased to £29,022.47p as at 31 December 2021.

Reserves Policy

Local Meetings will hold only the equivalent of one year's expenditure as a local reserve. In addition, a Local Meeting may hold any funds given to it specifically for use by that Meeting. However, such funds should be used before the Local Meeting requests any funding from the Area Meeting Reserves. The Area Meeting Reserves Fund is managed by the Area Meeting to minimise erosion by inflation whilst maintaining availability for urgent requirements. The Trustees will administer the allocation of money from the Reserve Fund in a prompt and fair way.

Funds in deficit

None.

RISK MANAGEMENT

The Area Meeting employs Peninsula Business Services Limited as consultants for health and safety, and human resources. Peninsula has provided risk management systems for each of the Local Meetings, gives advice as required, and visits each Local Meeting annually to ensure that guidelines are being followed. Where appropriate, Local Meetings have implemented policies for safeguarding children and vulnerable adults. The Trustees have also overseen the way each Meeting House is being

**Pendle Hill Area Quaker Meeting
Report of the Management Committee
for the year ended 31 December 2021**

KEY PLANS FOR THE FUTURE

Regular monitoring by the Clerking Team, Treasurers and the Trustees has helped to ensure that the Area Meeting continues to function effectively and meet its charitable objectives. Unfortunately, it is still proving to be difficult to find people to take on essential roles within the Area Meeting and Local Meetings. The viability of some of our Meetings remains a concern to the Trustees. However, the regional Quaker Local Development Worker has helped several Local Meetings tackle problems that have been hindering their development. Trustees will continue to review & update Area Meeting policies in the light of new legislation & guidelines. With continuing restrictions due to the Corona virus, Trustees will utilise the opportunities online, for business meetings, networking & support through the use of the Zoom platform.

SUSTAINABILITY

Area Meeting is committed to encouraging and helping Local Meetings, and their Members and Attenders, to use resources in fairer and more sustainable ways. Local Meetings have been asked to monitor their sustainability activities so that they can report their progress in future annual reports.

PUBLIC BENEFIT STATEMENT

Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on Public Benefit when reviewing the charity's aims and objectives, and in planning its future activities, which is an annual process. Many examples of such public benefit have been described earlier in this report.

Approved by the Trustees on

13 /09 /2022 and signed on its behalf:

Chris Tonge (Trustee)

**Independent examiner's report
to the trustees of
Pendle Hill Area Quaker Meeting**

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31st December 2021 which are set out on pages 11 to 15.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

Jennifer Daniel FCCA DChA

Slade & Cooper Limited, Chartered Certified Accountants
Beehive Mill, Jersey Street
Manchester, M4 6JG

Date 15 September 2022

Pendle Hill Quaker Meeting
Receipts and Payments Accounts
for the year ended 31 December 2021

	Note	General Funds £	Unrestricted Designated Funds £	2021 £	2020 £
Receipts					
Voluntary Income		-	33,673	33,673	32,136
Income from activities to generate funds		-	40,823	40,823	40,668
Investment Income		167	742	909	1,216
Grant Income		-	1,365	1,365	-
Other income		20,761	21,973	42,734	29,509
Movement on Glenthorne account		-	-	-	(3,608)
Total receipts		20,928	98,576	119,504	99,921
Payments					
Costs of Generating Funds		29,398	34,744	64,142	48,370
Costs of Quaker Activities		3,727	8,356	12,083	10,978
Donations to other Quaker Bodies		405	16,231	16,636	13,008
Donations to Non Quaker Bodies		-	265	265	85
Governance costs and professional fees		780	1,922	2,702	780
Repairs and Maintenance		3,947	24,166	28,113	14,353
Total payments		38,257	85,684	123,941	87,574
Net receipts for the year		(17,329)	12,892	(4,437)	12,347
Transfers from Designated Funds		15,762	(15,762)	-	-
Net movement in funds		(1,567)	(2,870)	(4,437)	12,347
Bank and cash balances at start of year		46,260	240,241	286,501	274,154
Bank and cash balances at end of the year		£ 44,693	£ 237,371	£ 282,064	286,501

All of the charity's operations are classed as continuing.

Pendle Hill Quaker Meeting
Statement of Assets and Liabilities
as at 31 December 2021

	Note	2021 £	2020 £
Bank and cash balances		282,064	286,501
		<u> </u>	<u> </u>
Debtors			
Tax reclaim due		916	944
Other debts due to charity		1,874	1,874
		<u> </u>	<u> </u>
Fixed asset investments		29,022	24,464
		<u> </u>	<u> </u>
Buildings and contents	2	3,475,763	3,475,763
		<u> </u>	<u> </u>
Creditors			
Liabilities due within one year		1,360	1,180
		<u> </u>	<u> </u>

Investments are held by Bolton Quaker Meeting in CAF Ethical Plus Fund, managed by F&C Fund Management Limited.

