

CUMBRIA FAMILY HISTORY SOCIETY

England & Wales - Charity number 518393

Details

Other names	CUMBRIA FHS
Status	Registered
Legal form	Other
Registered	1987-01-23
Register	View on the Charity Commission register

Contact

Address	28 Ainderby Gardens Northallerton North Yorkshire DL7 8GU
Phone	07584055099
Email	secretary@cumbriafhs.com
Website	www.cumbriafhs.com

Activities

Objects: A) TO PROMOTE AND ENCOURAGE THE PUBLIC STUDY OF BRITISH FAMILY HISTORY, GENEALOGY, HENALDRY AND LOCAL HISTORY WITH PARTICULAR REFERENCE TO CUMBRIA. B) TO PROMOTE THE PRESERVATION, SECURITY AND ACCESSIBILITY OF ARCHIVAL MATERIAL.

Activities: To promote and encourage the public study of British family history, genealogy, heraldry and local history with particular reference to Cumbria; to promote the preservation, security and accessibility of archival material.

Classification

- **How:** Makes Grants To Organisations, Provides Services, Sponsors Or Undertakes Research, Acts As An Umbrella Or Resource Body
- **What:** Education/training, Environment/conservation/heritage
- **Who:** Other Defined Groups, The General Public/mankind

Geography

- Cumbria

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£30,744	£26,488	-	-
2023-12-31	£29,708	£60,931	-	-
2022-12-31	£28,522	£23,380	-	-
2021-12-31	£27,724	£18,710	-	-
2020-12-31	£19,313	£10,590	-	-

Trustees

Name	Role	Appointed
TREVOR THOMAS LITTLETON	Chair	2013-01-21
Ann Christine Heppell		2024-06-07
Fiona Bishop		2016-06-11
Patricia Jane Cecilia Clews		2025-06-07
Rev Trevor Arnold Lewis		2024-06-07
WILLIAM BUNDRED		2016-06-11

CUMBRIA FAMILY HISTORY SOCIETY

England & Wales - Charity number 518393

Accounts



Trustees' Annual Report

For the period 1st January 2024 to 31st December 2024

Section A

Reference and administration details

Charity Name:	Cumbria Family History Society
Registered charity number:	518393
Charity's principal address:	28 Ainderby Gardens, Romanby, Northallerton DL7 8GU
Names of the charity trustees who manage the charity:	
Trevor Littleton	Chair
William Bundred	Vice Chair
Trevor Lewis	Honorary Secretary
Ann Heppell	Honorary Treasurer
Fiona Bishop	

Section B

Structure, governance and management

Description of the charity's trusts

Type of governing document:	The Societies governing document is the constitution of the society.
How is the charity constituted:	The Society is an unincorporated Trust
Trustee selection method:	Trustees are nominated, seconded and elected at the Annual General Meeting.
Additional governance information:	

The Society is managed by the Society Trust Board, that meets with its elected Advisors such as Webmaster and Transcriptions Officer. As charity trustees they are responsible for complying with legislation applicable to charities. This includes the registration, keeping proper accounts and making returns to the Charity Commission as appropriate.

The Trust Board consists of the Chair, Vice Chair, Secretary, Treasurer and between 1 and 3 other Trustees and meets a minimum of 4 times per year.

The Trustees are looking at the best route for new Trustee induction, which will be completed in the first 6 months of joining the Trust Board.

The Trust board exists to make sure the charity is well-managed, risks are assessed and mitigated, everyone follows legal requirements and the charities policies. Their support helps other volunteers run high quality and safe conferences on Family History that helps Family Historians who have Cumbrian ancestors.

Risk and Internal Control

The Society's Trustee Board has a Risk Register that identifies the major risks to the charity fulfilling its objectives and purpose. These are reviewed twice per year, and it is a dynamic document.

The Society has in place policies and systems of internal controls that are designed to provide, as far as is reasonably practicable, assurance against material mismanagement or loss including financial controls and insurance policies to ensure that insurable risks are covered.

Section C

Objectives and activities

Summary of the objectives of the charity set out in its governing document:

The objects of the Society are:

- (a) to promote and encourage the public study of British family history, genealogy, heraldry, and local history with particular but not exclusive, reference to persons living in or associated with the county of Cumbria, the historical counties of Cumberland, Westmorland, Lancashire north of the Sands and the Sedbergh area of Yorkshire.
- (b) to promote the preservation, security, and accessibility of archival material.

