

THE KENDAL CHARITY FOR THE AGED AND INFIRM

England & Wales · Charity number 1185634

Details

Status Registered

Legal form CIO

Registered 2019-10-04

Register [View on the Charity Commission register](#)

Contact

Address 115 Stainbank Road
Kendal
LA9 5DH

Phone 01539724742

Email admin@kendal-mayor-housing.com

Website kendal-mayor-housing.co.uk

Activities

Objects: 1. THE PREVENTION OR RELIEF OF POVERTY AND THE RELIEF OF THOSE IN NEED, HARDSHIP OR DISTRESS, IN PARTICULAR BY PROVIDING HOMES OR ALMSHOUSE ACCOMMODATION FOR POOR, AGED OR INFIRM PERSONS WHO ARE INHABITANTS OF THE TOWN OF KENDAL AND THE IMMEDIATE NEIGHBOURHOOD (THE AREA OF BENEFIT;2. SUCH CHARITABLE PURPOSES FOR THE BENEFIT OF RESIDENTS OF THE ALMSHOUSES AS THE TRUSTEES FROM TIME TO TIME DECIDE;3. SUCH CHARITABLE PURPOSES FOR THE BENEFIT OF POOR, AGED OR INFIRM PERSONS WHO ARE INHABITANTS OF THE AREA OF BENEFIT AS THE TRUSTEES FROM TIME TO TIME DECIDE.

Activities: Provision of housing for the elderly of Kendal in one bedroom flats and bungalows. The Almshouse occupiers must be in need and are means tested. A monthly maintenance contribution, currently £190, is made towards the cost of maintaining the almshouse. The charity is financially sound and the dwellings are in excellent order.

Classification

- **How:** Makes Grants To Individuals, Provides Services
- **What:** Disability
- **Who:** Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies

Geography

- Cumbria

Finances

Period end	Income	Expenditure	Assets	Employees
2025-11-30	£156,221	£116,741	-	-
2024-11-30	£135,003	£103,744	-	-
2023-11-30	£109,172	£201,303	-	-
2022-11-30	£96,998	£135,922	-	-
2021-11-30	£93,641	£134,983	-	-
2020-11-30	£242,343	£94,485	-	-

Trustees

Name	Role	Appointed
ANN NELSON	Chair	2018-05-01
Garry Schofield Waiting		2018-05-01
JOHN GEOFFREY STEWART		2020-11-04
Marilyn Waiting		2018-05-01
PHILIP EDWARD BALL		2018-05-01
Richard Pealing		2024-05-15
Susan Mitchell		2024-02-15

THE KENDAL CHARITY FOR THE AGED AND INFIRM

England & Wales - Charity number 1185634

Accounts

Charity registration number: 1185634

The Kendal Charity For The Aged And Infirm

Annual Report and Financial Statements

for the Year Ended 30 November 2025

The Kendal Charity For The Aged And Infirm

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The Kendal Charity For The Aged And Infirm

Reference and Administrative Details

Trustees	A Nelson, Chair P E Ball, Vice Chair J G Stewart, Treasurer M Waiting, Secretary S Mitchell R Pealing G S Waiting
Charity Registration Number	1185634
Principal Office	115 Stainbank Road Kendal LA9 5DH
Independent Examiner	Stables Thompson & Briscoe Chartered Accountants & Statutory Auditors Lowther House Lowther Street Kendal LA9 4DX

The Kendal Charity For The Aged And Infirm

Trustees' Report

The trustees present the annual report together with the financial statements of the charity for the year ended 30 November 2025.

Objectives and activities

Objects and aims

The objects of the Charity are:

- 1) The allocation of Almshouses for qualifying persons, being poor, aged or infirm persons who are inhabitants of the area of benefit i.e. Kendal.
- 2) Such other charitable purposes beneficial to qualifying persons as the Charity Trustees think fit from time to time.

Objectives, strategies and activities

All occupiers must live independently. The trustees make regular welfare visits to check on the wellbeing and needs of occupiers and immediately carry out any improvements that may be required.

Public benefit

The Charity provides almshouse in 45, purpose built, 1 bedroom flats and bungalows, in Kendal, for the elderly or infirm.

The Charity pays for the maintenance of the properties, water rates, television licences (where applicable) and communal garden maintenance.

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Use of volunteers

The Charity is run by 8 Trustees who work on a voluntary basis.

Achievements and performance

Change of occupier: We had one change of resident during the year, at Crescent Green a new resident moved into the bungalow in August 2025 after the previous occupier moved into a care home.

Repairs/Maintenance: The quinquennial survey of all 45 properties was carried out in late 2024, very few maintenance issues were highlighted, these were remedied immediately. Various minor maintenance issues were dealt with during the year, one property had a new gas boiler and one flat had a new kitchen fitted. Issues re damp/condensation were reported at 3 properties, these have since been remedied.

The annual party for residents was held at Netherfield Cricket Club in April, it was well supported, 53 residents, trustees and guests enjoyed afternoon tea and entertainment provided by singer Don Mackay. It is a popular event which gives Trustees the opportunity to socialise with the residents.

Financial review

The Charity relies on the income received from its residents and is reliant on its investment income to subsidise the cost of maintaining the properties. Details can be seen the the Accounts and Financial Statements.

The Kendal Charity For The Aged And Infirm

Trustees' Report (continued)

Policy on reserves

The Charity has substantial assets invested through Brewin Dolphin, presently approximately £1,800,000. This sum amounts to £40,000 per property for KCAI's 45 properties. A full internal refurbishment currently costs approximately £30,000, if exterior works were required e.g. re-roofing, replacement windows and doors it would cost considerably more.

When the amalgamation with Charles Tennant House Trust is authorised by the Charity Commission KCAI will need to subsidise repairs at Tennant House as CTHT has few remaining resources. In the near future replacement upvc windows are required for all 4 flats, quotations received for the work to be carried out are approximately £30,000.

Taking into account the expected increase in expenditure for repairs/refurbishments due to inflation the Trustees agreed that they do not consider the level of the reserves to be excessive and are proud of the fact that they can keep the almshouses in excellent condition, not pay excessive management charges or charge the residents high monthly maintenance contributions and do not the need to seek any external funding.

Investment policy and objectives

A Nominee Company with Brewin Dolphin administers the stocks and shares on behalf of the Charity. The Trustees choose a low to moderate risk for the investments. Following advice it was decided that to secure the long term financial health of the Charity the risk level should be increased from 5 to 6 to meet the required returns in the future i.e. 2% plus inflation and fees.

Plans for future periods

Aims and key objectives for future periods

The running and maintenance of the 4 flats at Tennant House, Bellingham Road owned by Charles Tennant House Trust (CTHT) - Charity No 222170 - continues to be carried out by the Trustees of CTHT who are also Trustees of the Charity. The amalgamation of the two charities is currently being finalised with the Charity Commission. When this is complete CTHT will be fully integrated with the Charity.

