Introduction

Cumbria Community Foundation (CCF) is an independent charity that connects people who care with causes that matter.

CCF exists to tackle poverty and disadvantage and to strengthen Cumbria’s communities by inspiring philanthropic giving and by connecting people who give money with inspirational, life-changing projects.

Our fundholders and supporters benefit from our in-depth knowledge of Cumbrian communities and organisations that we have gained from over 20 years of grant-making and investment in the county.

We have responded to emerging need in times of crisis by launching successful disaster appeals, and most recently, the Cumbria COVID-19 Response Fund, to date raising £1.7m. We are one of Cumbria’s foremost grant makers with an annual grant distribution of circa £2m and endowed assets in excess of £21m. Since 1999, we have awarded more than £46m in grant aid and currently have more than 80 grant making funds. We have funded over 4,000 organisations and 8,000 individuals.

An independent organisation, we have a highly respected board of trustees drawn from across the county - from community life, businesses and the public sector.

Part of a global network of 1,400 community foundations, together we encourage philanthropy and strengthen the voluntary sectors and communities in the countries, regions and towns in which we operate. We are part of the fastest growing philanthropic movement in the UK with 46 member foundations and over £0.5 billion in assets and we are independently accredited by the UK Community Foundations.

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Chairman’s Statement

These are challenging times for the many charities and community groups in Cumbria who play a huge role helping people in need and making our communities stronger.

Their struggle is always to sustain essential services and valuable projects in an environment of uncertain funding. We connect people who care with causes that matter and with the help of our generous fund holders and donors, we can offer a constant source of financial support to these organisations.

Looking back – we had a very successful 20th anniversary year, which contributed to an exceptionally high income year, including substantial additions to endowed funds and significant new flow-through funding, and we awarded 558 grants amounting to just over £2m. A major highlight has been the launch of Transforming West Cumbria. This multi-year programme initially worth £2.2 million and funded by Sellafield Ltd and the Nuclear Decommissioning Authority, will take on West Cumbria’s most entrenched social and economic problems.

Looking forward - COVID-19 has had an enormous effect on all our lives and, sadly, is exacerbating the challenges identified in our Cumbria Revealed report. In order to provide emergency support to the charity sector, we launched the Cumbria COVID-19 Response Fund on 17th March with first grants awarded on 31st March. I cannot describe our work any better than my favourite quote from a beneficiary of this fund: “While many funding bodies are still discussing what font to use on their application forms, Cumbria Community Foundation has been busily working away getting donations in and distributing funds to those charities on the front-line delivering services in Cumbria. The Foundation has again truly stepped up to the mark. If by any chance you were considering making a donation, the Foundation would get my vote every time.”

It is a great privilege to chair an organisation that has responsibility for directing the charitable gifts of so many kind and generous people and businesses. On behalf of all the trustees, I record my thanks and warmest appreciation for their support and also our thanks to the staff team and grant panel members who give freely of their time and expertise. Collectively, we can reduce disadvantage in Cumbria.

David Beeby – Chairman
Coronavirus was confirmed in Cumbria on March 3rd, 2020. The identification of that first case marked the start of a crisis for local communities unlike any in living memory.

Its reach across all sectors and into everyone’s lives has been unprecedented, and although the initial emergency phase of the pandemic here can be considered to have ended, the virus remains a present threat and many challenges lie ahead.

The Cumbria COVID-19 Response Fund was launched with £100,000 of the Foundation’s own funds on 17th March and has raised more than £1.7m at the time of writing.

Trustee and Chair of the Main Grants Committee, Kevin Walsh, said: “With the expertise we have already got with emergencies such as the floods and foot and mouth, we realised there would be demand that would outstrip the statutory and existing third sector provision.

“With floods, you can see the hardship when people are flooded out, but with COVID-19, it’s just affecting all strands of society in different ways and we realised this early on.”

From food banks to mental health charities, in the first six months, the Fund has supported over 160 projects with grants ranging from £150 to £75,000. Many vulnerable people across the county have relied on these local outreach programmes, and – now more than ever – these vital services need to continue to support those in need.

Paul Goodman, chair of the bereavement counselling service, Cruse Cumbria, speaks of the “appalling” situation that left people unable to say goodbye to relatives or friends. He also describes how the crisis has forced a major shift in the way the charity, run entirely by volunteers, operates.