Summary of the main activities in relation to these objectives:

Two 1-day conferences and one 3-day residential conference are held each year with talks in person by Family History experts.

Family History experts give regular talks using video conference software to reach members based throughout the world.

Additional activities:

Weekly help offered in Carlisle archives.

A quarterly Newsletter is produced and issued.

A website and Facebook Group are used as a communication tool.

Public benefit statement: The Society meets the Charity Commission's public benefit through the education of people and the preservation of and access to historical documents.

Section D Achievements and performance

Summary of the main achievements during the year:

The Society has held three well attended conferences this year. The first a day conference in Seascale; the second a day conference in Burton-in-Kendal incorporating the Annual General Meeting and a three day residential conference at Crooklands. Alongside these conferences five Zoom meetings have been held with speakers.

The Society has attended one Family History Fair in York. The new Transcriptions Officer has now a good team of Transcribers and new transcriptions are being worked on for publication.

Our new Website was launched in October thanks to our new Webmaster and the benefits are we now have full control and can modify and add to it as required.

Section E Financial review

Reserves Policy Statement: The Society should hold a minimum of £60,000 in its reserves reflecting the average potential risks (that is, not all risk/opportunity will happen at the same time) in relation to the income collections systems, website replacement and potential closure costs or allowing the Society opportunities to contribute to the purchase of significant documents or provide match contributions to other organisations projects which fall within the scope of the Charity's objectives.

Current reserves position: All funds held are currently unrestricted and at £64k are within the parameters of the policy statement.

Further financial review details: Our principal source of funds is from our membership subscriptions and from sales of publications. Conferences and events are expected to break-even.

Investment Policy: All cash invested is in low risk, short term savings accounts.

How the expenditure has supported the key objectives of the charity:

The Society Trustee Board regularly monitors the bank balances and the interest rates received to ensure the society obtains maximum value and income from its banking arrangements. Before major expenditure the council discusses and agrees the level and reason for spend and verifies that cashflow is available.

Section F

Other optional information - None

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature: *Trevor Littleton* (Signed Electronically)

Full names: Trevor Littleton

Position: Chair

Date: 4 May 2025

Sum Full year

Cumbria Family History Society

<u>Detail</u>	<u>Notes</u>	<u>Audited</u> <u>2024</u> <u>Full year</u>	<u>2023</u> <u>full year</u>
<u>Income</u>			
Subscriptions Received		12,272.15	11,886.72
Donations		179.50	10.50
Publications and Research		1,880.99	2,192.51
Gift Aid for previous year	1	1,438.70	1,731.36
Bank Interest		1,671.78	1,020.74
Conferences		13,299.50	12,422.80
Sundry income		1.00	442.92
bank charges (see below)		0.00	
		30,743.62	29,707.55
<u>Expenditure</u>			
Newsletter Printing		-3,838.81	-3,354.70
Newsletter Distribution Costs		-2,518.44	-2,718.41
Officers Expenses		-451.80	-1,080.37
Conference expenses		-13,540.75	-11,800.60
Conference speaker costs			-600.00
publication expenses		-33.00	
Website/google		-353.30	-226.56
Printing & Equipment		-68.99	-275.78
Stationery / Sundries		-158.87	-217.20
Insurance		-308.00	-308.00
Stripe/parish Chest fees		-260.61	
Bank Charges		-165.18	-458.75
Affiliations		-458.62	-452.98
Assets		0.00	-359.10
Website		-4,331.97	-38,909.87
Advertising			
London Branch			-168.60
		-26,488.34	-60,930.92
<u>Surplus for the year</u>		£4,255.28	-£31,223.37

Funding Represented as:

Opening Balances			
HSBC Charitable Bank Account		659.55	33,349.16
HSBC Business Money Manager		30,083.94	27,393.24
CAF Shawbrook Bank		30,000.00	31,432.46
		60,743.49	92,174.86
Add Surplus		4,255.28	-31,223.37
Accruals and Prepayments		-915.61	-208.00
Total Funds		64,083.16	£60,743.49
Closing Balances			
HSBC Charitable Bank Account		3410.4	659.55
HSBC Business Money Manager		30,672.76	30,083.94
CAF Fixed Saver at Shawbrook Bank		30,000.00	30,000.00
Total Funds	2	64,083.16	£60,743.49

