Swarthmoor (South West Cumbria) Area Quaker Meeting

(Registered Charity no. 1190009)

Annual Report

1 January – 31 December 2025

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Annual Report 1st January to 31st December 2025

Swarthmoor (South West Cumbria) Area Meeting presents its annual report, including its independently examined financial statements for the year ended 31st December 2025. 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 2025 there were 37 Members and 39 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 2025

Neil Jarvis	Colthouse LM
Sue Jennings	Colthouse LM *(Clerk)*
Karen Rouen	Cartmel LM *(AM Treasurer)*
William Taylor (*from May '25*)	Lancashire Central & North Area Meeting
Friend in support of Trustees	
John Cameron	Swarthmoor LM

Nominated Trustee, Rookhow

Helen Bailey	Swarthmoor AM

Area Meeting Clerk

Clerking Team:

Claire Entwistle	Cartmel LM
Helen Bailey	Colthouse LM
Elizabeth Jones	Swarthmoor LM

Elders

Gill Lowden	Swarthmoor
Elizabeth Dawson	Swarthmoor
Robert Straughton *(to May '25)*	Swarthmoor Hall
Terry Winterton	Glenthorne
Helen Bailey	Rookhow

Pastoral Care Team Members

Barbara Mansell	Swarthmoor
Shona Cameron	Swarthmoor

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

Sue Tompkins	Colthouse
Neil Jarvis	Colthouse
Helen Bailey *(to Nov '25)*	Colthouse
Tim Robertson *(from Nov '25)*	Colthouse

Finance & Properties Committee
*(which consists of all the **Property Managers and Treasurers**)*

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

Nominations Committee

Barbara Mansell	Swarthmoor
Denis McGeary	Swarthmoor
Jane McQuillin	Swarthmoor

Safeguarding Co-ordinator

Sue Jennings	Colthouse
Jane McQuillin *(Deputy)*	Swarthmoor

Registering Officer

Suan Marston	Kendal and Sedbergh Area Meeting

Membership Secretary

Claire Entwistle	Cartmel

Crossing Boundaries

William Shaw	Swarthmoor
Neil Jarvis	Colthouse
John Cameron *(Alternate)*	Swarthmoor

Archives Liaison

Area Meeting liaises directly with Barrow Library, where our archive is held.

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

Meeting for Sufferings	William Shaw
Quaker Life Representative Council	Cathy Sullivan
Northern Friends Peace Board	Jenny Carter
Gatesbield Quaker Housing Association	Elizabeth Jones *(Trustee)*

Bankers

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

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

Holding Trustee

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

Aims

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

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

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

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

Charitable Donations

We are aware of the contribution Britain Yearly Meeting makes to our Area Meeting (AM) and to the work of Quakers more generally, and agreed to send a sum of £5,000 to support its work in 2025. We also contributed £350 to the work of the Northern Friends Peace Board, £240 to Discovering Quakers (a Quaker outreach charity serving local Quaker meetings) and £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).

Friends also gathered many small items of clothing (mainly socks and underwear) which was donated to the Furness Refugee Support Group and to RAIS Lancaster (Refugee, Advocacy, Information, and Support).

Report from the Trustees

The Trustees held four Trustee meetings by Zoom in 2025. There has been a change to our Trustee's in 2025, William Taylor becoming a Trustee in June.

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 Area Meeting on 14th May 2024. The AM continues to trial the safer appointment processes that were introduced in 2023.A our safeguarding coordinator and deputy work with pastoral care and elders regarding any safeguarding concerns.

Management of uncertainty and risk

In 2025 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 2026 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. Neil Jarvis submitted our return in January 2026. Where necessary, policies are updated and new policies drafted and submitted for consideration and approval by Area Meeting. We reviewed the letting policy and this was agreed in November 2025 Area Meeting. Trustees continue to review other AM policies to identify and address gaps in compliance in 2026.

Crossing Boundaries

William Taylor has 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 2025. 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

Meetings for Worship for Church Affairs took place in February, May, September and November at Swarthmoor Hall, Gatesbield, Rookhow and Colthouse respectively.