“The great majority of the work we do with bereaved people is to provide face-to-face counselling and, of course, that hasn’t been possible since lockdown. So, all the work now is being done on the telephone or on Zoom.”

Help with training is where the Cumbria COVID-19 Response Fund came in.

“Emergency funding has been paramount to the future of these local projects and will help them to continue throughout the pandemic.”

As Cruse is a charity which receives no statutory funding, a grant of just under £5,000 was invaluable in teaching volunteers phone counselling. It will also assist in setting up Friends of Cruse support groups.

“The Foundation is a very significant organisation that supports us and allowed us to keep going through some very lean years,” said Paul.

Ambleside Parish Centre has been a pivotal hub for its local community throughout the COVID-19 pandemic. From delivering hot meals to delivering the news, volunteers from the centre have been a welcome sight for people in and around the Lake District town.

Regular activities at the centre were replaced with a community support service for older people and vulnerable families, with more than 90 people volunteering. The centre also became a focal point for a food share, food bank, and a book and puzzle swap, and volunteers also manned phone lines to offer a ‘befriending’ service.

Another new initiative, a community newsletter, was launched. It outlined local services and included pen pal articles from those who were self-isolating. The 13-year-old photocopier, however, was no longer fit for use, so a grant from the Fund helped to get the newsletter printed, as well as going towards the centre’s running costs.

Centre manager Caroline Gunning said: “The funding allowed us to stay open, and it helped us to provide hot meals for...”
Impact Review

We are delighted to share our insights and highlights into the social impact and value that donations and grants are making to our county and local communities within Cumbria.

The data paints a picture of the demonstrated difference grant awards have made to local people and communities on behalf of a range of fundholders and supporters. The information is based on completed end of grant reports from projects that have been funded in the previous year. The themes, outcomes and indicators of the impact measurement framework enables us to capture the kind of change that groups are achieving and helps us better communicate this to current and potential donors and the wider community.

Based on projects completed in the last year, the Foundation has supported 86,661* people. The full statistics on which this information is based are available on our website.

In the next year, we are rolling out an upgraded impact assessment framework with partner community foundations to provide more in-depth reporting.

*Please note that one beneficiary may have benefited by more than one project, but this is not information we can track. Also, an individual may have benefited in several different ways via a project.

For more information about the Cumbria COVID-19 Response Fund and how to donate, visit: www.cumbriafoundation.org/cumbria-covid-19-response-fund
Improving the lives of disadvantaged children and families

Children and young people in the county deserve the best possible start in life. This means that they grow up in loving and supportive families, have positive educational and social experiences, and go on to achieve their potential.

Improving the life skills, education, employability and enterprise of disadvantaged people

Having a job provides self-worth and independence, helping people to take responsibility for themselves. There is a major gap in educational attainment between children from disadvantaged backgrounds and those from better off families. We support projects that try to close that gap for adults and young people.

Supporting Vulnerable Older People

As one of England’s popular places to retire, it’s hardly surprising that Cumbria has a super-ageing population and that the proportion of older people living here is increasing at a much faster rate than elsewhere. The rurality of Cumbria is a significant factor for older people and access to health and social care services remains an issue. As people age, there can be sensory loss, the onset of dementia, which (expected to rise in the county by 80% in the next 10 years), and a prevalence of clinical depression, which can lead to clinical depression.

Improving people’s health and wellbeing

Poverty and low incomes are closely linked to chronic poor health and premature death. Living in poverty is closely related to other factors that influence health such as education, living environment, employment and lifestyle. Poverty and low incomes are closely related to other factors that influence health such as education, living environment, employment and lifestyle. Child poverty leads to premature mortality and poor health in later life.

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Strengthening and supporting fragile communities

For many people, living in Cumbria is not an idyll; it is challenging and difficult. However, there are groups and projects that can help alleviate some of the problems people face. More than 53,000 volunteers across the county are actively involved in making our communities better for the future, from helping clear up after the floods to caring for the elderly. Volunteers help provide services that really make a difference to the lives of thousands of Cumbrians.

Enabling people to access arts, sports, culture, heritage and the environment

The ability to take part in and enjoy sport, art, culture and the outdoors contributes to everyone’s wellbeing. While not a top grant making priority, we recognise the importance and continue to support fundholders’ wishes by funding groups and individuals under this theme.

