

Report of the Trustees and  
Unaudited Financial Statements for the Year Ended 31 December 2015  
for  
Cumbria-Cumberland Federation of Women's  
Institutes

Cumbria CVS  
6 Hobson Court  
Gillan Way  
Penrith  
Cumbria  
CA11 9GQ

Cumbria-Cumberland Federation of Women's  
Institutes

Contents of the Financial Statements  
for the Year Ended 31 December 2015

	Page
Report of the Trustees	1 to 5
Independent Examiner's Report	6
Statement of Financial Activities	7 to 8
Balance Sheet	9 to 10
Notes to the Financial Statements	11 to 16
Detailed Statement of Financial Activities	17 to 19

Cumbria-Cumberland Federation of Women's  
Institutes

Report of the Trustees  
for the Year Ended 31 December 2015

The trustees present their report with the financial statements of the charity for the year ended 31 December 2015. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Charity number**  
228857

**Principal address**

13 Earl Street  
Carlisle  
Cumbria  
CA11DP

**Trustees**

Lynda Fraser	Trustee	- resigned 16.10.15
Anne Young	Vice Chairman	
Sandra Clifford	Trustee	- resigned 8.4.15
Morag Parkin	Trustee	
Jean Rawstron	Trustee	- resigned 8.1.15
Ilene Forsyth	Trustee	
Margaret Suddart	Trustee	
Margaret Pattinson	Trustee	
Helen Hinvest	Chairman	
Joyce Seminara	Hon Treasurer and Vice Chairman	
Alison Watt	Trustee	
Mary Lawson	Trustee	
Helen Mrowicki	Co-opted Trustee	- appointed 5.5.15

**Independent examiner**

Cumbria CVS  
6 Hobson Court  
Gillan Way  
Penrith  
Cumbria  
CA11 9GQ

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

Terms of Reference for the Board of Trustees:

1. The Cumbria-Cumberland Federation of Women's Institutes is an unincorporated Federation governed by the Constitution and Rules laid down by the National Federation of Women's Institutes.
2. The Board of Trustees undertake the running of Cumbria-Cumberland Federation of Women's Institutes in accordance its Constitution and Rules.
3. At the first meeting after the Annual meeting, the Board of Trustees shall elect by ballot its Chairman, two Vice Chairmen and Honorary Treasurer from nominations accepted in the room from amongst its elected members, after which a paper ballot is taken and the number of votes cast is not disclosed.
4. Ordinary meetings of the Board of Trustees shall be held on a regular day in each month at a regular hour as set out in the annual timetable of the Federation

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Recruitment and appointment of new trustees**

On appointment each Trustee is given a pack containing the Procedure at Meetings, the Terms of Reference and the Standing Orders for the coming two years.

Trustees are nominated from amongst the membership, following which voting takes place and is counted by tellers from a neighbouring Federation of Women's Institutes. The results are announced at the Council Meeting.

Trustees are appointed for two years.

Members standing for election have to declare that they have no conflict of interest.

### **Risk management**

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

## **OBJECTIVES AND ACTIVITIES**

### **Objectives and aims**

The Objectives of the charity is to advance the education of its members, to give them the opportunity of working together through the organisation to develop their skills, and to put into practice those ideals for which the organisation stands.

The Trustees organise events which are publicised to the membership for their benefit and to generate funds towards the running of the Federation.

## **ACHIEVEMENT AND PERFORMANCE**

### **Charitable activities**

\* 2015 has been an outstanding year, not only because of the centenary of the WI nationally but it has also seen the commemoration of Cumbria-Cumberland Federation 95th anniversary. There have been several special events during the year to mark these two significant anniversaries.

\* A Burns Night supper and ceilidh was held on 17 January.

\* The Education Sub-Committee once again organised a very successful "Health and Beauty Day" at the Greenhill Hotel in March.