Notes

- 1 Gift Aid income relates to prior year
- 2 Prepayments included for up to 2028

Ann Heppell, Treasurer

18 May 2025



Section A

Independent Examiner's Report

Report to the trustees/ members of

Charity Name
CUMBRIA FAMILY HISTORY SOCIETY

On accounts for the year ended

31 DECEMBER 2024
Charity no (if any) 518393

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

Responsibilities and basis of report

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

Independent examiner's statement

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

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

* Please delete the words in the brackets if they do not apply.

Signed: G. Armstrong

Date: 29 APRIL 2025

Name: GLADYS ARMSTRONG

Relevant professional qualification(s) or body (if any):

BA (HONS) LANCASTER
RSA: BOOK-KEEPING

Address: 42 RIBBLE AVENUE
SOUTHPORT
MERSEYSIDE

CUMBRIA FAMILY HISTORY SOCIETY

England & Wales - Charity number 518393

Accounts

CUMBRIA FAMILY HISTORY SOCIETY

Treasurer's Report to the Trustees December 2023

- 1) Membership at the year-end was 1049 compared with 1129 at this date in 2022, continuing the national industry slump trend.
- 2) The renewal sequence for 2024 has begun very slowly with only 26 members renewing by 31 December, the subscription rate increases may have a regressive effect on membership in 2024.
- 3) The society has reported a deficit of £31,223.37 for the year ended 31 December 2023. This is accounted for by the installation costs to date amounting to £38,909.87 of the new website following John Steel's retirement. Necessary, but arguably exorbitant for the limited benefits illustrated to date.
- 4) Our capital has thus reduced from £92,174.36 at 1 January 2023 to £60,743.49 at COB 31 December 2023, of which £4,377.50 relates to prepaid subscriptions for 2024-2027.
- 5) Effectively therefore, considering 3) and 4) above, our funding reduces to a little over £56K subject to 2024 renewal income.
- 6) Movement of funds between the bank accounts benefitted the society this year to the tune of over £1,000.00 in interest received following the increased relief available.
- 7) Publication sales are correspondingly down on last year, £2,192.51 for the year compared with £2,578.95 last year.
- 8) At the end of 2023 we said goodbye to PayPal as our Merchant Bankers with the introduction of Stripe. I share John Steels view that Stripe is not strictly in accord with GDPR.
- 9) Income and expenditure of the Conferences equated comfortably at around £12,400.00 after costs of the speakers were included. The conferences are proving to be of great interest to the membership, several members of neighbouring LFHHS have now aligned themselves to our society activities following research I helped them with. mutual benefits!
- 10) Generally, overheads cost controls have been well controlled this year.
- 11) With the membership decline, Gift Aid donations are affected similarly despite efforts to publicise benefits that the society could gain. HMRC claim of £1731.36 received for 2022.
- 12) Covid 19 put paid to the activities of our joint branch with LFHHS in London, the branch never restarted meetings because of the loss of officers and members. As long as I have been Treasurer for CFHS I have regularly made contributions to LFHHS equal to 50% of the branch costs. Accordingly, now that the London branch banking arrangements have been closed, I have agreed with LFHHS management that 50% of the closing balance could also be returned to CFHS. An amount of £452.92 has thus been recovered and credited to our bank.
- 13) We have continued to invest with CAF Shawbrook Bank, interest returned of £1,762.50 leaving £30K currently invested at 3.2%.
- 14) I intend to submit the accounts to our Independent Examiner imminently.
- 15) My duties as Treasurer to CFHS are at an end, I have enjoyed particularly the good spirit amongst officers and members since I took over in 2010. I have pleasure in handing over to Mrs Heppell and wish her and the society the very best of luck in the forthcoming years.