Creative Therapy For Children In Crisis

The weekly sessions gave each child the time and space they needed to engage in their mental wellbeing and approach to their journey. Teachers also reported that some of the children were more focused after their therapy session and more willing to engage in their work and further their own learning.

“Mental health is not something that’s just going to go away. You don’t just cure it. What we do is help young people live with and manage it. It all goes back to resiliency. We give them an emotional toolbox, to be able to deal with it,” said Paul. PAC received additional funding from the Community Foundation and Children in Need to continue offering this vital service over the next three years.
Supporting Young Apprentices

Together We CIC is a women’s health and wellbeing centre offering a one stop shop providing physical fitness programmes, linked with psychological support. It operates from the fitness and wellbeing centre on Clay Flatts in Workington as well as providing outreach projects across West Cumbria, delivered in venues such as schools and community centres. The CIC also delivers mental health support, emotional resilience courses to adults and young people, postnatal activity, female-only activity clubs, a 12-week diabetes prevention programme and chair-based exercise for those less mobile.

The CIC has an apprenticeship scheme, which £30,000 from the Live the Dream Fund is supporting over the next three years. There are currently two advanced apprentices and two newly appointed apprentices, all under the age of 25. The aim is to recruit a further four apprentices, all trained to a level 3 or 4 qualification.

The first two apprentices were recruited with support from Cumbria Youth Alliance. They both fell into the ‘not in education, employment or training’ (NEET) category. The coordinator led on the twice-weekly digital drop-in technology workshops and provided one-to-one and small group support so that those attending could set their own goals and work at their own pace. The project links in with Age UK South Lakeland, Sight Advice South Lakes and Ambleside Parish Centre.

Catherine Powloski, Chairperson, said: “The informal nature of the drop-in workshops allows those who would be nervous of joining a formal course to get the help they need, this has helped them to overcome fears of digital devices and feel capable to use them for communication.

“Learning to lead a more digital life

Bridging The Digital Divide

As one of England’s popular places to retire, it’s hardly surprising that Cumbria has a super-ageing population and that the proportion of older people living here is increasing at a faster rate than elsewhere. Learning Plus Ambleside offers a range of learning opportunities to give adults the basic skills they need to gain confidence, develop new skills, and where appropriate, move on into work, further education or training. It runs classes from Ambleside Library and teaches basic literacy, numeracy, ICT and English for Speakers of Other Languages (ESOL) classes in a friendly, relaxed environment.

The charity wanted to reach out to older people who may be isolated and £3,400 from the Holehird Trust and Kipling Fund for Older People contributed to the part-time coordinator’s salary. The coordinator led on the twice-weekly digital drop-in technology workshops and provided one-to-one and small group support so that those attending could set their own goals and work at their own pace. The project links in with Age UK South Lakeland, Sight Advice South Lakes and Ambleside Parish Centre.

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“Learning to lead a more digital life

“The current COVID-19 situation has meant some parts of the project have been delayed, however, 15 older people have so far been supported with digital technology issues throughout the year via the workshops or by telephone.”

One 73-year-old learner said: “My memory is shocking as I get older, some things don’t sink in straight away. I know when I’m there, it’s solely to concentrate on what I’m trying to learn, and the class has been good for me as there were no other interruptions. I’m now enjoying getting to grips with my Kindle.”

The charity also delivers creative writing courses, attracting people between the ages of 20 and 90. Alison, said: “I have enjoyed the relaxed way the tutor runs the workshop, giving ample opportunity for learning from one another and developing tools for writing. The classes have stretched me and my confidence has grown.”

"Our programme allows young people to progress to a higher level of learning."

"My memory is shocking as I get older, some things don’t sink in straight away."

Kaitlyn Rudd, 19, struggled to find work before becoming an apprentice, but had ambitions of becoming a personal trainer and Together We CIC gave her a boost to get there. She said: “Coming here, knowing that I’m making a difference to all these women’s lives is brilliant. It makes me feel better as a person, knowing that I’m helping someone else.”

"Our programme allows young people to progress to a higher level of learning."
Learning The Impact Of Drug & Alcohol Abuse

Hundreds of young farmers in Cumbria are more aware of the effects of drugs and alcohol abuse after taking part in the first year of a three-year funded awareness programme.