Structure, governance and management

Nature of governing document

The Charity, originally named "The Mayor of Kendal's Fund for the Aged and Infirm", is a Charitable Incorporated Organisation (CIO) with a constitution dated 1 May 2018.

The Kendal Charity For The Aged And Infirm

Trustees' Report (continued)

Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Trustees:	A Nelson, Chair
	P E Ball, Vice Chair
	J G Stewart, Treasurer
	M Waiting, Secretary
	S Mitchell
	R Pealing
	G S Waiting
	A Reed (resigned 25 April 2025)

Recruitment and appointment of trustees

There must be at least five trustees but not more than ten. Trustees are appointed for a term of five years by a resolution passed at a properly convened meeting of the Charity Trustees. In selecting individuals for appointment the Trustees have regard to the skills, knowledge and experience needed for the effective administration of the CIO.

Induction and training of trustees

On or before the appointment of a new trustee, they will be supplied a copy of the current constitution and a copy of the latest Trustees' Annual Report and Statement of Accounts.

Relationships with related parties

National Association of Almshouses

The Charity is a member of the National Association of Almshouses.

The Kendal Charity For The Aged And Infirm

Trustees' Report (continued)

Major risks and management of those risks

Conflict of Interest

The Trustees comply with the Conflict of Interest policy set up in line with the Almshouse Association guidelines.

Safeguarding

A safeguarding policy has been implemented in line with the Almshouse Association guidelines.

Vacancies

Vacant almshouses are advertised on the website, social media and with local organisations. Applicants, who must be aged over 60 and live permanently in Kendal, are required to complete a detailed application form and provide references. All applications are considered by the Trustees and a sort list of candidates are interviewed by two Trustees before a final decision is made.

Gas

Carbon monoxide alarms are provided at all properties with a gas supply. Landlord checks and servicing are carried out annually by local contractors.

Electricity

5 yearly checks and upgrading, where required, was completed during the year.

Fire risk

All the properties have fire/smoke alarms fitted. The Trustees have a rota to carry out a weekly fire alarm test at each block of flats. A maintenance check is carried out 6 monthly in flats and annually in bungalows.

Legionella Risk

The properties have the water supply and temperatures checked on a regular basis. Occupants are reminded of the need to run taps and showers regularly to prevent the risk of infection.

Property maintenance

All the properties were surveyed in 2024 and quinquennial reports prepared. All the properties were in good condition except one which would benefit from some upgrading, however the occupier declined the offer for work to be carried out at the time.

A system is in place which allows occupiers to report any repair/maintenance that is required to a Trustee who will arrange for any necessary work to be carried out, as soon as possible, by local contractors. The contractors have also agreed call out arrangements for emergencies outside normal office hours.

In an emergency the occupiers are allowed to call out the contractors themselves.

Tenant wellbeing

If an occupant is experiencing difficulties managing in their home, eg due to lack of mobility, the Charity works alongside healthcare professionals to carry out any improvements required, at the Charity's expense.

The Kendal Charity For The Aged And Infirm

Trustees' Report (continued)

Complaints

There were no formal complaints in the year.

Details of the complaint procedure is covered in the Residents Handbook, a copy of which is given to each occupier.

Financial instruments

Objectives and policies

The charity's activities expose it to a number of financial risks including credit risk, cash flow risk and liquidity risk. The charity does not use derivative financial instruments.

Cash flow risk

The charity's activities expose it primarily to the financial risks of changes in investment income rates and interest rates. The charity uses investment managers to mitigate these risks.

Credit risk

The charity's principal financial assets are bank balances and cash, trade and other receivables, and investments.

The charity's credit risk is primarily attributable to its trade receivables. The amounts presented in the balance sheet are net of allowances for doubtful receivables. An allowance for impairment is made where there is an identified loss event which, based on previous experience, is evidence of a reduction in the recoverability of the cash flows.

The credit risk on liquid funds is limited because the counterparties are banks with high credit-ratings assigned by international credit-rating agencies.

The charity has no significant concentration of credit risk, with exposure spread over a large number of counterparties and customers.

Liquidity risk

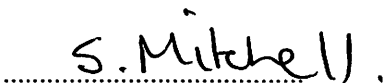
In order to maintain liquidity to ensure that sufficient funds are available for ongoing operations and future developments, the charity uses a mixture of cash in bank and the ability to draw down on investments.

Further details regarding liquidity risk can be found in the Statement of accounting policies in the financial statements.

The annual report was approved by the trustees of the charity on 28 May 2026 and signed on its behalf by:


.....

Trustee


.....

Trustee

The Kendal Charity For The Aged And Infirm

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

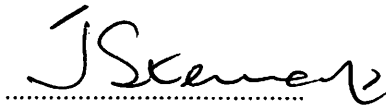
The law applicable to charities requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

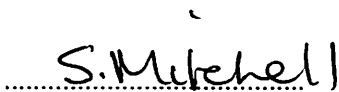
The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008, and the provisions of the constitution. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on 28 May 2026 and signed on its behalf by:


.....

Trustee


.....

Trustee

The Kendal Charity For The Aged And Infirm

Independent Examiner's Report to the trustees of The Kendal Charity For The Aged And Infirm

I report to the trustees on my examination of the accounts of The Kendal Charity For The Aged And Infirm for the year ended 30 November 2025.

Responsibilities and basis of report

As the charity trustees of The Kendal Charity For The Aged And Infirm 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 The Kendal Charity For The Aged And Infirm'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

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of The Kendal Charity For The Aged And Infirm as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting 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.



.....
Helen Holmes BSc FCA
ICAEW

Chartered Accountants & Statutory Auditors
Lowther House
Lowther Street
Kendal
LA9 4DX

Date: 3 June 2026

The Kendal Charity For The Aged And Infirm

Statement of Financial Activities for the Year Ended 30 November 2025

	Note	Unrestricted funds £	Total 2025 £
Income and Endowments from:			
Donations and legacies		1,000	1,000
Charitable activities		102,440	102,440
Investment income	4	<u>52,781</u>	<u>52,781</u>
Total income		<u>156,221</u>	<u>156,221</u>
Expenditure on:			
Raising funds		(10,917)	(10,917)
Charitable activities		<u>(105,824)</u>	<u>(105,824)</u>
Total expenditure		(116,741)	(116,741)
Gains/losses on investment assets		<u>108,042</u>	<u>108,042</u>
Net income		<u>147,522</u>	<u>147,522</u>
Net movement in funds		147,522	147,522
Reconciliation of funds			
Total funds brought forward		<u>2,141,548</u>	<u>2,141,548</u>
Total funds carried forward	16	<u><u>2,289,070</u></u>	<u><u>2,289,070</u></u>

The notes on pages 12 to 20 form an integral part of these financial statements.