Sincerely,

Ian White
13 January 2024

Cumbria Family History Society
Income and Expenditure Account and Balance Sheet 2023

Detail	Notes	2023	2022	2021
Income				
Subscriptions Received in 2023		11,886.72	10,700.50	13,090.50
Donations		10.50	280.00	370.00
Publications		2,192.51	2,578.95	3,065.91
Gift Aid for 2022	1	1,731.36	1,928.43	2,233.53
Bank Interest Received		1,020.74	268.66	143.29
Conferences		12,422.80	12,765.50	8,964.50
CFHS/LFHHS London Branch Return of JV Funds	2	442.92		
		29,707.55	28,522.04	27,867.73
Expenditure				
Newsletter Printing		-3,354.70	-3,189.00	-3,004.00
Newsletter Distribution Costs		-2,718.41	-2,791.56	-2,641.60
Conferences		-11,800.60	-12,605.60	-9,012.75
Conference Speakers Costs		-600.00	-628.00	-411.00
Postages		-226.56	-396.08	-457.40
Officers Expenses		-1,080.37	-1,203.61	-1,059.18
Bank and Credit Charges		-458.75	-563.85	-378.72
Printing and Equipment		-275.78	-326.68	-249.94
Stationery		-217.20	-434.19	-446.41
Insurance		-308.00	-422.98	-415.41
Affiliations and London Group		-452.98	-445.14	-425.88
Website		-38,909.87	-275.41	-316.54
Advertising			-60.00	
London Branch	2	-168.60		
Assets		-359.10	-37.99	-40.00
		-60,930.92	-23,380.09	36,876.63
Surplus/Deficit for the year		-£31,223.37	£5,202.14	£9,013.90
Membership		1049	1129	1171
Funding Represented as:				
Opening Balances at 01/01/2023				
HSBC Charitable Bank Account		33,349.16	28,415.18	19,757.98
HSBC Business Money Manager		27,393.24	27,343.08	27,340.38
CAF Shawbrook Bank		31,432.46	31,213.96	31,213.96
		92,174.86	86,972.22	78,312.32
Add Surplus/Deficit		-31,223.37	5,202.14	9,013.90
Accruals and Prepayments		-208.00	0.00	-354.00
Total Funds		£60,743.49	£92,174.36	£86,972.22
Closing Balances at 31/12/23				
HSBC Charitable Bank Account		659.55	33,349.16	28,415.18
HSBC Business Money Manager	3	30,083.94	27,393.24	27,343.08
CAF Fixed Saver at Shawbrook Bank		30,000.00	31,432.46	31,213.96
Total Funds		£60,743.49	£92,174.86	£86,972.22
Notes				
1 Gift Aid income relates to prior year				
2 CFHS/LFHHS London Branch Return of Funds				
3 Prepaid Subscriptions included for up to 4 years		£4,377.50	£5,215.50	£6,112.00
Ian White, Treasurer				
Friday, 5 January 2024				



Section A

Independent Examiner's Report

Report to the trustees/ members of

Charity Name CUMBRIA FAMILY HISTORY SOCIETY

On accounts for the year ended

31st DECEMBER 2023 Charity no (if any) XN 74771

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 12 2023

Responsibilities and basis of report

As the charity trustees of the Trust, 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 Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed 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 material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
the accounts do not accord with the accounting records

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

* Please delete the words in the brackets if they do not apply.

Signed: G. ARMSTRONG

Date: 23-03-2024

Name: GLADYS ARMSTRONG

Relevant professional qualification(s) or body (if any):

BA (HONS), LANCASTER
BOOK KEEPING, B.S.A

Address:

42 RIBBLE AVENUE
CROSSENS
SOUTHPORT PR9 8JA

CUMBRIA FAMILY HISTORY SOCIETY

England & Wales - Charity number 518393

Accounts

Chairman's Report.

Burton-in-Kendal, Saturday 3rd June 2023.