Cumbria Federation of Young Farmers’ Clubs received £15,000 from the Cumbria Fund to run a drugs and alcohol awareness programme, supported by The Well Communities, a charity that helps people recover from addiction.

Sessions, which are open to any of its members aged 12 – 26, have been designed specifically for young farmers to address the mental, emotional, physical, and legal consequences of abusing drugs and alcohol, how to deal with peer pressure and where to get help.

Each of the first year’s sessions, which were attended by nearly 300 young farmers, have included personal stories from those in recovery as well as insights into the effects of drugs and alcohol abuse, addiction, and the consequences. Youngsters also learned why people abuse drugs and alcohol, the physical and mental impact of misusing substances and how to cope with peer pressure.

Amy Swinbank, Chairman of Eden Valley YFC, said: “The drugs and alcohol awareness session provided an opportunity to gain an understanding of the physical and mental effects of drugs and alcohol. It was great to hear emotive first-hand experiences and be able to ask questions. I hope that we will be able to use the session at a club meeting in the future, to increase the awareness of drug and alcohol abuse.”

Eamonn Monaghan, Cumbria’s County Chairman, is leading on the project. He said: “Cumbria YFC is very proud of our proactive approach to drug and alcohol use in our county. In modern day society, it is a very naive attitude to think that drugs aren’t around you and it is important that everyone is aware of the effects and how to deal with them. It’s important that County Federations take a pro-active stance against drug and alcohol abuse.”

Joanne Mills, Chief Officer, said: “As an organisation we have sent a strong message out to our members, supporters and funders that we take the issue of drug and alcohol abuse in young people seriously and recognise that it must be addressed. Those who attended, now have the tools and knowledge to make informed decisions to keep themselves and their friends safe and know where to seek help and guidance on these matters should they need it.”

Multicultural Cumbria

Multicultural Cumbria is a charity best known for Carlisle’s Culture Bazaar, where each year, it engages with the local and ethnic minorities in north Cumbria, sharing similarities and celebrating differences.

With more than 60 nationalities living and working in Cumbria, one in 11 people in the county have foreign heritage, which Multicultural Cumbria wants to harness and celebrate.

Saj Ghafoor, founder of Multicultural Cumbria, arrived in Carlisle at the age of seven as a member of only the second Pakistani family to have made their home in the city. After organising Eid events to bring together the Muslim community in Cumbria, Saj realised there were lots of people keen to learn about different cultures and ethnicities throughout the region, but they had no way of getting together. The first Culture Bazaar was held in 2007.

“At our first event, we had about 200 people come along, and at our tenth event, held in February 2020, 5,000 people attended, speaking 70 languages. Culture Bazaar is very much about bringing the community, no matter what their background, together and helping them to be proud of their culture, and to meet with friends and neighbours they may not have spoken to before,” said Saj.

The charity was forced to relocate from its former base on Paternoster Row and a grant of £4,465 from the Cumbria Fund and the Abbeyfield Carlisle Society Community First Fund helped secure its new location at the University of Cumbria campus in Carlisle. The grant also helped the charity create a virtual hub to reach a wider audience and continue raising awareness and promoting the county’s ethnic diversity.

“I hope that we will be able to use the session at a club meeting in the future, to increase the awareness of drug and alcohol abuse.”

“With more than 60 nationalities living and working in Cumbria, one in 11 people in the county have foreign heritage, which Multicultural Cumbria wants to harness and celebrate.”
Unlocking Potential Through Sport

Rugby league club, Barrow Raiders, runs education and skills outreach sessions in the town and surrounding area via its own community foundation.

In January 2019, it launched ‘Advantage!’, which uses rugby league to promote sport, health and wellbeing and support disadvantaged groups, young people and adults in schools, colleges, and the wider community.

Advantage! delivers various community engagement programmes, including Educating Raiders, which offers local schools coaching expertise, developing the skills and confidence of young people, and focusing on fun, small sided games, and inclusivity. Overseas players also deliver multi-cultural workshops and offer reading support for free in schools.

