CUMBRIA FAMILY HISTORY SOCIETY
GENEALOGY FOR THE COUNTY OF CUMBRIA

Trustees' Annual Report

For the period 1st January 2025 to 31st December 2025

Section A	**Reference and administration details**
Charity Name:	Cumbria Family History Society
Registered charity number:	518393
Charity's principal address:	59 Mowbray Road, Northallerton. DL6 1QT

Names of the charity trustees who manage the charity:

Trevor Thomas Littleton	Chair
William Bundred	Vice Chair
Trevor Arnold Lewis	Hon Secretary
Ann Heppell	Hon Treasurer
Fiona Bishop	
Patricia Clews	

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 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 the third, a three-day residential conference at Crooklands. Alongside these conferences five Zoom meetings have been held with speakers.
The Transcriptions Officer has now a good team of Transcribers and 11 new transcriptions have been published of which 8 were parish registers and 3 were Memorial Inscriptions.
Our website, launched in October 2024, has been regularly updated. Use of the Facebook Group continues to expand.

The Board of Trustees met four times, and the Council met four times throughout the year to transact Society business. New and updated policies have been approved and published.

Section E. Financial review

Reserves Policy Statement:

The Society aims to 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, and allowing the Society opportunities to contribute to the purchase of significant documents or provide matching contributions to other organisations projects which fall in the scope of the charity's objectives.

Current reserves position:

All funds held are currently unrestricted and at £75,179 are within the parameters of the policy statement.

Further financial review details:

Our principal source of funds is from our membership subscriptions and secondly, from sales of publications.

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. Cash flow is reviewed before any major expenditure.

Treasurer's Report

The society is reporting a surplus of £10,867.11 for the year ended 31 December 2025. The reserves have increased from 2024 by £11,095.62 to £75,178.78: of which £3,569.50 relates to prepaid subscriptions for period 2026-2030.

Membership at the year-end was just under 970 compared with 1000 at this date in 2024, continuing the national slump. The increase in the rates from 2024 and the return to annual rates in 2025 created a rise in income to £15,588.50 compared to 2024 of £12,272.15: this is still not a full year impact as a number of members have not changed their old standing orders and another group had prepaid lump sums at the previous rates. During the Autumn a similar number of members renewed early for 2026 as did for the previous year.

The in-year move to the use of the Parish Chest has advantages in terms of fees charged to the society. However, reimbursement is in arrears. The speed of reimbursement has improved slightly after discussion with Parish Chest: at the end of 2025 the Parish Chest owed the society around £752 for subscriptions and publications.

Gift aid increased on 2024 which reflects the increase in the subscription rates.

Interest received from the HSBC savings account was £503.25.

The society continued to invest £30,000 with CAF Shawbrook Bank: Interest earned was £1,294.39. The Council agreed to reinvest £31,294.39 with Shawbrook in November at 4.30%.

Conference income was close to covering most of the costs on each event inclusive of accommodation and speakers even after the above inflation rise in the cost of speakers and slightly below anticipated attendance.

Publication sales are slightly up: £1,930.16 for 2025 compared with £1,880.99 for 2024.

Printing costs have remained fairly steady due to a slightly reduced number of newsletters to be printed which helps to offset postage cost rises: this is mainly because the majority of new members elect to receive electronic newsletter.

Website costs are now at a sustainable level for the future, thanks to the hard work of the webmaster.

After discussion at Council, it was agreed that the society would pay for storage of the Wright, Brown and Strong Solicitors' documents until a final solution is agreed with the Archives rather than having them stored across the County at the homes of various Council members which made access tricky.

All other ad hoc expenditure was discussed and agreed by the Trustees. These mainly relate to small items of IT kit which improve the quality of presentations at the conferences.

Section F

Chair's Report

2025/26 has seen a steady growth in both funds and the number of publications we have to offer. Membership remains steady with just under 1000 members.

Our website is continually improving with databases being added or expanded on a regular basis. David Huddart, our webmaster, is continually trying to improve the search engine for the 'People Finder' database which now has just under 700,000 names in it (and growing!).

There are a considerable number of Parish Registers being transcribed at the moment and hopefully many of these will be published in the next twelve months, adding to our rapidly increasing number of Transcripts available for download.

Janet Arnison stepped down as Membership Secretary, a position she has held for many years and has been succeeded by Hilary Chalmers without any transition glitches as far as I am aware! The Society therefore wishes Janet all the best in her retirement.

I know many of the long standing members of the Society were saddened to hear of the death of Peter Park, a vice-president of the Society who has been a member since its very early days in the 1970s.

Patricia Clews is 'finding her feet' so to speak with the new role of Publicity Officer. She has been tasked with the job of promoting the Jubilee Conference and Fair, here at the Crown & Mitre Hotel so it's been a 'baptism of fire' for her!

Both Crooklands and the Seascale conferences were excellent although numbers were down at Seascale. A few problems arose for some guests at the Crooklands Hotel which was under new management. These were addressed and should not be a problem in the future.

Last year we also created the role of an 'Outreach Officer' which Sarah Lee agreed to take on. The Jubilee Conference and Fair got in the way of developing this but 2027

will see a focus on publicising the Society which we hope to do through schools and colleges, adult learning groups and more ‘pitches’ at related events.