The Kendal Charity For The Aged And Infirm

Statement of Financial Activities for the Year Ended 30 November 2025 (continued)

	Note	Unrestricted funds £	Total 2024 £
Income and Endowments from:			
Charitable activities		91,725	91,725
Investment income	4	<u>43,278</u>	<u>43,278</u>
Total income		<u>135,003</u>	<u>135,003</u>
Expenditure on:			
Raising funds		(10,252)	(10,252)
Charitable activities		<u>(93,492)</u>	<u>(93,492)</u>
Total expenditure		<u>(103,744)</u>	<u>(103,744)</u>
Gains/losses on investment assets		<u>207,327</u>	<u>207,327</u>
Net income		<u>238,586</u>	<u>238,586</u>
Net movement in funds		238,586	238,586
Reconciliation of funds			
Total funds brought forward		<u>1,902,962</u>	<u>1,902,962</u>
Total funds carried forward	16	<u><u>2,141,548</u></u>	<u><u>2,141,548</u></u>

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2024 is shown in note 16.

The Kendal Charity For The Aged And Infirm

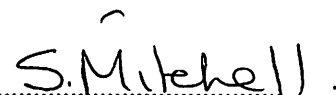
(Registration number: 1185634)
Balance Sheet as at 30 November 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	11	430,345	430,345
Investments	12	<u>1,779,589</u>	<u>1,629,525</u>
		<u>2,209,934</u>	<u>2,059,870</u>
Current assets			
Debtors	13	1,014	-
Cash at bank and in hand	14	<u>80,221</u>	<u>81,678</u>
		81,235	81,678
Creditors: Amounts falling due within one year	15	<u>(2,099)</u>	<u>-</u>
Net current assets		<u>79,136</u>	<u>81,678</u>
Net assets		<u>2,289,070</u>	<u>2,141,548</u>
Funds of the charity:			
Unrestricted income funds			
Unrestricted funds		<u>2,289,070</u>	<u>2,141,548</u>
Total funds	16	<u>2,289,070</u>	<u>2,141,548</u>

The financial statements on pages 9 to 20 were approved by the trustees, and authorised for issue on 28 May 2026 and signed on their behalf by:


.....

Trustee


.....

Trustee

The Kendal Charity For The Aged And Infirm

Notes to the Financial Statements for the Year Ended 30 November 2025

1 Accounting policies

Statement of compliance

The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation

The Kendal Charity For The Aged And Infirm meets the definition of a public benefit entity under FRS 102. The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Reclassification of comparative amounts

The unrealised gains and losses on investments were previously shown as a separate designated reserve. Following discussions it was agreed that as this is all unrestricted it should be shown as such in the accounts so the funds are now all shown as unrestricted.

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Investment income

Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

The Kendal Charity For The Aged And Infirm

Notes to the Financial Statements for the Year Ended 30 November 2025 (continued)

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £1,000.00 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

The properties are held in the accounts at cost from when the properties were purchased or built. No revaluation has been considered necessary as they are all in use for the primary objectives of the charity.

Depreciation and amortisation

Asset class

Depreciation method and rate

Land and buildings

No depreciation provided as market value significantly higher than cost and kept in good repair

Fixed asset investments

Fixed asset investments, other than programme related investments, are included at market value at the balance sheet date. Realised gains and losses on investments are calculated as the difference between sales proceeds and their market value at the start of the year, or their subsequent cost, and are charged or credited to the Statement of Financial Activities in the period of disposal.

Unrealised gains and losses represent the movement in market values during the year and are credited or charged to the Statement of Financial Activities based on the market value at the year end.

The Kendal Charity For The Aged And Infirm

Notes to the Financial Statements for the Year Ended 30 November 2025 (continued)

Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Financial instruments

Classification

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

Recognition and measurement

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

The Kendal Charity For The Aged And Infirm

Notes to the Financial Statements for the Year Ended 30 November 2025 (continued)

Investments

Investments in non-convertible preference shares and non-puttable ordinary or preference shares (where shares are publicly traded or their fair value is reliably measurable) are measured at fair value through profit or loss. Where fair value cannot be measured reliably, investments are measured at cost less impairment.

Investments in subsidiaries and associates are measured at cost less impairment. For investments in subsidiaries acquired for consideration including the issue of shares qualifying for merger relief, cost is measured by reference to the nominal value of the shares issued plus fair value of other consideration. Any premium is ignored.

Fair value measurement

The best evidence of fair value is a quoted price for an identical asset in an active market. When quoted prices are unavailable, the price of a recent transaction for an identical asset provides evidence of fair value as long as there has not been a significant change in economic circumstances or a significant lapse of time since the transaction took place. If the market is not active and recent transactions of an identical asset on their own are not a good estimate of fair value, the fair value is estimated by using a valuation technique.

2 Income from donations and legacies

	Unrestricted funds General £	Total funds £
Donations and legacies;		
Donations from individuals	1,000	1,000
Total for 2025	<u>1,000</u>	<u>1,000</u>

3 Income from charitable activities

	Unrestricted funds General £	Total funds £
Housing activities	102,440	102,440
Total for 2025	<u>102,440</u>	<u>102,440</u>
Total for 2024	<u>91,725</u>	<u>91,725</u>

The Kendal Charity For The Aged And Infirm

Notes to the Financial Statements for the Year Ended 30 November 2025 (continued)

4 Investment income

	Unrestricted funds General £	Total funds £
Interest receivable and similar income;		
Interest receivable on bank deposits	733	733
Other income from fixed asset investments	<u>52,048</u>	<u>52,048</u>
Total for 2025	<u><u>52,781</u></u>	<u><u>52,781</u></u>
Total for 2024	<u><u>43,278</u></u>	<u><u>43,278</u></u>

5 Expenditure on raising funds

a) Investment management costs

	Note	Unrestricted funds General £	Total funds £
Other investment management costs;			
Other portfolio management costs		<u>10,917</u>	<u>10,917</u>
Total for 2025		<u><u>10,917</u></u>	<u><u>10,917</u></u>
Total for 2024		<u><u>10,252</u></u>	<u><u>10,252</u></u>

6 Expenditure on charitable activities

	Note	Unrestricted funds General £	Total funds £
Housing activities		89,101	89,101
Charitable donations		2,000	2,000
Governance costs		<u>14,723</u>	<u>14,723</u>
Total for 2025		<u><u>105,824</u></u>	<u><u>105,824</u></u>
Total for 2024		<u><u>93,492</u></u>	<u><u>93,492</u></u>

The Kendal Charity For The Aged And Infirm

Notes to the Financial Statements for the Year Ended 30 November 2025 (continued)

7 Analysis of governance and support costs

Governance costs

	Unrestricted funds General £	Total funds £
Audit fees		
Other fees paid to auditors	1,800	1,800
Independent examiner fees		
Examination of the financial statements	300	300
Other fees paid to examiners	2,760	2,760
Trustees remuneration and expenses	7,000	7,000
Legal fees	2,649	2,649
Other governance costs	214	214
	<u>14,723</u>	<u>14,723</u>
Total for 2025	14,723	14,723
Total for 2024	14,015	14,015

8 Trustees remuneration and expenses

During the year the charity made the following transactions with trustees:

J G Stewart

£3,500 (2024: £3,500) of expenses were reimbursed to J G Stewart during the year.