Raiders Girls is a weekly coaching session, delivered by female role models from Barrow Island Ladies and local PE staff in Askam and Millom. Meetings are arranged with local clubs and schools to develop the local structure and provide a pathway for girls to play, either recreationally or competitively.

Other programmes include: Raiders on the Move, Raiders in the Community, and Raiders Camps. Sessions are free to attend and run by the Raiders’ community liaison officer, Siona Hartley, with £6,000 funding contributing towards her costs.

Siona said: “We specifically ask schools to target students who they think are disadvantaged or ordinarily would not get or choose to try rugby. Some have targeted those on free school meals, some lower ability or lower self-esteem, some targeting girls only and some students with special educational needs. We also go in to listen to children read - those selected by staff who need additional support or encouragement.

“Our purpose is to make a difference to people’s lives and that applies not just to the services we offer, but the part we play in the community. As well as the financial contributions we can make to help projects, we are also keen to offer practical help. Many of our people find volunteering their time and we hope they can work with charities to offer a brighter, more positive future to those people in our communities who are in real need.”

Investing in Communities

Cumberland Building Society has worked with Cumbria Community Foundation since 2011, when we first administered its charitable foundation fund. In 2019, the business wanted to give more to the community and created the Cumberland Building Society Community Fund within the Foundation, which awarded just under £100,000 in its first year.

Chef Executive, Des Moore, said: “We’re keen to make even more of a difference in our communities and working with Cumbria Community Foundation in this way means we are able to make larger, strategic contributions to projects that have a longer-lasting impact.

“A charity which helps young Cumbrians leaving care was awarded £20,000 from the fund. The Stepladder of Achievement Programme gives teenagers the chance to earn up to £1,500 in a savings account by completing an online course in financial and life skills, ready for when they leave care aged 18.

“If I hadn’t done the Stepladder programme I genuinely don’t know where I would be. The whole aim is to make you more employable and confident in your abilities,” says one 19-year-old from West Cumbria who left care last year.

She now has a job and says: “It was all good information that I wouldn’t have got elsewhere. The section on ‘making my money work’ was very helpful for me, moving to living independently. It’s like a security blanket. Growing up is generally scary but if you don’t have that family support system behind you it is even more difficult.”

The programme, supported by Cumbria Youth Alliance, aims to help combat the disadvantage faced by young people in care. Forty per cent of 19-year-olds who have been in care are not in education, employment or training compared to 13 per cent of the general population.
Transforming West Cumbria is a £2.2m three year social investment programme to help West Cumbria’s most vulnerable communities and forms part of Sellafield Ltd’s social impact multiplied SIX programme.

Sellafield Ltd and the Nuclear Decommissioning Authority (NDA) are funding the multi-year initiative, which is being delivered by the Community Foundation in partnership with Cumbria CVS, Cumbria Social Enterprise Partnership, Cumbria Exchange, Citizens Advice Allerdale & Copeland.

It aims to put local people in charge of their own futures by helping people to create change in their communities.

The programme will focus on family wellbeing, financial education, community activism, and inspiring young people.

The programme will work with families and young people from disadvantaged backgrounds to help children, young people and families to thrive by building resilience and self-efficacy. We are looking to fund more innovative and diverse projects that offer unique alternatives and innovative solutions to improve the health and wellbeing of local people and reduce inequalities.

By working together and focusing our efforts, we will help create thriving communities and a better future for West Cumbria.

For more information, visit: www.cumbriafoundation.org/transfoming-west-cumbria/
This year has seen the Foundation reach out to people outside the county who have an interest in its wellbeing and want to make a difference.

The Cumbria Club was launched online in July by the Foundation’s Vice President, Lord Bragg of Wigton. The aim of the Cumbria Club is to connect Cumbrians who live ‘out-of-county’, and friends of Cumbria, with opportunities to engage with the life of the county, support the work of the Foundation, and positively influence the lives of people in need. It is based on the successful ‘Cornwall Club’, run by Cornwall Community Foundation. Invites to the online launch were given a presentation describing the work of the Foundation and our response to the COVID-19 pandemic. Assistant Chief Constable, Andy Slattery, Chair of the Cumbria Local Resilience Forum, which has been coordinating the countywide response to COVID-19, spoke alongside representatives from two frontline charities that the Foundation has supported. The event was very well attended, and a number have signed up and become Cumbria Club members.