The number of active Friends in South Cumbria remained low considering the size of the Area, but despite concerns expressed in the 2024 Annual Report about the viability of our AM, we continued to fill essential roles as Friends came to the end of their terms. We appointed a new Trustee who was simultaneously in post as Trustee for Lancashire Central and North AM, and also involved in 'Crossing Boundaries', the project looking at ways to share resources and skills between Meetings across the North of England. Progress was made by the Crossing Boundaries team during the year, with Friends receiving regular updates and opportunities to meet each other and contribute to discussions, but we were told to expect the process to take time.

During 2025 we accepted three new Members and saw a modest increase in Attenders. Swarthmoor, the largest LM, held twice-monthly discussions as well as a monthly shared lunch after Sunday Meeting for Worship. Colthouse and Cartmel continued the pattern of meeting fortnightly, with some Friends travelling to another local meeting on the Sundays their own did not meet. Colthouse held a special meeting as part of the Churches Together Week of Prayer for Christian Unity, which was well received locally. Cartmel's monthly Time for Peace was well attended by people from local churches, who said how much they appreciated the time of silence. The Meeting House provided a regular low-cost venue for the Cartmel Food Club and a Holiday Boxes scheme which supports families who rely on school dinners during term time.

The February Area Meeting reflected on the possibility of selling one or more meeting houses in order to free up resources currently spent maintaining historic, listed buildings. Friends were asked to consider how the spiritual health of their meeting might be affected by such a change. It was Minuted that 'There is a tension between a longing for their Quaker activity to be spiritual rather than based on caring for buildings. Also a deep love of the buildings and what they represent both to us and to the wider community.' No decision was made except to review the matter annually in future.

Friends took part in a number of events in the wider community during the year. These included a display and talk at Barrow Library in connection with George Fox's 400th birthday, a 'Sox for Fox' collection of socks and underwear for refugees newly arrived in the area, and celebrations at Swarthmoor Hall to which local dignitaries were invited. A message of support was sent by AM Clerks to the leaders of a new Mosque which was under construction in Dalton, and facing strong opposition from some residents. Several Friends went to peacefully support the Mosque at Saturday anti-mosque demonstrations. Friends were also involved in activities relating to the environment crisis and social justice. Despite low numbers, Swarthmoor (South Cumbria) Area Meeting continued to have a presence in the area and represent Quaker values.

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Report from the Elders and Pastoral Care Team

Swarthmoor Elders and Pastoral Care Team (EPCT) met four times during the year. We are concerned with the spiritual life of our community, and the welfare of Friends.

Outreach/Inreach

A leaflet "Thinking about Membership" was devised, to assist those attenders who are considering applying for membership to understand the process, and how to take an application forward. There were also interesting discussions about stimulating Ministry and the use of Afterword which has translated into new approaches in our meetings.

- We are monitoring the situation at the site of the South Lakes Islamic Centre (SLIC mosque) in Dalton. Several Friends have been present at demonstrations in support of the SLIC independently.
- In the latter half of the year EPCT started to consider how to enhance our links with other local faith communities and will be considering how to support the recently established Faith Covenant in Westmorland and Furness.
- Our Facebook account has been "rebranded" and will be monitored.
- We are pleased that the midweek Wednesday Meeting for Worship has attracted new attenders.
- We continue to include Area Meeting Friends in all our events.
- Elders continued to support Gatesbield with two Meetings for Worship run through the year. We ensure a Meeting for Worship takes place at Swarthmoor Hall on a monthly basis, and will be sharing Eldership of the Meeting for Worship at Rookhow with our neighbouring Area Meetings. Work continues on the review of Burial Grounds and associated arrangements.

Education

- AT Swarthmoor Meeting our use of shared ministry and "Bridge Time" is well established and successful. We feel it is an opportunity to demonstrate and discuss what ministry and Quakerism is or is not.
- Our "Seeking Group" average attendance is heartening (6-9), and our newcomers particularly seem to appreciate it.
- We have created welcome packs for adults and children. We are grateful to our doorkeepers whose role has expanded to entertain visitors during our brief business meetings, and also to the Friends who take visitors on tours of the MH and grounds.
- We have put up a display of role holders in the hope that Friends might come to realise what is done on LM's behalf.
- Swarthmoor Local Meeting has no permanent clerk, so business items are now held after Meeting for Worship. We hope that these short sessions are practical examples of right ordering and how we conduct Quaker business for Friends who do not normally attend.