M Waiting

£3,500 (2024: £3,500) of expenses were reimbursed to M Waiting during the year.

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any other benefits from the charity during the year.

9 Independent examiner's remuneration

	2025 £	2024 £
Examination of the financial statements	300	-
Other fees to examiners		
Examination-related assurance services	2,760	2,610
	<u>2,760</u>	<u>2,610</u>

The Kendal Charity For The Aged And Infirm

Notes to the Financial Statements for the Year Ended 30 November 2025 (continued)

10 Taxation

The charity is a registered charity and is therefore exempt from taxation.

11 Tangible fixed assets

	Land and buildings £	Total £
Cost		
At 1 December 2024	<u>430,345</u>	<u>430,345</u>
At 30 November 2025	430,345	430,345
Depreciation		
At 30 November 2025	<u>-</u>	<u>-</u>
Net book value		
At 30 November 2025	<u>430,345</u>	<u>430,345</u>
At 30 November 2024	<u>430,345</u>	<u>430,345</u>

12 Fixed asset investments

	2025 £	2024 £
Other investments	<u>1,779,589</u>	<u>1,629,525</u>

The Kendal Charity For The Aged And Infirm

Notes to the Financial Statements for the Year Ended 30 November 2025 (continued)

Other investments

	Listed investments £	Total £
Cost or Valuation		
At 1 December 2024	1,629,525	1,629,525
Revaluation	108,042	108,042
Additions	498,982	498,982
Disposals	<u>(456,960)</u>	<u>(456,960)</u>
At 30 November 2025	<u>1,779,589</u>	<u>1,779,589</u>
Net book value		
At 30 November 2025	<u>1,779,589</u>	<u>1,779,589</u>
At 30 November 2024	<u>1,629,525</u>	<u>1,629,525</u>

13 Debtors

		2025 £
Other debtors		<u>1,014</u>

14 Cash and cash equivalents

	2025 £	2024 £
Cash at bank	5,061	8,078
Short-term deposits	<u>75,160</u>	<u>73,600</u>
	<u>80,221</u>	<u>81,678</u>

15 Creditors: amounts falling due within one year

		2025 £
Accruals		<u>2,099</u>

The Kendal Charity For The Aged And Infirm

Notes to the Financial Statements for the Year Ended 30 November 2025 (continued)

16 Funds

	Balance at 1 December 2024 £	Incoming resources £	Resources expended £	Other recognised gains/(losses) £	Balance at 30 November 2025 £
Unrestricted funds					
General	<u>2,141,548</u>	<u>156,221</u>	<u>(116,741)</u>	<u>108,042</u>	<u>2,289,070</u>
	Balance at 1 December 2023 £	Incoming resources £	Resources expended £	Other recognised gains/(losses) £	Balance at 30 November 2024 £
Unrestricted funds					
General	<u>1,902,962</u>	<u>135,003</u>	<u>(103,744)</u>	<u>207,327</u>	<u>2,141,548</u>

17 Analysis of net assets between funds

	Unrestricted funds General £	Total funds at 30 November 2025 £
Tangible fixed assets	430,345	430,345
Fixed asset investments	1,779,589	1,779,589
Current assets	81,235	81,235
Current liabilities	<u>(2,099)</u>	<u>(2,099)</u>
Total net assets	<u>2,289,070</u>	<u>2,289,070</u>
	Unrestricted funds General £	Total funds at 30 November 2024 £
Tangible fixed assets	430,345	430,345
Fixed asset investments	1,629,525	1,629,525
Current assets	<u>81,678</u>	<u>81,678</u>
Total net assets	<u>2,141,548</u>	<u>2,141,548</u>

18 Related party transactions

There were no related party transactions in the year.

The Kendal Charity For The Aged And Infirm

Statement of Financial Activities by fund for the Year Ended 30 November 2025

	Total Unrestricted Funds 2025 £	Total Unrestricted Funds 2024 £
Income and Endowments from:		
Donations and legacies	1,000	-
Charitable activities	102,440	91,725
Investment income	<u>52,781</u>	<u>43,278</u>
Total income	<u>156,221</u>	<u>135,003</u>
Expenditure on:		
Raising funds	(10,917)	(10,252)
Charitable activities	<u>(105,824)</u>	<u>(93,492)</u>
Total expenditure	<u>(116,741)</u>	<u>(103,744)</u>
Gains/losses on investment assets	<u>108,042</u>	<u>207,327</u>
Net income	<u>147,522</u>	<u>238,586</u>
Net movement in funds	147,522	238,586
Reconciliation of funds		
Total funds brought forward	<u>2,141,548</u>	<u>1,902,962</u>
Total funds carried forward	<u><u>2,289,070</u></u>	<u><u>2,141,548</u></u>

The Kendal Charity For The Aged And Infirm

Detailed Statement of Financial Activities for the Year Ended 30 November 2025

	Total 2025 £	Total 2024 £
Income and Endowments from:		
Donations and legacies (analysed below)	1,000	-
Charitable activities (analysed below)	102,440	91,725
Investment income (analysed below)	<u>52,781</u>	<u>43,278</u>
Total income	<u>156,221</u>	<u>135,003</u>
Expenditure on:		
Raising funds (analysed below)	(10,917)	(10,252)
Charitable activities (analysed below)	<u>(105,824)</u>	<u>(93,492)</u>
Total expenditure	<u>(116,741)</u>	<u>(103,744)</u>
Gains/losses on investment assets (analysed below)	<u>108,042</u>	<u>207,327</u>
Net income	<u>147,522</u>	<u>238,586</u>
Net movement in funds	147,522	238,586
Reconciliation of funds		
Total funds brought forward	<u>2,141,548</u>	<u>1,902,962</u>
Total funds carried forward	<u><u>2,289,070</u></u>	<u><u>2,141,548</u></u>

The Kendal Charity For The Aged And Infirm

Detailed Statement of Financial Activities for the Year Ended 30 November 2025 (continued)