Events are planned for the Cumbria Club that will combine presentations about the people and issues in the county with an opportunity to network and make new connections. While in-person events are on hold, we have a series of online events in the pipeline, and all members and supporters of the Cumbria Club will be invited to join us at this year’s Annual Showcase Event, which will be held online in October 2020.

Membership

Our members are at the heart of our work, linking us to our communities across Cumbria, knowing that they are part of an organisation that delivers much needed help across the county. By regularly supporting the work we do, our members enable us to respond to emerging need when disasters strike, and to produce reports that help us highlight the need in our county, such as Cumbria Revealed.

Over the past year, we have continued to welcome new corporate and individual members, as well as members from the voluntary sector. A number of international companies such as Marsh, to Cumbrian-based businesses such as Alertacall in Windermere and Castlegate Gallery in Cockermouth, our membership continues to grow from strength to strength.

By becoming a member, individuals and organisations not only support the Foundation financially, but also act as informal ambassadors. In the coming year, we hope to formalise an Ambassador programme, drawing on our supporters - our corporate, individual, and voluntary sector members, our fundraisers, and members of the newly formed Cumbria Club - to help us spread the word about the work we do and how supporting the Foundation helps address disadvantage across Cumbria.

Steven Swallow, owner of Castlegate Gallery, said: “We’ve certainly found that being a member of the Foundation and participating in the associated events, has proved not only hugely enjoyable but actually really quite valuable. It’s enabled us to meet other business owners from within the county, sharing experiences and thoughts with people we would likely not have met in the normal course of life or business.”

If you, or anyone you know, would like to know more about becoming a member, visit our website www.cumbriafoundation.org/membership or contact us directly at enquiries@cumbriafoundation.org or on 01900 825760.
Dynamic duo sign up as members

South Lakeland-based events company, Flock, joined as corporate members.

Janett Walker and Sophia Newton founded the events and PR company in 2017. They provide memorable and thought-provoking events and experiential marketing with a social conscience for businesses that like big ideas.

Janett and Sophia said: “We’re chuffed to bits to be corporate members of Cumbria Community Foundation. We’re so proud to live and work in Cumbria and what better way to show it than signing ourselves up to be members? It’s not just for the certificate either - we love the good stuff that’s being done for people and places and we want to help in making Cumbria’s community even better.”
Some of the newest volunteers at Workington Transport Heritage Trust have been helping key workers travel to their jobs during the coronavirus pandemic.

Nikita Wilson and Keith Turner trained to Passenger Carrying Vehicle (PCV) standards to allow them to drive the Trust’s buses, thanks to a grant from the Live the Dream Fund. Nikita and Keith completed their training just before lockdown. They have since been driving carers, hospital staff and other key workers to their jobs while the rail services carried out repairs, by driving the shuttle bus between Workington and Whitehaven.

Keith said: “The road to learn to drive our buses was a bumpy one at times, but now I have the full licence I can look forward to putting it to good use.”

A decade ago, a retired auctioneer talked to chief executive, Andy Beeforth, about his ambition to form a fund to help older Cumbrians to keep warm at our age. He and his wonderful team formed the Winter Warmth Appeal, to which many pensioners have spoken of how it has helped.

The Future of Our Local Transport

The Heritage Trust encourages people to use public transport and to speak up for better services. The Trust is working in partnership with local Age UK to ensure that older people can continue to use the bus services that are important to them. The Winter Warmth Fund plays a vital part in supporting vulnerable older people across Cumbria and helps to alleviate some of the winter pressures attributed to fuel poverty.

To find out more about the Winter Warmth Appeal or to donate visit: www.cumbriafoundation.org/winter-warmth-fund

Winter Warmth Appeal tops the million mark in a decade

One man’s bright idea has helped to raise more than £1 million to keep older people warm.

A decade ago, a retired auctioneer talked to chief executive, Andy Beeforth, about creating a ‘Winter Warmth’ fund. Myles Walker, now 82, explains: “It is remarkable how a twinge of conscience can give birth to a now ten-year-old millionaire! In those days, I delivered medicines for the local surgery to people stuck at home. One such patient, living in a small cottage, spent day and night in one room which had a fire with a back-boiler. She could not afford electricity for heating and seldom cooked. I told Andy of my ambition to form a fund to help the many other elderly people in similar circumstances. He and his wonderful team formed the Winter Warmth Appeal, to which I recommend anyone who does not really need the government’s winter warmth payment to donate it – preferably with Gift Aid.”