\* The Federation held their Annual Council Meeting at Rheged on 18 April, a new venue this year. A resolution put forward by Rebecca Holmes of Langwathby & Edenhall WI that "This meeting urges North Cumbria Health Authority to make the Group B Streptococcus test routinely available to all pregnant women" was debated by members, and carried. In the afternoon Meredith Towne of the History Wardrobe explained "The Confessions of an Edwardian Shopaholic".

\* Members submitted craft items for display at the "100 Shades of Green" Craft and Flower Exhibition organised by the nine Northern Federations and held at Kiplin Hall, over four days in May. Three members of the Home Crafts Committee demonstrated their crafts on two days. We arranged a coach trip for members on Saturday 16 May.

\* An invitation was issued by HRH The Duchess of Cornwall to attend a Royal Garden Party at Buckingham Palace on Tuesday 2 June. 93 of our members attended, and enjoyed being part of this very special occasion. Members travelled by coach and returned to Cumbria after the garden party.

\* Members travelled to London for the Centenary NFWI Annual Meeting at the Royal Albert Hall on 4 June, attended by HM The Queen, HRH The Princess Royal, and HRH The Countess of Wessex. Members stayed for two nights at the Holiday Inn, London Kensington.

\* Our Federation took advantage of the live streaming facility provided by NFWI and arranged for members to view the Centenary Annual Meeting from the Royal Albert Hall at Rheged, and almost 200 members enjoyed being part of this special day. Lunch was included in the ticket price, and each member left with a piece of centenary birthday cake, the same as everyone who attended the meeting in London.

\* 15 WIs took part in a special Cooperative class entitled "Anniversary" for WI members only at the Cumberland Show on 6 June.

\* A cruise on Ullswater, with a picnic, was held on 27 June.

\* The Centenary Games, organised by the Arts & Leisure Sub-Committee, were held at Braithwaite Memorial Hall on 11 July. 27 teams took part, and Nicholforest WI were the winners.

\* In September two coaches took members to the WI Centennial Fair in Harrogate.

\* The Federation entry for the NFWI annual floral art competition The Huxley Cup was created by Carol Grieves of Slaggyford WI and it was good to see these displayed at the Centennial Fair in Harrogate.

\* On 16 September, WI Day, members "yarn bombed" The Lanes Shopping Centre in Carlisle to publicise the WI and celebrate the 100th birthday of the organisation.

\* A musical evening was held at Greystoke Castle on 26 September, when the Eden Swing Band entertained members and Pimms and nibbles were served.

\* The Arts & Leisure Sub-Committee were responsible for the Centenary Carol Service held in Carlisle Cathedral on 5 December. We were honoured that the Lord Lieutenant of Cumbria, Mrs Claire Hensman, joined us as our guest. The WI Anniversary Singers had been specially formed under the baton of Jean Postlethwaite, a member of Castle Carrock WI, to perform four pieces of music for the very special Carol Service.

\* Two members successfully completed their training to become W I Advisers.