Lastly, I’d like to thank all the Council members and volunteers who drive the Society forward each year with little recognition for their efforts and without their contributions, the Society wouldn’t exist.

Secretaries Report

This year has been a busy year holding our Crooklands weekend conference in November and then our Seascale one day conference in April. A lot of work has been going on behind the scenes organising our Jubilee Conference in Carlisle to celebrate 50 years since the first tentative steps were taken and Cumbria Family History Society was born. Our AGM is being held at the Jubilee Conference. A big thank you to the Trustees and Council members who have worked hard to bring these conferences to fruition. Thanks also must go to Helen Conchar for organising the zoom meetings from London.

This year we have increased the number of Trustee meetings which are now on Zoom and all but two of the Council meetings are on Zoom. This enables us to make better use of members time and saves on travel expenses.

We welcomed as a Trustee this year Patricia Clews who has also taken on the role of Publicity Officer. Welcome also to Hilary Chalmers who has joined the Council and taken over the role of Membership Secretary from Janet Arnison. Janet has given sterling service to the society for many years, and we thank her for all her work. Hilary has already shown her skills in this role, and she is there for all our members.

Our website has continued to develop thanks to our Webmaster David Huddart. This is one of the ways we communicate with you, our members. Keep visiting the website as we are bringing forward updates regularly to help you with your research. The quarterly Newsletter is edited by Patricia Spencer. It always has some great content and a big thank you to our Contributors and to Patricia for making it one of the best Family History Newsletters. We now publish digital as well as paper copies of the Newsletter and as the cost of printing and posting increases we are asking members if they would like to move from print to digital.

One of the biggest advances this year has been all the work we have been doing with transcribing parish records. Our Transcription Officer, Graeme Rogers, has a large team of transcribers, and we have now published many transcriptions for purchase through the website and Parish Chest. Graeme has also worked with the Family History Federation to get some of our transcription data loaded on Find My Past, where the data can be searched. "Hits" on our data by FMP subscribing members (including subscribing libraries and archives) result in a royalty payment to the Society.

Member numbers are holding up well and are just under 1000. Please do spread the word about Cumbria FHS and encourage others to join.

Your Trustees and Council Members are there for you, our members, and we welcome constructive comments from any member. We are also always on the lookout for new volunteers to help run the society, if you have some time and skills then please do get in touch.

Finally, you will see on the website that we are using the proxy voting form again for our AGM. If you are unable to attend the AGM, please do use the proxy form to cast your votes and help run your society.

Section G **Declaration**

The Trustees declare that they have approved the Trustees' Report above.

Signed on behalf of the charity's Trustees

Full names:	Trevor Thomas Littleton
Position:	Chair
Date:	14th June 2026

Cumbria Family History Society Audited Accounts 2025

Narrative	Notes	2025 Full year	2024 full year
Income			
Subscriptions Received		15,588.50	12,272.15
Donations		55.00	179.50
Publications		1,930.16	1,880.99
Gift Aid for previous year	1	1,887.38	1,438.70
Bank Interest		1,797.64	1,671.78
Conferences		12,294.00	13,299.50
Sundry income		0.50	1.00
bank charges (see below)		0.00	0.00
		33,553.18	30,743.62
Expenditure			
Newsletter Printing		-3,633.96	-3,838.81
Newsletter Distribution Costs		-2,482.48	-2,518.44
Officers Expenses		-480.59	-451.80
Conference expenses		-12,583.90	-13,540.75
Publication expenses		-20.70	-33.00
IT admin		-635.66	-353.30
Printing & Equipment		-29.00	-68.99
Stationery / Sundries		-1,192.89	-158.87
Insurance		-308.00	-308.00
Stripe/parish Chest fees		-253.19	-260.61
Bank Charges		-93.60	-165.18
Affiliations		-374.62	-458.62
Assets		-341.49	0.00
IT website		-215.99	-4,331.97
auditor		-40.00	
		-22,686.07	-26,488.34
Surplus for the year		£10,867.11	£4,255.28
Funding Represented as:			
Opening Balances			
HSBC Charitable Bank Account		3,410.40	659.55
HSBC Business Money Manager		30,672.76	30,083.94
CAF Fixed Saver at Shawbrook Bank		30,000.00	30,000.00
		64,083.16	60,743.49
Add Surplus		10,867.11	4,255.28
Accruals and Prepayments		228.51	-915.61
Total Funds		75,178.78	£64,083.16
Closing Balances			
HSBC Charitable Bank Account		12708.38	3,410.40
HSBC Business Money Manager		31,176.01	30,672.76
CAF Fixed Saver at Shawbrook Bank		31,294.39	30,000.00
Total Funds	2	75,178.78	£64,083.16

Notes

1 Gift Aid income relates to prior year 1

2 Prepayments included for up to 4 years 2

Ann Heppell, Treasurer

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees

Charity Name: CUMBRIA FAMILY HISTORY SOCIETY

On accounts for the year ended: 31. DECEMBER 2025

Charity no (if any): 1038721

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**: 1st March 2026

Name: GLADYS ARMSTRONG

Relevant professional qualification(s) or body: RSA Book-Keeping
BA (Hons) Lancaster University

(if any):

Address: 42 RIBBLE AVENUE
SOUTHPORT
PR9 8NA

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.