	Total 2025 £	Total 2024 £
<i>Donations and legacies</i>		
Appeals and donations	1,000	-
	<u>1,000</u>	<u>-</u>
<i>Charitable activities</i>		
Letting of non-investment property in furtherance of the charity's objects	102,440	91,725
	<u>102,440</u>	<u>91,725</u>
<i>Investment income</i>		
Income from listed investments	52,048	42,857
Interest on cash deposits	733	421
	<u>52,781</u>	<u>43,278</u>
<i>Raising funds</i>		
Portfolio management costs	(10,917)	(10,252)
	<u>(10,917)</u>	<u>(10,252)</u>
<i>Charitable activities</i>		
Bank charges	(9)	(108)
Water rates	(16,302)	(12,727)
Light, heat and power	(893)	(1,049)
Insurance	(18,803)	(15,837)
Repairs and maintenance	(36,172)	(34,268)
Garden maintenance	(8,172)	(5,913)
Television licences	(6,746)	(6,930)
Residents' party	(615)	(448)
Stationary and advertising	(224)	(254)
Trade subscriptions	(1,165)	(943)
Charitable donations	(2,000)	(1,000)
Sundry expenses	(214)	-
Accountancy fees	(1,800)	-
Independent examiner's fee	(300)	-
Treasurer's expenses	(3,500)	(7,000)
Secretary's expenses	(3,500)	(3,500)
Accountancy fees	(2,760)	(2,610)
Officers' insurance	-	(905)
Legal and professional fees	(2,649)	-
	<u>(105,824)</u>	<u>(93,492)</u>

This page does not form part of the statutory financial statements.

The Kendal Charity For The Aged And Infirm

Detailed Statement of Financial Activities for the Year Ended 30 November 2025
(continued)

	Total 2025 £	Total 2024 £
<i>Gains/losses on investment assets</i>		
Funds - investment assets	<u>108,042</u>	<u>207,327</u>

THE KENDAL CHARITY FOR THE AGED AND INFIRM

England & Wales - Charity number 1185634

Accounts

THE KENDAL CHARITY FOR THE AGED & INFIRM

Registered Charity No 1185634

ANNUAL REPORT 1st DECEMBER 2023 – 30th NOVEMBER 2024

OFFICERS/TRUSTEES:

The Charity is run by 8 Trustees who work on a voluntary basis:

Chairperson and Trustee – Mrs Ann Nelson

Honorary Treasurer and Trustee - Existing Trustee, Mr John G Stewart was appointed Treasurer at the AGM, held on 15th February 2024, following the resignation, due to ill health, of David H Salisbury.

Honorary Secretary and Trustee - Mrs Marilyn Waiting (re-elected 15th February 2024).

Honorary Solicitor - Mr John Cooke

Trustees: Mr Philip Ball
Mr Alan Reed
Mr Garry S Waiting
Miss Susan Mitchell (appointed 15th February 2024)
Mr Richard Pealing (appointed 15th May 2024)

Conflict of Interest: The Trustees comply with the Conflict of Interest policy set up in line with the Almshouse Association guidelines.

The Charity is a member of the National Association of Almshouses.

AIMS:

The Charity provides almshouses in 45, purpose built, 1 bedroom flats and bungalows, in Kendal, for the elderly or infirm.

The Kendal Charity for the Aged and Infirm, originally named 'The Mayor of Kendal's Fund for the Aged and Infirm', a Charitable Incorporated Organisation, the constitution dated 1st May 2018 sets out the objectives of the Charity which are:-

- 1) The allocation of Almshouses for qualifying persons, being poor, aged or infirm persons who are inhabitants of the area of benefit i.e. Kendal.
- 2) Such other charitable purposes beneficial to qualifying persons as the Charity Trustees think fit from time to time.

OCCUPIERS:

All occupiers must live independently. The Trustees make regular welfare visits to check on the wellbeing and needs of occupiers and immediately carry out any improvements that may be required.

SAFEGUARDING:

A safeguarding policy has been implemented in line with the Almshouse Association guidelines.

OCCUPIERS CONTRIBUTION:

Due to a large operating deficit in 2022-23 it was decided that the Monthly Maintenance Contribution (MMC), paid by existing occupiers, should be increased from £150 to £190 per calendar month with effect from 1st June 2024 with new occupiers paying £300 per month. The MMC is reviewed annually at the AGM.

The Charity pays for the maintenance of the properties, water rates, television licences (where applicable) and communal garden maintenance.

VACANCIES:

Vacant almshouses are advertised on the website, social media and with local organisations. Applicants who must be aged over 60 and live permanently in Kendal are required to complete a detailed application form and provide references. All applications are considered by the Trustees and a short list of candidates are interviewed by two Trustees before a final decision is made.

There have been no vacancies this year.

PROPERTY CONDITION/MAINTENANCE :

This year all the properties were surveyed and quinquennial reports prepared. All the properties are in good condition except one which would benefit from some upgrading, however the occupier declined the offer for work to be carried out at present.

Gas:- Carbon monoxide alarms are provided at all properties with a gas supply. Landlord checks and servicing are carried out on an annual basis by local contractors.

Electricity: 5 yearly checks and upgrading, where required, was completed during the year.

Fire Risk: All the properties have fire/smoke alarms fitted. The Trustees have a rota to carry out a weekly fire alarm test at each block of flats. A maintenance check is carried out 6 monthly in flats and annually in bungalows.

Legionella Risk: The properties have the water supply and temperatures checked on a regular basis. Occupants are reminded of the need to run taps and showers regularly to prevent the risk of infection.

If an occupant is experiencing difficulties managing in their home e.g. due to lack of mobility, the Charity works alongside healthcare professionals to carry out any improvements required, at the Charity's expense.

A system is in place which allows occupiers to report any repair/maintenance that is required to a Trustee who will arrange for any necessary work to be carried out, as soon as possible, by local contractors. The contractors have also agreed call out arrangements for emergencies outside normal office hours.

In an emergency the occupiers are allowed to call out the contractor themselves.

COMPLAINTS: We have received no formal complaints during the year. Details of the complaint procedure is covered in the Residents Handbook, a copy of which is given to each occupier.

INVESTMENT POLICY: A Nominee Company with Brewin Dolphin administers the stocks and shares on behalf of the Charity. The Trustees choose a low to moderate risk for the investments. Following advice it was decided that to secure the long term financial health of the Charity the risk level should be increased from 5 to 6 to meet the required returns in the future i.e. 2% plus inflation and fees.

FINANCIAL REVIEW: The Charity relies on the income received from its residents and is reliant on its investment income to subsidise the cost of maintaining the properties. Details can be seen in the Accounts and Financial Statements.