## **ACHIEVEMENT AND PERFORMANCE**

### **Charitable activities**

- \* Trustees attended several neighbouring Federations' Annual meetings.
- \* Trustees, WIAs and members of the Membership Support Committee attended the Cumberland Show, Skelton Show, Cockermouth Show and Gosforth Show for marketing and publicity purposes.
- \* Trustees have welcomed members to four coffee mornings throughout the year in different areas of the Federation.
- \* A President's workshop was held in Penrith.
- \* Several computer training sessions and MCS workshops have been held in the WI meeting room.
- \* An ACWW walk was held on 29 April 2015 at Langwathby.
- \* The Home Crafts Sub-Committee produced a Centenary recipe book which is proving to be very popular.
- \* The Home Crafts Sub-Committee held several successful craft classes during the year, a Centenary Christmas lunch with flower demonstration in November, and refreshments at the centenary carol service.
- \* The Education and Public Affairs Sub-Committee arranged various events and workshops for members, including Tullie House lectures on The Jacobite Rebellion and Women in Art. Another of the popular Town Quiz Walks was held in Penrith. Members also campaigned for more information about StrepB, and gave recipe booklets for distribution at the Food Bank.
- \* The Arts & Leisure Sub-Committee have continued to organise sporting events, including the very popular and successful Annual Quiz Night in November, the Darts Pairs and the Team Darts competitions, and target shooting.
- \* The Membership Support Sub-Committee continue to open new WIs, and to provide help, advice and support to WIs, as well as publicising the WI and actively recruiting new members at every opportunity. They run information sessions for WI officers, and programme planners.
- \* The Federation Banner has been taken by Trustees to several WIs and Groups during the year.
- \* A competition held to design a new Federation badge was won by Anne Young. New badges were ordered for sale to members.
- \* WIs took part in the "Grow A Tenner" scheme which subsidised the cost of the visit to the Annual Meeting in the Royal Albert Hall in June, to which double the usual number of members were invited for this special Centenary year. Tickets for those members attending the live screening at Rheged were also subsidised from the scheme.
- \* A Cockermouth WI member won 3rd place in the Makower competition and her entry was on display at the WI Centennial Fair in Harrogate.
- \* Three entries were sent to the NFWI Lady Denman Cup competition.
- \* One entry from Thornthwaite-cum-Braithwaite WI was submitted for the NFWI Tomorrow's Heirlooms competition.
- \* The Federation produced an embroidered panel for inclusion in the Cumberland News 200 year banner.
- \* The Cumbria-Cumberland Room at Denman College was repainted and refurbished.
- \* The Trustees received training from NFWI Trainer, Lynne Stubbings, in March.
- \* Trustees and Sub-Committee members received Dementia Friends training in September.
- \* The Chairman and Treasurer attended the NFWI Annual Council Meeting in Cambridge in October.
- \* The membership of our 93 WIs has remained stable, currently standing at just over 2000.

**ACHIEVEMENT AND PERFORMANCE**  
**Charitable activities**

\* Nether Denton WI suspended during 2015.

**FUTURE DEVELOPMENTS**

\* To continue to support our existing members and look for areas where new WIs may be opened.

\* Quarterly Coffee Mornings will be held in different parts of the Federation area.

\* A Denman College Federation Bursary will be awarded in 2016.

\* The County Raffle, and the 200 Club will continue, and more members encouraged to participate.

\* A "Women Walk The World" event will be held on 29 April 2016 to celebrate the work of ACWW.

\* A visit to "The Girls" musical at Salford Quays is planned for January 2016.

\* A Federation lunch will be held in July.

\* The Sub-Committees will continue to stage events to educate and entertain the members.

\* The website will be updated.

\* We will continue to support local agricultural shows and explore recruitment opportunities.

Approved by order of the board of trustees on ..... and signed on its behalf by:

.....  
Helen Hinvest - Trustee

Independent Examiner's Report to the Trustees of  
Cumbria-Cumberland Federation of Women's  
Institutes

I report on the accounts for the year ended 31 December 2015 set out on pages seven to sixteen.

**Respective responsibilities of 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 required.

It is my responsibility to:

- examine the accounts under Section 145 of the 2011 Act
- to follow the procedures laid down in the General Directions given by the Charity Commission (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 set out in the statements below.

**Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that, in any material respect, the requirements
  - to keep accounting records in accordance with Section 130 of the 2011 Act; and
  - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Alan John Stubbs  
FCMA  
Cumbria CVS  
6 Hobson Court  
Gillan Way  
Penrith  
Cumbria  
CA11 9GQ

Date: .....