Just the other day I googled my own name to see what came up in the way of results. The fifth 'hit' was the Charity Commission's website with its overview of the Society and its Officers. I was surprised to see that I was appointed Chairman on 21st January 2013 – it just goes to show how time flies! It was also indicative of the lack of volunteers 'stepping up' and taking on a role within the Society's management team. This was also highlighted by our attempts to find an assistant for John Steel in his role as Webmaster with a view to taking over the position and allowing John to step down. Such a transitional period would have allowed the transfer of responsibilities to happen in a seamless way over several years. However, in November last year John tendered his resignation of the roles of both Webmaster and Administrator on health grounds. Both John and his wife have been dogged by ill health for upwards of three years and because of this, John hasn't been able to attend Council meetings. Understandably, he felt isolated and unable to contribute like he always had done. At the time of his resignation, John agreed to carry on in a 'caretaker role' with the website and has kept it up to date and operational whilst we found someone else to take over. In December Dave Huddart, a very long-standing member of the Society, stepped forward and offered to take on some of the work John had been carrying out. However, it soon became apparent that every task was so integral to other tasks that it was impossible to separate the work and share it out. The Society then made the decision that we would have to create a new website and I was tasked with approaching a few companies who were both willing and capable of taking on such a large project. I initially entered into discussions with fourteen companies and dismissed eleven of them as various stages of the process. I then presented the final three to the Council to decide upon. We eventually agreed to appoint a company called 'Sandlebridge' to build our new site and to help with the maintenance going forward.

Whilst this was all happening, Dave was co-opted onto the Council and was appointed Webmaster. Dave has been living in France for the last 20 years and has just bought a house in the Eden Valley so is still trying to 'find his feet' so to speak, as far as the position is concerned.

As soon as their appointment was confirmed and the first stage payment was received, Sandlebridge began work and the new site should be ready by the beginning of November this year. If any member would like to check out their work, Sandlebridge created a new website for Manchester and Lancashire Family History Society in 2020. In order to fund the construction and maintenance of the site, we will be heavily relying on publication sales and in the next few months the Society will be pushing ahead with the transcribing of parish registers from dozens of parishes throughout Cumbria and volunteers will be needed if this is to succeed.

As regards the Solicitors' documents we bought back in 2016, we have indexed another large batch, but the database will not be updated until the new site is up and running, however, when this is done, it will create an index of nearly 20,000 names.

Despite faltering membership numbers, the Society has performed well this last year mainly due to a good level of publication sales. We rely on these to keep the Society profitable and with the implicated costs regarding the new website we will be asking the members to vote on an increase in subscriptions. We have been one of, if not the cheapest county society to join in the UK and whilst we don't want to make ourselves one of the dearest, we need to cover the additional cost of postage since it was last increased (which was so long ago, I cannot remember!).

As a Council, we are an 'open door' and we welcome any feedback from the membership with regard to any aspect of the Society so if you have any ideas about improvements or criticisms about anything, please let one of us know and we will take anything (good or bad) into consideration.

Lastly, I would just like to thank everybody for their support over the last twelve months but in particular, all the other Council members for their sterling work, and all the volunteers who make our publication sales a reality – from the transcribers and indexers through to Dorothy who distributes the hard copies and monitors the electronic downloads.

Trevor Littleton

Cumbria Family History Society
Income and Expenditure Account and Balance Sheet 2022

Detail	Notes	2022	2021
Income			
Subscriptions Received in 2022		10,700.50	13,090.50
Donations		280.00	370.00
Publications		2,578.95	3,065.91
Gift Aid for 2019	1	1,928.43	2,233.53
Bank Interest		268.66	143.29
Conferences		12,765.50	8,964.50
		<u>28,522.04</u>	<u>27,867.73</u>
Expenditure			
Newsletter Printing		-3,189.00	-3,004.00
Newslette Distribution Costs		-2,791.56	-2,641.60
Conferences		-12,605.60	-9,012.75
Officers Expenses		-1,203.61	-1,059.18
Bank and Credit Charges		-563.85	-378.72
Speakers Costs		-628.00	-411.00
Postages		-396.08	-457.40
Printing and Equipment		-326.68	-249.94
Stationery		-434.19	-446.41
Insurance		-422.98	-415.41
Affiliations and London Group		-445.14	-425.88
Website		-275.41	-316.54
Advertising		-60.00	
Archive Storage			
Assets		-37.99	-40.00
		<u>-23,380.09</u>	<u>36,876.63</u>
Surplus for the year		<u>£5,202.14</u>	<u>£9,013.90</u>
Membership		1129	1171
Funding Represented as:			
Opening Balances at 01/01/2022			
HSBC Charitable Bank Account		28,415.18	19,757.98
HSBC Business Money Manager		27,343.08	27,340.38
CAF Shawbrook Bank		31,213.96	31,213.96
		<u>86,972.22</u>	<u>78,312.32</u>
Add Surplus		5,202.14	9,013.90
Accruals and Prepayments		0.00	-354.00
Total Funds		<u>92,174.36</u>	<u>£86,972.22</u>
Closing Balances at 31/12/22			
HSBC Charitable Bank Account		33,349.16	28,415.18
HSBC Business Money Manager		27,393.24	27,343.08
CAF Fixed Saver at Shawbrook Bank		31,432.46	31,213.96
Total Funds	2	<u>92,174.86</u>	<u>£86,972.22</u>
Notes			
1 Gift Aid income relates to prior year	1		
2 Prepayments included for up to 4 years	2	£5,215.50	£6,112.00
Ian White, Treasurer			
05 January 2023			