Stanley Lee (Treasurer)

Date 13 / 09 / 2022

Pendle Hill Quaker Meeting
Statement of Assets and Liabilities
as at 31 December 2021

1 Accounting basis

The financial statements have been prepared on a receipts and payments basis.

2 Land and buildings

The properties owned by the Area Meeting comprise Meeting houses and warden's accommodation which are held for the furtherance of the Area Meeting's charitable objects. With the exception of the Clitheroe/Sawley meeting house which is stated at cost, the rest are shown at their current insured values as the original costs of the buildings are not known.

	Address	Buildings	Contents
Bolton Quaker Meeting	50 Silverwell Street, Bolton, BL1 1PP	1,430,000	66,150
Marsden Quaker Meeting	21 Walverden Road, Brierfield, Nelson, BB9 0PJ.	435,000	16,538
Crawshawbooth Quaker Meeting	13 Co-operation Street, Crawshawbooth, Rossendale, BB4 8AG	660,000	11,025
Blackburn Quaker Meeting	Friends Meeting House, Paradise Lane, Blackburn, BB2 1LY	400,000	22,050
Clitheroe/Sawley Quaker Meeting	Eastham House, New Market Street, Clitheroe, BB7 2JW	555,000	105,000

3 Trustees' expenses

No expenses were paid to trustees during the year.

Pendle Hill Quaker Meeting

Notes to the accounts for the year ended 31 December 2021 (continued)

4 Designated Funds

	Bolton Quaker Meeting £	Marsden Quaker Meeting £	Clitheroe Quaker Meeting £	Crawshawbooth Quaker Meeting £	Blackburn Quaker Meeting £	Chorley Quaker Meeting £	Total 2021 £	Total 2020 £
Income								
Voluntary income	19,923	1,253	3,158	2,090	4,607	2,642	33,673	32,136
Income from activities to generate funds	25,163	1,920	8,900	4,740	100	-	40,823	40,668
Investment income	3	270	35	-	432	2	742	859
Other income	14,894	3,765	-	1,763	2,418	498	23,338	29,509
Total incoming resources	£ 59,983	£ 7,208	£ 12,093	£ 8,593	£ 7,557	£ 3,142	£ 98,576	£ 103,172
Resources expended								
Costs of generating funds	31,644	-	-	55	3,045	-	34,744	39,873
Costs of Quaker activities	637	1,827	3,306	1,838	388	360	8,356	10,248
Donations to other Quaker Bodies	7,050	-	7,656	-	1,525	-	16,231	12,585
Donations to Non Quaker Bodies	-	-	-	-	-	265	265	85
Governance and professional fees	-	-	-	1,922	-	-	1,922	-
Repairs and Maintenance	11,645	540	11,641	340	-	-	24,166	14,353
Total resources expended	£ 50,976	£ 2,367	£ 22,603	£ 4,155	£ 4,958	£ 625	£ 85,684	£ 77,144
Net incoming resources before transfers	9,007	4,841	(10,510)	4,438	2,599	2,517	12,892	26,028
Transfers from designated funds	(7,190)	(767)	(3,213)	(974)	(1,865)	(1,753)	(15,762)	(15,831)
Net movements in funds	1,817	4,074	(13,723)	3,464	734	764	(2,870)	10,197
Funds at 31st December 2020	50,174	36,441	98,118	7,166	46,461	1,881	240,241	230,044
Funds at 31 December 2021	£ 51,991	£ 40,515	£ 84,395	£ 10,630	£ 47,195	£ 2,645	£ 237,371	£ 240,241

Pendle Hill Quaker Meeting
Notes to the accounts
for the year ended 31 December 2021 (continued)

5 Detailed statement of assets and liabilities

	Bolton Quaker Meeting £	Marsden Quaker Meeting £	Sawley/ Clitheroe Quaker Meeting £	Crawshawbooth Quaker Meeting £	Blackburn Quaker Meeting £	Rochdale RM £	Chorley Quaker Meeting £	Area Meeting General Fund	Total 2021 £
Bank and cash balances	51,991	40,515	84,395	10,630	47,195	-	2,645	44,693	282,064
Debtors	-	-	-	-	-	-	-	2,790	2,790
Fixed asset investments	29,022	-	-	-	-	-	-	-	29,022
Liabilities	-	-	-	-	-	-	-	(1,360)	(1,360)
Net assets 2021	£ 81,013	£ 40,515	£ 84,395	£ 10,630	£ 47,195	£ -	£ 2,645	£ 46,123	£ 312,516
Net assets 2020	£ 74,638	£ 36,441	£ 98,118	£ 7,166	£ 46,461	£ -	£ 1,881	£ 47,898	£ 312,603

Investments are held by Bolton Quaker Meeting in CAF Ethical Plus Fund, managed by F&C Fund Management Limited.