Cumbria-Cumberland Federation of Women's  
Institutes

Statement of Financial Activities  
for the Year Ended 31 December 2015

		Unrestricted fund	Restricted funds	Endowment funds	31.12.15 Total funds £	31.12.14 Total funds £
	Not es	£	£	£		
<b>INCOMING RESOURCES</b>						
<b>Incoming resources from generated funds</b>						
Voluntary income	2	710	-	-	710	522
Investment income	3	1,069	-	-	1,069	3,459
<b>Incoming resources from charitable activities</b>						
Home Craft		4,671	-	-	4,671	3,979
Membership Support		3,746	-	-	3,746	2,788
Education & Public Affairs		1,805	-	-	1,805	2,529
<b>NFWI &amp; CCFWI</b>						
Subscriptions Income		45,951	586	-	46,537	45,967
CCFWI & Trustee Events		14,450	-	-	14,450	16,656
Publications		11,698	-	-	11,698	10,986
ACM		-	-	-	-	1,425
200 Club		1,566	-	-	1,566	1,770
Raffle		1,751	-	-	1,751	1,196
Flowers in WI House		-	-	-	-	60
W I Stationery		151	-	-	151	352
Sundries		-	-	-	-	165
ACWW		634	-	-	634	1,621
Grow A Tenner		5,385	-	-	5,385	704
NFWI AGM		2,650	-	-	2,650	-
Art and Leisure		4,645	-	-	4,645	-
Bulbs		4,416	-	-	4,416	-
Sundry Sales – House		791	-	-	791	-
Ad Hoc income		4,605	-	-	4,605	-
<b>Total incoming resources</b>		110,694	586	-	111,280	94,179

The notes form part of these financial statements

Cumbria-Cumberland Federation of Women's  
Institutes

Statement of Financial Activities - continued  
for the Year Ended 31 December 2015

		Unrestricted fund	Restricted funds	Endowment funds	31.12.15 Total funds £	31.12.14 Total funds £
	Not es	£	£	£		
<b>RESOURCES EXPENDED</b>						
<b>Costs of generating funds</b>						
Fundraising trading: cost of goods sold and other costs	4	5,662	-	-	5,662	10,672
Investment management costs	5	-	-	-	-	2
<b>Charitable activities</b>						
Membership Support		4,178	-	-	4,178	4,110
Art and Leisure		2,567	-	-	2,567	9,526
Education & Public Affairs		559	-	-	559	746
W I Office		3,589	-	-	3,589	10,815
NFWI Subscriptions		7,583	-	-	7,583	2,984
Events		13,767	-	-	13,767	2,016
Publications		-	-	-	-	50
Home Crafts		2,508	-	-	2,508	637
Salaries and Wages		12,253	-	-	12,253	16,418
Rent		10,000	-	-	10,000	-
Sundries		1,477	400	-	1,877	-
General		8,425	-	-	8,425	7,212
<b>Governance costs</b>	6	3,690	-	-	3,690	5,720
<b>Other resources expended:</b>		2,716	-	-	2,716	36,993
<b>NFWI Subscriptions</b>		24,200	-	-	24,200	
<b>NFWI AGM</b>		16,780	-	-	16,780	
<b>Total resources expended</b>		119,954	400	-	120,354	107,901
<b>NET INCOMING/(OUTGOING) RESOURCES</b>						
		(9,260)	186	-	(9,074)	(13,722)
<b>Other recognised gains/losses</b>						
Gains/losses on investment assets		-	-	-	-	30,102
<b>Net movement in funds</b>		(9,260)	186	-	(9,074)	16,380
<b>RECONCILIATION OF FUNDS</b>						
<b>Total funds brought forward</b>		212,937	4,465	2,891	220,293	203,913
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u>203,677</u>	<u>4,651</u>	<u>2,891</u>	<u>211,219</u>	<u>220,293</u>