On accounts for the year ended **31 DECEMBER 2022** Charity no (if any) **518393**

Set out on pages (remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

Responsibilities and basis of report As the charity trustees of the Trust, 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 Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed 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 material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

* Please delete the words in the brackets if they do not apply.

Signed: Date:

Name:

Relevant professional qualification(s) or body (if any):

Address:

CUMBRIA FAMILY HISTORY SOCIETY

England & Wales - Charity number 518393

Accounts

CUMBRIA FAMILY HISTORY SOCIETY – Charity No. 518393

Treasurer's Report to the Trustees – 31st December 2021

- 1) Attached is a Summary of Income and Expenditure for the year to 31st December 2021 reflecting a surplus on operations of £9,013.90 for the year, at a time when our normal activities were curtailed by the Covid-19 pandemic restrictions and lockdown periods during which the use of the internet and occasional Zoom meetings compensated for our loss of face-to-face meetings.
- 2) Membership at this time is 1171 compared to 1146 in 2020, very encouraging to have maintained interest and support from the membership at this time of disruption. A late upsurge of 58 members joined between October and December, and has continued into 2022.
- 3) Publication sales amounted to £3,065.91, exceeding £3k for the first time and continue to be of great interest to members and the general public. Our Facebook pages have most definitely contributed to increased sales and membership recruitment and now has over 2500 active members.
- 4) Investment with Shawbrook Bank per CAF amounts to £31,213.96 at maturity, and has been reinvested at .70%, (increased from .45% in 2020-1).
- 5) Our reserves currently include the sum of £6,009.00 as advance subscription payments by members for 2022 to 2026.
- 6) HSBC have converted our long-term Community Current Account into what they now term a Charitable Bank Account with the result that we now incur a monthly fee of £5.00 plus a charge of £0.40 for each cheque raised and/or banked. The cost to us for December was £38.60. Whilst this is a moderate cost in the scheme of things, every effort will be made to encourage members joining or renewing to use a direct payment system straight into our current account. PayPal transactions cost us around 3.6p in the pound which is very similar to the HSBC Charges. We had no options but to agree to this arrangement.
- 7) We have benefitted from two donations this year, £250 from the will of Lady Cynthia Barnes and £100 from Mark A Storey, member number 9965, who lives in the United States.
- 8) In conjunction with Lancashire Family History & Heraldry Society, we have long continued our joint branch of activities in London and the South East of England, officiated by Helen Conchar, to whom a grateful vote of thanks is due for her efforts in sponsoring regular Zoom meetings in lieu of the normal meetings held bi-monthly in London. I contacted a full list of our London and the SE members who are connected to the internet by email and advised of these meetings and a good response was recorded. The Zoom meetings will continue, but it is hoped that normal meetings will resume again mid-year as well.
- 9) Considering our reserves, and the volume of documentation held by our officers, this may be an opportunity to seek a long-term permanent repository for the undoubtedly large volume of documentation which, perhaps, could also include Margaret Russel's library, other officers' library/collections and items currently held on our behalf at Carlisle Archives etc., that we are all accumulating?
- 10) Many of us family historians have accumulated vast amounts of information, records on our computers, on memory drives, on paper and on trees of value to ourselves, but, of course, of value to others yet to be connected or identified. At Council we have considered this matter without fulfilling the aim of preservation of this important area. As part of maintaining a stronghold repository it may be possible to retain GEDCOM files etc. Perhaps Helen Brookes can advise. (See 11) below.
- 11) Helen and Dave Brookes, Cumbria representatives of the Guild of One-Name Studies, were recipients of the Ruth Geldart Award for the best article published in the 2020 Newsletters and were presented with the award of £25.00 and a certificate at Crooklands in November.
- 12) Restoration of the Crooklands three-day conference in November was widely appreciated by all who attended, we were treated to a varying and intriguing series of talks arranged again by Peter Park, and the usual high quality of hospitality and catering from the hotel staff. At a time of our careful release from lockdown all attendees were delighted to be able to resume their hobby of family history research and exchange of information with other members in a communal environment. Conferences at Seascale, Burton, Carlisle and Crooklands will be restored in 2022.