CHARLES TENNANT HOUSE TRUST (CTHT) Charity No 222170: The running and maintenance of the 4 flats at Tennant House, Bellingham Road continues to be carried out by the Trustees of CTHT who are also Trustees of KCAI. The amalgamation of CTHT and KCAI is currently being finalised with the Charity Commission. When this is complete CTHT will be fully integrated with KCAI.

THE KENDAL CHARITY FOR THE AGED AND INFIRM

CHARITY NUMBER 1185634

UNAUDITED ACCOUNTS

FOR THE YEAR ENDED 30 NOVEMBER 2024

THE KENDAL CHARITY FOR THE AGED AND INFIRM
CHARITY NUMBER 1185634
BALANCE SHEET
AS AT 30 NOVEMBER 2024

	Notes	2024		2023	
		£	£	£	£
Fixed assets					
Tangible assets	1		430,345		430,345
Investments	2		1,629,525		1,428,139
			<u>2,059,870</u>		<u>1,858,484</u>
Current assets					
Cash at bank and in hand		81,678		44,478	
		<u>81,678</u>		<u>44,478</u>	
Net current assets					
			81,678		44,478
Total assets less current liabilities					
			<u>2,141,548</u>		<u>1,902,962</u>
Reserves					
Revaluation reserve	3		212,367		37,958
Accumulated income fund			1,929,181		1,865,004
			<u>2,141,548</u>		<u>1,902,962</u>

The financial statements were approved by the trustees and signed on their behalf, ~~13 January 2024~~
22 April 2025

M Waiting *M Waiting*

G S Waiting *G S Waiting*

THE KENDAL CHARITY FOR THE AGED AND INFIRM
CHARITY NUMBER 1185634
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 30 NOVEMBER 2024

1 Tangible fixed assets

	Land and buildings Freehold £
Cost or valuation	
At 1 December 2023 & at 30 November 2024	430,345
Depreciation	
At 1 December 2023 & at 30 November 2024	-
Net book value	
At 30 November 2024	430,345
At 30 November 2023	430,345

2 Fixed asset investments - managed

	Listed investments £
Market valuation	
At 1 December 2023	1,428,139
Additions	881,749
Disposals	(680,363)
At 30 November 2024	1,629,525
Cost £1,390,181	

3 Statement of movements on reserves

	Revaluation reserve £	Accumulated Income Fund £
Balance at 1 December 2023	37,958	1,865,004
Surplus for the year	-	64,177
Other movement	174,409	-
Balance at 30 November 2024	212,367	1,929,181

THE KENDAL CHARITY FOR THE AGED AND INFIRM
CHARITY NUMBER 1185634
DETAILED REVENUE ACCOUNT
FOR THE YEAR ENDED 30 NOVEMBER 2024

	£	2024 £	£	2023 £
Turnover				
Income from residents		91,725		71,675
Donation		-		336
		<u>91,725</u>		<u>72,011</u>
Administrative expenses				
Treasurer's expenses	7,000		3,500	
Secretary's expenses	3,500		3,500	
Water	12,727		11,115	
Property insurance	15,837		20,283	
Officers insurance	905		862	
Light and heat	1,049		2,119	
Repairs and maintenance	34,268		133,530	
Garden maintenance	5,913		4,094	
Stationery and advertising	254		275	
Television licences	6,930		6,360	
Residents party	448		518	
Survey fees	-		1,120	
Investment management fees	10,252		9,875	
Accountancy	2,610		2,442	
Bank charges	108		118	
Donations	1,000		1,000	
Subscriptions	943		592	
		<u>(103,744)</u>		<u>(201,303)</u>
Operating deficit		(12,019)		(129,292)
Other income				
Bank interest received	421		164	
Managed investment income	42,857		37,731	
Net realised gain on sale of investments	32,918		15,198	
Unrealised loss on investment valuation	174,409		(15,756)	
		<u>250,605</u>		<u>37,337</u>
Net surplus/(deficit) for the year		238,586		(91,955)
Transfer from valuation reserve		(174,409)		15,887
Retained deficit/surplus		<u>64,177</u>		<u>(76,068)</u>

The Kendal Charity for the Aged and Infirm
Financial Statements
for the year ended 30 November 2024



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

The Kendal Charity for the Aged and Infirm

**On accounts for the year
ended**

30 November 2024

**Charity no
(if any)**

1185634

Set out on pages

1-2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the period ended 30/11/2024.

**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**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination 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 to enable a proper understanding of the accounts to be reached.

Signed:

Date:

22/04/25

Name:

Christopher Brown

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

ICAEW

Address:

Brown & Co, Libra House, Murley Moss Business Village

Kendal

LA9 7RL

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.

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CHARITY COMMISSION
FOR ENGLAND AND WALES

The Kendal Charity for the Aged & Infirm

No (if any)

Receipts and payments accounts

CC16a

For the period
from

01/12/2023

To

30/11/2024

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Income from residents	91,725	-	-	91,725	71,675
Dividends and interest	40,700	-	-	40,700	37,161
Donation	-	-	-	-	336
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	132,425	-	-	132,425	109,172
A2 Asset and investment sales, (see table).					
Sale of investments	682,942	-	-	682,942	543,309
Sub total	682,942	-	-	682,942	543,309
Total receipts	815,366	-	-	815,366	652,481
A3 Payments					
Rates, insurance, repairs and TV Licences	79,223	-	-	79,223	180,848
Trustee expenses	10,500	-	-	10,500	7,000
Stationery, adverts and indemnity	1,159	-	-	1,159	1,138
Investment management fees	10,252	-	-	10,252	9,875
Accountancy	2,610	-	-	2,610	2,442
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	103,743	-	-	103,743	201,303
A4 Asset and investment purchases, (see table)					
Purchase of investments	674,422	-	-	674,422	532,668
Sub total	674,422	-	-	674,422	532,668
Total payments	778,165	-	-	778,165	733,971
Net of receipts/(payments)	37,202	-	-	37,202	- 81,490
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	44,477	-	-	44,477	125,967
Cash funds this year end	81,679	-	-	81,679	44,477

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank	64,139	-	-
	Investment managers	17,540	-	-
		-	-	-
	Total cash funds	81,679	-	-

(agree balances with receipts and payments account(s))

OK OK OK

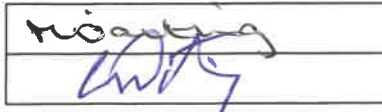
	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	Managed stocks and shares	Unrestricted	1,434,051	1,629,522
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	none		-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	MARILYN WAITIN GARREY WAITIN	22/4/25 22/4/25

THE KENDAL CHARITY FOR THE AGED AND INFIRM

England & Wales - Charity number 1185634

Accounts

The Kendal Charity for the Aged and Infirm

Financial Statements

for the year ended 30 November 2023



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

The Kendal Charity for the Aged and Infirm

**On accounts for the year
ended**

30 November 2023

**Charity no
(if any)**

1185634

Set out on pages

1-2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the period ended 30/11/2023.