Community

- Attendance at Sunday meetings averages mid-teens.
- This year we said goodbye to our Friends Norah Noble and Josie Wyatt, and were privileged to host their Memorial Meetings.
- We have regular visitors, six regular new attenders and one new Member.
- We continue to appreciate our shared lunches once a month.
- We have contributed to three collections: Food Bank collection, Sox 4 Fox and a Food Bank Xmas collection.
- We held a "Write for Rights" event, writing cards and letters on behalf of Amnesty International to those whose human rights are being abused.
- We held a carols and readings (and mince pies) event in December.

Communication and transparency

We continue to be aware of the importance of maintaining a happy and trusting community.

Caring for Friends

We meet regularly to air concerns and continue to be aware of safeguarding issues.

Reports from Local Meetings

Cartmel Local Meeting

Cartmel Friends continued to meet on the first and third Sunday of the month during 2025. We were joined by a couple of new regular attenders, and had between 3 and 8 people at MFW, with more in the holiday season. One advantage of the low numbers was that we tended to chat in one group over tea and coffee rather than separating into smaller groups, and so got to know each other better and had some interesting discussions.

During the week, the Food Club and Holiday Boxes group continued to use the building to distribute food, and the staff of the surgery opposite to use the car park on busy days. The monthly Time For Peace meeting was attended by around 15 people, mostly from Cartmel Priory and various churches in Grange as well as a few Friends from other local meetings. One of the regular participants suggested that Cartmel might be part of the Week of Prayer For Christian Unity in 2026, which would be a good opportunity to include more people who have not experienced a Quaker meeting before.

Overall, not much changed during the year. We were active in a small way, but not feeling we had the numbers to strike out in new directions. It was regrettable that the building stood empty for much of the week, but the process of hiring it out more often would have been hard to manage. We were fortunate in having only minor buildings maintenance to do: a loose floorboard or a leaking tap, and some overgrown greenery in the garden. So the work was manageable by our two rôle-holders (Treasurer and Co-clerks) with some help from other Friends and our excellent cleaning company.

Colthouse Local Meeting

Our small community of Friends has great affection for our Meeting House on the outskirts of Hawkshead which has been a place of Quaker worship and witness for nearly four centuries.

We hold Meeting for Worship on the 2nd and 4th Sundays in every month - an arrangement which started in 2024. This enables some of 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.

At the start of the year we met to consider our future when we acknowledged the collective time we were able to give was not sufficient to meet the demands of caring for our Meeting House and property and was adversely affecting the spiritual health of our meeting. We concluded that unless things change in the next two or so years then it was likely our Meeting would need to close.

We decided to consider ways to renew our life together and build our community, and we close the year with more optimism. Our numbers of worshippers have remained steady and our membership has grown a little during the year. We have revived occasional group discussions on various Quaker topics which have been welcomed.

It is an important part of our witness to strengthen ecumenical links in our local area and to welcome groups of visitors. This year we enjoyed visits from American Friends organised by the Friends Council on Education in Philadelphia and attenders of the International Wordsworth Conference exploring links between Colthouse and the poet William Wordsworth. As a Meeting, we are committed to discuss and develop our outreach in the near future.

We hope our Meeting is a place to find love, support, challenge and a sense of belonging.

> *"Community is a place where the connections felt in the heart make themselves known in the bonds between people, and where the tuggings and pullings of those bonds keep opening up our hearts."*
>
> Parker J Palmer, *'A Place Called Community'* 1977

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. We found our Meetings enjoyable and, like the discussions, they help us all with the 'getting to know each other' and the strengthening of our sense of community.

Meetings for Church Affairs

Nominations

Local Business Meeting has agreed an ongoing arrangement: the Nominations clerk creates a 'pop-up' committee of at least three members each time a rôle becomes vacant. The committee disbands after each appointment.

Clerking

As noted in the EPCT report above, it has not proved possible to find a clerk for our meeting. Local Business Meeting has subsequently accepted the following arrangement, brought forward by a working group of rôle-holders:

- Business matters needing discernment will be taken to the appropriate rôle-holder.
- Rôle holders will then bring the matter to Local Meeting, having given notice the preceding week.
- As temporary clerk, the rôle holder will hold a 'mini- Local Business Meeting' immediately after Meeting for Worship. Minutes will be written and agreed as usual.
- Copies of the Minutes will go into the Minute book in Petty's Parlour and the permanent Minute book. If necessary, the clerk will also forward copies of relevant Minutes to Area Meeting.
- The rôle holder then ceases to be temporary clerk.