The notes form part of these financial statements

Cumbria-Cumberland Federation of Women's  
Institutes

Balance Sheet  
At 31 December 2015

		Unrestricted fund £	Restricted funds £	Endowment funds £	31.12.15 Total funds £	31.12.14 Total funds £
	Notes					
<b>FIXED ASSETS</b>						
Tangible assets	9	(4,986)	5,371	2,891	3,276	4,435
Programme related investments	10	<u>36,363</u>	<u>-</u>	<u>-</u>	<u>36,363</u>	<u>45,298</u>
		31,377	5,371	2,891	39,639	49,733
<b>CURRENT ASSETS</b>						
Stocks	11	4,593	-	-	4,593	2,559
Debtors	12	1,766	-	-	1,766	999
Investments	13	150,000	-	-	150,000	-
Cash at bank and in hand		<u>19,269</u>	<u>(720)</u>	<u>-</u>	<u>18,549</u>	<u>169,362</u>
		175,628	(720)	-	174,908	172,920
<b>CREDITORS</b>						
Amounts falling due within one year	14	<u>(3,328)</u>	<u>-</u>	<u>-</u>	<u>(3,328)</u>	<u>(2,360)</u>
<b>NET CURRENT ASSETS/(LIABILITIES)</b>		<u>172,300</u>	<u>(720)</u>	<u>-</u>	<u>171,580</u>	<u>170,560</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>203,677</u>	<u>4,651</u>	<u>2,891</u>	<u>211,219</u>	<u>220,293</u>
<b>NET ASSETS</b>		<u><u>203,677</u></u>	<u><u>4,651</u></u>	<u><u>2,891</u></u>	<u><u>211,219</u></u>	<u><u>220,293</u></u>
<b>FUNDS</b>	15					
Unrestricted funds					203,677	212,937
Restricted funds					4,651	4,465
Endowment funds					<u>2,891</u>	<u>2,891</u>
<b>TOTAL FUNDS</b>					<u><u>211,219</u></u>	<u><u>220,293</u></u>

The notes form part of these financial statements

Cumbria-Cumberland Federation of Women's  
Institutes

Balance Sheet - continued  
At 31 December 2015

The financial statements were approved by the Board of Trustees on ..... and were signed on its behalf by:

.....  
Helen Hinvest -Trustee

.....  
Joyce Seminara -Trustee

## **1. ACCOUNTING POLICIES**

### **Accounting convention**

The financial statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Charities Act 2011 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

### **Incoming resources**

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

### **Resources expended**

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources. Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

### **Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Plant and machinery	- 25% on cost
Fixtures and fittings	- 25% on cost
Computer equipment	- 33% on cost

### **Stocks**

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

### **Taxation**

The charity is exempt from tax on its charitable activities.

### **Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

## **2. VOLUNTARY INCOME**

	31.12.15	31.12.14
	£	£
Gifts	-	1
Donations	<u>710</u>	<u>521</u>
	<u>710</u>	<u>522</u>

**3. INVESTMENT INCOME**

	31.12.15	31.12.14
	£	£
Rents received	-	2,321
Deposit account interest	<u>1,069</u>	<u>1,138</u>
	<u>1,069</u>	<u>3,459</u>

**4. FUNDRAISING TRADING: COST OF GOODS SOLD AND OTHER COSTS**

	31.12.15	31.12.14
	£	£
Purchases	2,332	458
Publications Calendars	3,330	4,224
Stock Movement	<u>-</u>	<u>5,990</u>
	<u>5,662</u>	<u>10,672</u>

**5. INVESTMENT MANAGEMENT COSTS**

	31.12.15	31.12.14
	£	£
Administrative expenses	<u>-</u>	<u>2</u>

**6. GOVERNANCE COSTS**

	31.12.15	31.12.14
	£	£
Officers Expenses Trustees	703	-
Accountancy	1,460	1,375
Legal fees	-	4,345
Travel Expenses Board	<u>1,527</u>	<u>-</u>
	<u>3,690</u>	<u>5,720</u>

**7. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 December 2015 nor for the year ended 31 December 2014.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 December 2015 nor for the year ended 31 December 2014.