**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**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination 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 to enable a proper understanding of the accounts to be reached.

Signed:

Date:

29/01/24

Name:

Christopher Brown

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

ICAEW

Address:	Ingalls, Libra House, Murley Moss Business Village
	Kendal
	LA9 7RL

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.



The Kendal Charity for the Aged & Infirm 1185634

Receipts and payments accounts

CC16a

For the period from 01/12/2022 To 30/11/2023

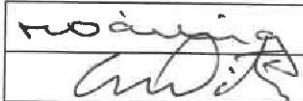
Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Income from residents	71,675	-	-	71,675	68,900
Dividends and interest	37,161	-	-	37,161	27,658
Donation	336	-	-	336	440
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	109,172	-	-	109,172	96,998
A2 Asset and investment sales, (see table).					
Sale of investments	543,309	-	-	543,309	594,576
Sub total	543,309	-	-	543,309	594,576
Total receipts	652,481	-	-	652,481	691,574
A3 Payments					
Rates, insurance, repairs and TV Licences	180,848	-	-	180,848	114,787
Trustee expenses	7,000	-	-	7,000	7,000
Stationery, adverts and indemnity	1,138	-	-	1,138	1,436
Investment management fees	9,875	-	-	9,875	10,557
Accountancy	2,442	-	-	2,442	2,142
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	201,303	-	-	201,303	135,922
A4 Asset and investment purchases, (see table)					
Purchase of investments	532,668	-	-	532,668	570,343
Sub total	532,668	-	-	532,668	570,343
Total payments	733,971	-	-	733,971	706,265
Net of receipts/(payments)	- 81,490	-	-	- 81,490	- 14,691
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	125,967	-	-	125,967	140,658
Cash funds this year end	44,478	-	-	44,478	125,967

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank	25,717	-	-
	Investment managers	18,761	-	-
		-	-	-
	Total cash funds	44,478	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Managed stocks and shares	Unrestricted	1,390,181	1,426,139
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Freehold property	Unrestricted	-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities and guarantees	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
	None		-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	MARILYN WAITLING GARRY WAITLING	13/1/24 13/1/24

THE KENDAL CHARITY FOR THE AGED & INFIRM

Registered Charity No 1185634

ANNUAL REPORT 1st DECEMBER 2022 – 30th NOVEMBER 2023

OFFICERS/TRUSTEES

Chairperson and Trustee – Mrs Ann Nelson

Honorary Treasurer and Trustee - Mr David H Salisbury

Honorary Secretary and Trustee - Mrs Marilyn Waiting

Honorary Solicitor - Mr John Cooke

Trustees : Mr Philip Ball was re-elected on 12th April 2023 for 5 years
Mr Alan Reed
Mr John G Stewart
Mr Garry S Waiting

The Charity is a member of the National Association of Almshouses.

AIMS:

The Kendal Charity for the Aged and Infirm was originally named 'The Mayor of Kendal's Fund for the Aged and Infirm'. The Charitable Incorporated Organisation constitution dated 1st May 2018 sets out the objectives of the Charity which are:-

- 1) The allocation of Almshouses for qualifying persons, being poor, aged or infirm persons who are inhabitants of the area of benefit i.e. Kendal.
- 2) Such other charitable purposes beneficial to qualifying persons as the Charity Trustees think fit from time to time.

A copy of the constitution is available from the Secretary.

The Charity provides homes in 45, purpose built, 1 bedroom flats and bungalows, in Kendal, for the elderly or infirm. The occupiers all live independently, however the Trustees who are all volunteers make regular visits to check on their wellbeing and implement any improvements that may be required.

OCCUPIERS CONTRIBUTION: At the Annual General Meeting following a sharp increase in expenditure it was decided that the Monthly Maintenance Contribution (MMC) paid by the occupiers should be increased from £130 to £150 per calendar month with effect from 1st June 2023. In future the MMC will be reviewed annually at the AGM.

The Charity pays for the maintenance of the properties, water rates, television licences (where applicable) and communal garden maintenance.

VACANCIES:

Vacant almshouses are advertised on the Charity website, social media and with local organisations. Applicants who must be aged over 60 and live permanently in Kendal are required to complete a detailed application form and provide references. All applications are considered by the Trustees and a short list of candidates are interviewed by two Trustees before a final decision is made.

Change of occupants during the year:-

8 Romney Court – Following the death of Mrs J Wilkinson the new occupier Ms J Beagan moved into the flat in January 2023.

54 West Street – Following the death of Mrs M Lancaster the new occupier Mrs J C Braithwaite moved into the flat in February 2023.

6 Crescent Green – Mrs A Thompson moved to a care home, the new occupier Mrs J McHale moved into the bungalow in February 2023.

68 Sandylands Road - Mrs D Bland moved into a care home, the new occupier Mrs C Robson, moved into the bungalow in May 2023.

3 Romney Court – Following the death of Mr J A H Robinson, the new occupier Mrs S M Hudson moved into the bungalow in July 2023.

10 Sandes Hospital – Following the death of Mr G Dawson the new occupier Ms D Dixon, moved into the flat in August 2023.

44 West Street – Following the death of Mr J McCrindle the new occupier Mr T Mercer moved into the flat in August 2023.

48 West Street – Following the death of Mrs J M Garnett the new occupier Miss H Anderson, moved into the flat in November 2023.

A full list of the properties and occupiers is attached.

PROPERTY CONDITION/MAINTENANCE :

All the almshouses are well maintained. Whenever a property becomes vacant it is upgraded, if necessary, and redecorated. A grant can be made for new occupants to purchase carpets.

Gas:- Carbon monoxide alarms are provided at all properties with a gas supply. Landlord checks and servicing are carried out on an annual basis by local contractors.

Electricity: All properties have 5 yearly checks and upgrading as required. Arc Electrics carried out checks on 13 properties during the year, 16 remain to be checked.

Fire Risk Assessment: All the properties have fire/smoke alarms fitted. The Trustees have a rota to carry out a weekly fire alarm test at each block of flats. A maintenance check is carried out 6 monthly in flats and annually in bungalows by AKD Fire and Security Ltd.

The properties have the water supply and temperatures checked on a regular basis. Occupants are reminded of the need to run taps and showers regularly to prevent the risk of infection.

If an occupant is experiencing difficulties managing in their home e.g. due to lack of mobility, the Charity works alongside healthcare professionals to carry out any improvements required, at the Charity's expense.