Registrar of Burials

We have had two interments of ashes in 2025. The elders and registrar aim to support the family members in the preparations for the interment, and during the ceremony. The registrar has a legal responsibility to witness the interment.

Property Committee

The Property Committee has continued its work to fulfil requirements highlighted by the current Quinquennial Review to make the Meeting House sustainable and more fit for the purposes of Meeting for Worship and supporting the local community. The preplanning application for a raft of works was submitted and a very positive meeting with the chief planning officer and conservation planning officer took place at the Meeting House. We await their comments so a Planning Application can be submitted.

There are a number of local community groups who are hiring the Barn for their activities, and a revised Lettings Policy for them was discerned and is now in use.

The Property Committee has also overseen the work in the Friendship Gardens as outlined below.

The Friendship Gardens have had a good year with voluntary support from refugees living in Barrow. They have been carrying out the 'heavy' work lifting the load from those more elderly Friends who help.

The Herb Garden was planted up and has grown beautifully, thanks to the Medicinal Herbalists who carried out this work.

The Ulverston Open Gardens Weekend in June was a great success again, with more people asking about Quakers, and a young student offering to do his Duke of

Edinburgh Award volunteering with us. His mother and father have accompanied him for Safeguarding. His father has joined in the work when he comes, which is a bonus.

In July the judges from the Royal Horticultural Society's "It's Your Neighbourhood" scheme visited and gave good feedback and awarded the Friendship Gardens "Outstanding". This is the highest award level, and a great confirmation that the Friendship Gardens are a valuable bio-diverse space for people and wildlife. This also confirms that the Meeting's discernment, 6 years ago, to transform our gardens and grounds was a wise decision.

Windermere – Gatesbield Private Meeting

Friends at Gatesbield 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 Gatesbield 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 fourteenth year of electricity generation. The total electricity generated since 2012 is 122,387 kW hours. This equates to 52,636 kg CO_2 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 within our Quaker community) and our work with respect to our commitment to reduce the carbon footprint of our Meeting Houses and rented properties as much as we can. Friends also shared good practice about what we can do as individuals and changes we can make in our homes.

Rookhow

Rookhow CIO (1188409) continues to be an active part of the Spiritual Life of Swarthmoor Area (SW Cumbria) Quaker Meeting. 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. In addition, there is a large gathering of Quakers from all three neighbouring Area Meetings for Meeting for Worship on Good Friday. Epilogue, a short period of quiet reflection on Zoom, continues fortnightly with Quakers and non-Quakers joining from across the country.

The highlight of the year was the Tricentenary Celebrations of the first monthly Meeting for Worship for business held at Rookhow. This took place on Saturday 6th June

2025 with over 70 people joining us during the day and a number staying throughout the weekend. With a mind to our environmental footprint, attendees were encouraged to car share or walk or cycle, with a guided walk via High Dam and a cycle ride from Cartmel Meeting House. The day started with Meeting for Worship, followed by presentations from Rex Ambler, a Quaker Theologian, talking about Quakers (locally and nationally) in 1725, and Hannah Larn from Rose Castle Foundation, with thoughts about the future of Quakerism. We were joined by the local archivist Susan Benson who brought some fascinating early records, including the Minute Book minuting the inaugural Meeting for Worship in 1725. We were also privileged to have staff and volunteers from Worldies Official and Wise Up Workshops, two organisations who have benefited from the Retreat Away Fund, join us and lead activities during the day and into the evening.

At the end of August we were pleased to welcome a group from Quaker Voluntary Action who held a retreat at Rookhow, mixing reflection and worship with practical work in the grounds and Woodland. It is hoped this might become a regular event.

Report from the Area Meeting Treasurer

Accounts for 2025

The accounts for 2025 are presented in Annex 1, with the associated report from the Independent Examiner in Annex 2.