One in eight households in Cumbria are living in fuel poverty, and older people in cold homes can become seriously ill or even die during the winter. In the severest winters more than 500 older Cumbrians have died. Since the appeal was launched and by working in partnership with local Age UK across the county, thousands of older Cumbrians have been given a grant of between £150 and £250 to keep their homes warm in the winter. Many pensioners have spoken of how it has helped.

David Wallace, Volunteer Coordinator, said: “The future of our local transport hinges on the backs of today’s youngsters. We hope to encourage other young people to volunteer and go down the same path in the near future.”

To find out more about the Winter Warmth Appeal or to donate visit: www.cumbriafoundation.org/winter-warmth-fund

Edward, 89, from Ulverston, said: “Our boiler broke last winter and we needed a new one. The winter warmth grant helped us with the diabolical cost of fuel which goes up and up each year. My wife and I are on a limited income and we need to keep warm at our age.”

Alison Ambrose (third from left), CEO of Age UK Carlisle & Eden with members from one of the Warmth clubs in Carlisle

Myles Walker (far left) with Alison Ambrose (third from left), CEO of Age UK Carlisle & Eden with members from one of the Warmth clubs in Carlisle

Edward, 89, from Ulverston, said: “Our
## Grant Making 2019 - 20

Full details of the funds, including their grant making criteria, are available on our website.

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<td>Workington (Ashfield) Lawn Tennis Club Fund</td>
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**TOTAL** | 685 | £1,939,151

**Funds administered by CCF**

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<tr>
<th>Fund Name</th>
<th>Grants</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Holehird Trust</td>
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<tr>
<td>Joyce Wilkinson Trust</td>
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**TOTAL** | 48 | £144,938

---

CCL Secure sets up charitable fund

Corporate Member, CCL Secure, the global expert in polymer banknote substrate, launched a new charitable fund that benefits people and communities in Allerdale and Copeland. The CCL Secure Fund provides grants to small voluntary and community groups helping people facing disadvantage across West Cumbria.

Mark Lancaster, HR Manager-EMEAC, from the Wigton-based company, said: "CCL Secure is committed to supporting the long-term sustainability of the local community, and to that end we are delighted to have entered into a partnership with Cumbria Community Foundation to help us achieve this goal. The company is committed to supporting ideas and initiatives which will enhance the lives of local people within the community, and we are focussed on supporting a broad range of projects which will have an impact and ensure a positive legacy within the community."
Financial Summary

Cumbria Community Foundation
Year ended 31 March 2020

This information is drawn from the draft accounts of the Foundation for year ended 31 March 2020. The final accounts, audited by Armstrong Watson, will be available from our website.

Incoming resources £
Donations and legacies 4,912,013
Grant programmes 2,831,119
Investment income 682,132
Events 44,609
Total income 8,469,873

Resources expended £
Charitable activities 2,221,548
Fundraising and publicity 235,268
Investment costs 70,291
Total expenditure 2,527,107

Surplus for the year (excluding movement in value of investments) composed of: £
Donations to invest for future grant making 2,953,796
Revenue grants programmes 3,078,109
Deficit on unrestricted reserves (89,139)
Improving the lives of disadvantaged children and families - £264,428
Improving the life skills, education, employability and enterprise of disadvantaged people - £479,768
Improving the health and well-being of the people of Cumbria - £509,459
Total assets 24,347,987

Patron
Sir James Cropper KCVO FCA

President
Claire Hensman
HM Lord-Lieutenant of Cumbria

Vice Presidents
Lord (Melvyn) Bragg of Wigtown DL
John Fryer-Spedding CBE DL
The Right Reverend James Newcome
Lord Bishop of Carlisle

Ingrid Lowle DL

Trustees
Chair
David Beeby

Vice-Chair & Company Secretary
Tim Carmell

Honorary Treasurer
Valerie Young

Anthony Burbidge (resigned 07/07/2020)

Lucy Cavendish (appointed 19/06/2020)
Nicholas Coulson
Katherine Fairclough
Michael Ditchburn (appointed 02/12/2019)