Ian White
Treasurer
21 January 2022

Cumbria Family History Society
Income and Expenditure Account and Balance Sheet 2021

<u>Detail</u>	<u>Notes</u>	<u>2021</u>	<u>2020</u>	<u>2019</u>
Subscriptions Received in 2020	1	13,090.50	13,244.45	12,542.00
Donations		370.00	237.47	485.00
Publications		3,065.91	2,724.67	1,755.45
Gift Aid for 2019	2	2,233.53	1,929.73	2,080.06
Bank Interest and Credit Charges - Nett	3	-235.43	84.86	194.98
Conferences - Seascale			40.00	158.00
Burton				-26.50
Carlisle				147.46
Crooklands		8,964.50		10,997.00
Reheged				-102.00
Huddersfield/Sundries				-25.00
York			-114.00	-114.00
Newsletter Printing		-3,004.00	-3,076.00	-4,162.00
Newslette Distribution Costs		-2,641.60	-2,333.61	-2,839.01
Conferences - Crooklands		-9,012.75		-10,746.00
Officers Expenses		-1,370.72	-1,236.16	-2,556.08
Speakers Costs		-411.00		-822.00
Postages		-457.40	-474.50	-393.03
Printing and Equipment		-249.94	-137.93	-193.92
Stationery		-446.41	-530.27	-603.56
Insurance		-415.41	-488.01	-425.00
Affiliations and London Group		-425.88	-368.28	-705.78
Archive Storage				-1,593.20
Assets		-40.00	-779.00	
		<u>9,013.90</u>	<u>8,723.42</u>	<u>3,052.87</u>
Surplus for the year		<u>£9,013.90</u>	<u>£8,723.42</u>	<u>£3,052.87</u>
Membership		1171	1146	1168
Represented as:				
Opening Balances at 01/01/2021				
HSBC Community Account		19,757.98	11,773.45	35,193.82
HSBC Notice Account		27,340.38	27,314.62	2,262.38
CAF Shawbrook Bank		31,213.96	30,781.83	30,781.83
		<u>78,312.32</u>	<u>69,869.90</u>	<u>68,238.03</u>
Add Surplus		9,013.90	8,723.42	3,052.87
Accruals and Prepayments		-354.00	-281.00	-1,421.00
Total Funds		<u>£86,972.22</u>	<u>£78,312.32</u>	<u>£69,869.90</u>
Closing Balances at 31/12/21				
HSBC Charitable Bank Account		28,415.18	19,757.98	11,773.45
HSBC Business Money Manager		27,343.08	27,340.38	27,314.62
CAF Fixed Saver at Shawbrook Bank		31,213.96	31,213.96	30,781.83
Total Funds	4	<u>£86,972.22</u>	<u>£78,312.32</u>	<u>£69,869.90</u>
Notes				
1 Subscription income includes prepayments for up to 4 years				
2 Gift Aid income relates to previous years				
3 Interest on investments driped from 1.7% to .45% in 2021				
4 Subscriptions paid in advance totalls £6,009.00				
Ian White, Treasurer				
21 January 2022				



Section A

Independent Examiner's Report

Report to the trustees/ members of

Charity Name
CUMBRIA FAMILY HISTORY SOCIETY

On accounts for the year ended

31st DECEMBER 2021

Charity no (if any)

518393

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

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

Independent examiner's statement

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [] if not applicable.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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.

* Please delete the words in the brackets if they do not apply.

Signed: G. Armstrong

Date: 06.03.2022

Name: GLADYS ARMSTRONG

Relevant professional qualification(s) or body

B.A (HONS) LANCASTER ; RSA BOOK KEEPING

(if any):

[Empty box for (if any):]

Address:

[Empty box for Address]

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

[Large empty box for disclosure details]