Our recurrent income rose from £81,878 in 2024 to £85,093 in 2025, which is within the bounds of year-to-year variations. Income derived from rental properties fell slightly, because one of the properties was vacant for more than half the year as it was being prepared for a new tenant. However, this was more than compensated for by an increase in voluntary donations, income from the solar panels at Swarthmoor Meeting House, and interest and investment income. No Gift Aid claim was made during the year.

Recurrent expenditure was higher than in the previous year, increasing from £38,670 in 2024 to £42,709 in 2025. However, almost half of this is accounted for by the insurance payment for Rookhow Quaker Meeting House and Bunkbarn, which will be reimbursed by Rookhow CIO in 2026.

The increase in income mitigated much of the increase in expenditure, resulting in only a modest drop in the recurrent surplus: £42,384 in 2025 compared to £43,208 in 2024. The recurrent surplus adequately covered the combined allocation to the Non-Recurrent Maintenance Fund (£32,000). No allocation was made to the Emergency Reserve, as it was already close to 50% of the previous year's recurrent expenditure. The expenditure on non-recurrent maintenance during 2025 was £21,388.

By the end of 2025, our Free Reserve was £262,210, compared to £235,432 at the end of 2024; our Non-Recurrent Maintenance Fund was £203,497, which is £52,641 short of the target level (see below); and our Emergency Reserve was £21,200, which meets our target level (see below).

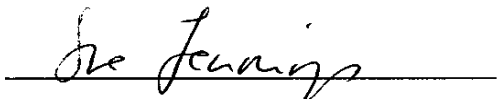
Measured by our recurrent surplus and our reserve position, the Area Meeting's finances remain sound. However, substantial draws on the Non-Recurrent Maintenance Fund are likely in the next few years with substantial repair or development work planned at Windy How and Swarthmoor Meeting House.

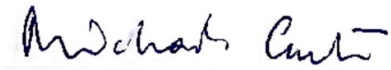
Reserves and investment policies and practice

Non-Recurrent Maintenance Fund – This is a designated fund for the non-recurrent maintenance of Area Meeting properties (excluding Rookhow and Gatesbield, as these are maintained by Rookhow CIO and Gatesbield Quaker Housing Association respectively). 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. £256,138 based on current estimates of replacement costs).

Emergency Reserve – 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, as and when needed, to keep it at half of the previous year's recurrent expenditure (net of any allocation to the Non-Recurrent Maintenance Fund and Emergency Reserve).

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; the Trustees reviewed it again in April 2025 and recommended no changes.

Sue Jennings  Date 6th May 2026



Michael Carter _____ Date 6th May 2026

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

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

Year End December 2025

Swarthmoor Area Meeting - 1st Jan to 31st December 2025	Area Meeting	Colthouse	Swarthmoor	Cartmel	TOTAL All Meetings	Let Properties Colthouse	Let Properties Swarthmoor	TOTAL 2025	*TOTAL 2024*
RECURRENT RECEIPTS									
Voluntary unrestricted income	£9,080				**£9,080**			**£9,080**	*£7,940*
Activities for generating resources									
Meeting House hirings			£2,716	£960	**£3,676**			**£3,676**	*£4,258*
Sales for profit			£8,339		**£8,339**			**£8,339**	*£5,463*
Investment income									
Interest & investment income	£11,006				**£11,006**			**£11,006**	*£9,369*
Let properties rental income					**£0**	£29,152	£23,840	**£52,992**	*£54,848*
Income from Quaker activities					**£0**			**£0**	*£0*
Other incoming resources (Gift Aid/Grant income)					**£0**			**£0**	*£0*
Total recurrent receipts	**£20,086**	**£0**	**£11,055**	**£960**	**£32,101**	**£29,152**	**£23,840**	**£85,093**	*£81,878*
					£32,101			£85,093	
RECURRENT PAYMENTS									
Costs of generating income									
Apportioned insurance (let properties)					**£0**	£1,251	£962	**£2,213**	*£2,161*
Other recurrent costs (let properties)					**£0**	£4,592	£80	**£4,672**	*£4,894*
Quaker activities									
Refunds of expenses for Trustees (acting as Trustees)	£15				**£15**			**£15**	*£0*
Expenses on behalf of Area Meeting	£42				**£42**			**£42**	*£193*
Courses & conferences	£542				**£542**			**£542**	*£503*
Grants & rebates to individuals	£725				**£725**			**£725**	*£1,740*
Donations to BYM	£5,000				**£5,000**			**£5,000**	*£5,000*
Donations from recurrent income to other Quaker bodies	£2,590				**£2,590**			**£2,590**	*£2,620*
Donations from recurrent income to non-Quaker bodies					**£0**			**£0**	*£150*
Apportioned insurance *	£1,809	£862	£1,279	£752	**£4,701**			**£4,701**	*£2,825*
Other recurrent costs	£427	£1,938	£7,703	£2,997	**£13,065**			**£13,065**	*£10,293*
Governance costs									
Legal, accounting & investment fees	£9,143				**£9,143**			**£9,143**	*£8,290*
Total recurrent payments	**£20,294**	**£2,800**	**£8,981**	**£3,750**	**£35,825**	**£5,843**	**£1,042**	**£42,709**	*£38,670*
					£35,825			£42,709	
Recurrent surplus					**-£3,724**	**£23,309**	**£22,798**	**£42,384**	*£43,208*
								£42,384	
Non recurrent maintenance	**£0**	**£0**	**£7,186**	**£1,097**	**£8,283**	**£6,536**	**£6,569**	**£21,388**	*£17,030*
Net surplus					**-£12,008**	**£16,774**	**£16,230**	**£20,996**	*£26,178*
*(Rookhow insurance, in AM column, to be reimbursed by Rookow)								£20,996	