**8. STAFF COSTS**

	31.12.15	31.12.14
	£	£
Wages and salaries	12,253	15,005
Social security costs	<u>-</u>	<u>1,413</u>
	<u>12,253</u>	<u>16,418</u>

The average monthly number of employees during the year was as follows:

	31.12.15	31.12.14
Staff	<u>1</u>	<u>3</u>

No employees received emoluments in excess of £60,000.

**9. TANGIBLE FIXED ASSETS**

	Plant and machinery £	Fixtures and fittings £	Computer equipment £	Totals £
<b>COST</b>				
At 1 January 2015 and 31 December 2015	<u>2,160</u>	<u>3,444</u>	<u>1,429</u>	<u>7,033</u>
<b>DEPRECIATION</b>				
At 1 January 2015	540	1,270	788	2,598
Charge for year	<u>405</u>	<u>543</u>	<u>211</u>	<u>1,159</u>
At 31 December 2015	<u>945</u>	<u>1,813</u>	<u>999</u>	<u>3,757</u>
<b>NET BOOK VALUE</b>				
At 31 December 2015	<u>1,215</u>	<u>1,631</u>	<u>430</u>	<u>3,276</u>
At 31 December 2014	<u>1,620</u>	<u>2,174</u>	<u>641</u>	<u>4,435</u>

**10. PROGRAMME RELATED INVESTMENTS**

	Other investments £	Totals £
<b>MARKET VALUE</b>		
At 1 January 2015	45,298	45,298
Additions	1,065	1,065
Disposals	<u>(10,000)</u>	<u>(10,000)</u>
At 31 December 2015	<u>36,363</u>	<u>36,363</u>
<b>NET BOOK VALUE</b>		
At 31 December 2015	<u>36,363</u>	<u>36,363</u>
At 31 December 2014	<u>45,298</u>	<u>45,298</u>

**11. STOCKS**

	31.12.15 £	31.12.14 £
Stocks	<u>4,593</u>	<u>2,559</u>

**12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	31.12.15 £	31.12.14 £
Trade debtors	98	40
Other debtors	<u>1,668</u>	<u>959</u>
	<u>1,766</u>	<u>999</u>



**13. CURRENT ASSET INVESTMENTS**

	31.12.15 £	31.12.14 £
Charitable Aid Foundation	<u>150,000</u>	<u>-</u>

**14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	31.12.15 £	31.12.14 £
Bank loans and overdrafts	-	320
Trade creditors	1,658	524
Taxation and social security	210	260
Other creditors	<u>1,460</u>	<u>1,256</u>
	<u>3,328</u>	<u>2,360</u>

**15. MOVEMENT IN FUNDS**

	At 1.1.15 £	Net movement in funds £	At 31.12.15 £
<b>Unrestricted funds</b>			
General fund	212,937	(9,260)	203,677
<b>Restricted funds</b>			
Isobel Hartley	272	-	272
L I Cartmel	198	-	198
Kitty Keswick	315	-	315
Court Brown	331	-	331
B Davey	851	-	851
B Graham	623	-	623
Kay Foster	363	-	363
Closed WI's	784	-	784
Agnes Salter Fund	290	186	476
Mabel Howard Fund	13	-	13
St Bees Bursary	<u>425</u>	<u>-</u>	<u>425</u>
	4,465	186	4,651
<b>Endowment funds</b>			
Isobel Hartley Fund	98	-	98
L I Cartmell	57	-	57
Kitty Keswick	136	-	136
Court Brown	100	-	100
B Davey	500	-	500
B Graham	1,000	-	1,000
Kay Foster	<u>1,000</u>	<u>-</u>	<u>1,000</u>
<b>TOTAL FUNDS</b>	<u>220,293</u>	<u>(9,074)</u>	<u>211,219</u>

**15. MOVEMENT IN FUNDS - continued**

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	110,694	(119,954)	(9,260)
<b>Restricted funds</b>			
Agnes Salter Fund	586	(400)	186
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>111,280</u>	<u>(120,354)</u>	<u>(9,074)</u>

This page does not form part of the statutory financial statements