Ellen Clements
Ellen Clements

Grants & Donor Services Officer
Gary Higgs

Grants & Donor Services Officer
Marcia Reid Fotheringham JP DL (appointed 19/06/2020)

Mike Starke (resigned 19/06/2020)

Chris Sanderson CBE JP DL (appointed 02/12/2019)

Chris Tomlinson CBE (retired 12/01/2020)

Kevin Walsh

John Wilson

John Whittle (retired 12/01/2020)

Cath Giel

Adam Hearnden (appointed 08/07/2020)

Sue Howorth

Jim Johnson

Alison Johnston

Tony Keen

Glynys Marriott (appointed 02/12/2019)

David Moore (appointed 19/06/2020)

Adam Naylor MBE DL

Richard Roberts

Jenny Benson

Ellen Clements

John Inglewood DL

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Kevin Walsh

John Wilson

John Whittle (retired 12/01/2020)

Strengthening and supporting fragile communities - £295,316

Improving the health and well-being of the people of Cumbria - £509,459

Improving the lives of disadvantaged children and families - £264,428

Supporting vulnerable older people - £479,768

Enabling people to access arts, sports, culture, heritage and the environment - £125,778

Net assets at 31 March 2020: £
Funds invested for future grant making 19,551,333
Current grants programmes 4,581,801
Core unrestricted funds 214,653
Total assets 24,347,987

Financial Summary

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Total assets 24,347,987
Why give through Cumbria Community Foundation

At Cumbria Community Foundation, we offer a tailored service to anyone who wants to invest in their local community, whether you are an individual, family, company or Trust and Foundation. We know where your charitable giving can make the biggest impact thanks to our research into the needs of the county and our knowledge of charities and community groups. We review, monitor and evaluate diligently on your behalf so you can have full confidence in our grant making.

Setting up a fund

Establishing a named fund with us is one of the most effective ways of giving money to local causes without needing to set up a stand alone charitable trust. We support individuals, families and businesses to set up a named fund, it could be in memory of a loved one or in support of one or more causes close to your heart. We take care of the financial and legal requirements, leaving you to work alongside us to fund vital work in local communities.

Building partnerships

We work closely with businesses across the region to deliver effective corporate giving. Managing a range of social responsibility funds, we support companies who have a clear social ambition and want to award funding to local charities through grants and donations. With hundreds of local causes in our portfolio, we can work with you and your staff to direct your giving to support the causes you care about, in the communities where your clients and staff live and work.

Trust Transfer

Managing a charitable trust can be a challenge for trustees. The responsibilities that come with this can become burdensome. Issues such as securing appropriate applications, administration and trustee succession are all challenges of operating stand alone grant making trusts. The Charities Commission and the Community Foundation work closely together to ensure that trustees looking to revitalise dormant or ineffective trusts can release their funds to the Community Foundation to provide a powerful legacy.

We would like to thank our team of more than 70 volunteers who gave many hours of their time at the various grant panels throughout the year. Their collective skills, knowledge and dedication are what make our work possible.

If you’d like to discuss your charitable giving options, contact our Chief Executive, Andy Beeforth, via email: andy@cumbriafoundation.org or by calling 01900 825760.
We are one of 46 community foundations across the UK, and over 1,700 similar foundations around the world. We work with fundholders to provide a permanent, flexible and growing source of local charitable funding that will directly address the needs of Cumbria’s most vulnerable.

Cumbria Community Foundation, Dovenby Hall, Dovenby, Cockermouth, Cumbria CA13 0PN
Tel: 01900 825760
Email: enquiries@cumbriafoundation.org
Web: www.cumbriafoundation.org

Cumbria Community Foundation is a charitable company limited by guarantee. Company No 3713328. Registered in England and Wales. Registered Charity No 1075120. Cumbria Community Foundation is quality accredited by the Community Foundation Network to standards endorsed by the Charity Commission.

Brewin Dolphin is one of the UK’s leading wealth managers. Founded in 1762, we are here to help you achieve your ambitions through expert, personalised financial planning and investment management advice. Proudly supporting the Cumbria Community Foundation.

The Soil Association has been teaching thousands of school children in Eden about the importance of Cumbrian produce thanks to a three-year grant of £36,804 from the Westmorland Family Community Fund.