Free Reserve		
Opening balance	**£235,432**	
Recurrent surplus	£42,384	
Capital receipts - non-Quaker	£0	
Capital receipts - Quaker	£0	
Capital payments - Quaker	£0	
Capital payments -Non Quaker	£0	
Purchases of investments	£0	
Sales of investments	£0	
Change in value in investments (before fee)	£16,394	
Transfer to NRM fund	-£32,000	
Transfer to Emergency reserve	£0	
Closing balance	**£262,210**	
NRM Fund		
Opening Balance	**£192,885**	
Transfer from Free Reserve	£32,000	
Capital receipts - Quaker	£0	
NRM expenditure	-£21,388	
Closing balance	**£203,497**	
Emergency Reserve		
Opening Balance	**£21,200**	
Transfer from Free Reserve	£0	
Emergency Reserve expenditures	£0	
Closing balance	**£21,200**	
TOTAL OPENING BALANCES	**£449,517**	
TOTAL CLOSING BALANCES	**£486,907**	£0

STATEMENT OF ASSETS AND LIABILITIES	**2025**	*2024*
Cash funds (Cumberland current account & e-savings)	**£130,703**	*£106,372*
Investments (Brewin Dolphin)	**£356,205**	*£343,146*
Total cash assets	**£486,908**	*£449,517*
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	-	-
Liabilities	**£0**	*£0*
Other recurrent costs, owed by AM	£0	*£749*
*Insurance to be reimbursed by Rookhow	£1,809	-

Approved by the Trustees at their Meeting on 6th May 2026
and signed on their behalf by:

Sue Jennings _____

Date _____

Michael Carter _____

Date _____

Notes To The 2025 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 2025).
4. Governance costs include investment fees of £3,335.
5. Lease arrangements for properties owned by Area Meeting are:
    - Windy How, Windy How Cottage and Linden Cottage, Colthouse - assured periodic tenancies
    - Nos 1 & 2 Rakehead – assured periodic tenancies
    - No. 3 Rakehead – vacant from June 2025 onwards
    - No. 4 Rakehead – is leased to Fairoak Housing Association (Registered Society under the Co-operative and Community Benefit Societies Act 2014, registration no. 28173R) for a term of 21 years expiring on 19 April 2041
    - Rookhow Estate – leased to Rookhow CIO (Charity No. 1188409) for a term of 7 years, expiring on 10 April 2027
    - Gatesbield Estate, Windermere – leased to Gatesbield Quaker Housing Association (Registered Society under the Co-operative and Community Benefit Societies Act 2014, registration no. 22990R) for a term of 99 years, expiring on 31 July 2080.

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

Swarthmoor (South West Cumbria) Area Meeting Accounts

Independent Examiner's Report

Charities Act 2011.

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 2025. C.C. Charity Number 1190009.

I report on the accounts of the charity which are set out on Annex 1 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. 28th May 2026.

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