A system is in place which allows occupiers to report any repair/maintenance that is required to a Trustee who will arrange for any necessary work to be carried out, as soon as possible, by local contractors. The contractors have also agreed call out arrangements for emergencies outside normal office hours.

In an emergency the occupiers are allowed to call out the contractor themselves.

REPAIRS/IMPROVEMENTS:

During the year the following major work was carried out:-

8 Romney Court – A new kitchen with non-slip safety flooring has been fitted and the flat decorated throughout.

54 West Street: A new kitchen with non-slip safety flooring has been fitted and the flat decorated throughout prior to the new occupant moving in.

6 Crescent Green: Whilst vacant gas central heating was installed, a new kitchen, bathroom both with new non slip safety flooring and new internal doors and woodwork have been fitted and the bungalow decorated.

68, 70, 72, 74, 76, 78 Sandylands Road: The six bungalows had gas central heating installed in early 2023, non slip safety flooring was laid where necessary.

9 and 10 Sandes Hospital: Gas central heating was installed in the 2 flats, non slip safety flooring was fitted in the kitchens and bathrooms and while vacant number 10 had the bathroom upgraded and the flat was decorated.

44 West Street: Whilst vacant non slip safety flooring was fitted in the kitchen and the flat decorated.

48 West Street: Whilst vacant non slip safety flooring was fitted in the kitchen and bathroom.

INVESTMENT POLICY: A Nominee Company with Brewin Dolphin administers the stocks and shares on behalf of the Charity. The Trustees choose a low to moderate risk for the investments, this is reviewed annually.

FINANCIAL REVIEW: This year the Charity had an operating deficit of £81,490, mainly due to the costs incurred carrying out upgrades to the properties, the majority of which was the cost of installing gas supplies and gas central heating to 9 properties.

The Charity relies on the income received from its investments to subsidise the cost of maintaining the properties.

Further details can be seen in the Accounts and Financial Statements.

KINGS FOOD BANK: A donation of £1,000 was made to the Kings Food Bank, a local charity, to provide food for those struggling to afford to feed themselves and their family during the current economic crisis.

CHARLES TENNANT HOUSE TRUST (CTHT): CTHT, registered charity number 222170, is an almshouse charity providing accommodation in 4 flats at Tennant House, 40 Bellingham Road, Kendal. In early 2023 the Trustees of the CTHT approached KCAI to inform them that 2 of their 3 Trustees wished to retire at the end of March 2023 along with the Clerk and that in their opinion the best option for the future of the almshouses would be to amalgamate with KCAI, if that was agreeable to the Trustees of KCAI. After a combined meeting it was agreed that the aims of both charities are very similar and that they would amalgamate at some time in the future. In the interim period existing Trustees of KCAI became Trustees of CTHT - John Stewart, Chairman and Treasurer, Marilyn Waiting, Honorary Secretary and Garry Waiting to deal with maintenance issues. Miss Susan Mitchell the remaining CHTH Trustee will become a Trustee of KCAI when the charities amalgamate. It is anticipated this will be in Spring 2024, subject to Charity Commission authorisation.

THE KENDAL CHARITY FOR THE AGED AND INFIRM

England & Wales - Charity number 1185634

Accounts

The Kendal Charity for the Aged and Infirm
Financial Statements
for the year ended 30 November 2022



Section A Independent Examiner's Report

**Report to the trustees/
members of** The Kendal Charity for the Aged and Infirm

**On accounts for the year
ended** 30 November 2022 **Charity no
(if any)** 1185634

Set out on pages 1-2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the period ended 30/11/2022.

**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**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination 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.

Signed: *Gerard F Whiteside*

Date: 16/2/2023

Name: GERARD F WHITESIDE

**Relevant professional
qualification(s) or body
(if any):** F C A

Address:	Ingalls, Libra House, Murley Moss Business Village
	Kendal
	LA9 7RL

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.



The National Society for the Aged & infirm 11/2024

Receipts and payments accounts

CC16a

For the period from	1/1/2024	To	31/12/2024
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
	-	-	-	-	-
Income from residents	68,900	-	-	68,900	68,255
Dividends and interest	27,658	-	-	27,658	25,386
Donation	440	-	-	440	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	96,998	-	-	96,998	93,641
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
Sale of investments	594,576	-	-	594,576	452,101
Sub total	594,576	-	-	594,576	452,101
Total receipts	691,574	-	-	691,574	545,742
A3 Payments					
Rates, insurance, repairs and TV Licences	114,787	-	-	114,787	110,649
Trustee expenses	7,000	-	-	7,000	7,000
Stationery, adverts and indemnity	1,436	-	-	1,436	2,030
Investment management fees	10,557	-	-	10,557	10,864
Accountancy	2,142	-	-	2,142	2,340
Land registry fees	-	-	-	-	2,100
	-	-	-	-	-
	-	-	-	-	-
Sub total	135,922	-	-	135,922	134,983
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
Purchase of investments	570,343	-	-	570,343	438,293
Sub total	570,343	-	-	570,343	438,293
Total payments	706,265	-	-	706,265	573,276
Net of receipts/(payments)	- 14,691	-	-	- 14,691	- 27,534
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	140,658	-	-	140,658	168,192
Cash funds this year end	125,967	-	-	125,967	140,658

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank	61,847	-	-

Investment managers	64,120	-	-
	-	-	-
Total cash funds	125,967	-	-

(agree balances with receipts and payments account (s))

B2 Other monetary assets

Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

B3 Investment assets

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
Managed stocks and shares	Unrestricted	1,384,759	1,438,604
		-	-
		-	-
		-	-
		-	-

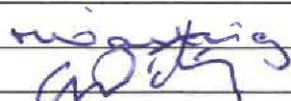
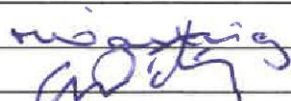
B4 Assets retained for the charity's own use

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
Freehold property	Unrestricted	-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

B5 Liabilities and guarantees

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
None		-	
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	MARILYN WAITING	16.2.23
	GARRY WAITING	16.2.23

THE KENDAL CHARITY FOR THE AGED & INFIRM

Registered Charity No 1185634

ANNUAL REPORT 1st DECEMBER 2021 – 30th NOVEMBER 2022

OFFICERS/TRUSTEES

Chairperson and Trustee – Mrs Ann Nelson was re-elected on 2nd March 2022 for 5 years

Honorary Treasurer and Trustee - Mr David H Salisbury

Honorary Secretary and Trustee - Mrs Marilyn Waiting

Honorary Solicitor - Mr John Cooke

Trustees : Mr Philip Ball
Mr Alan Reed
Mr John G Stewart
Mr Garry S Waiting was re-elected on 2nd March 2022 for 5 years

The Charity is a member of the National Association of Almshouses.

AIMS:

The Kendal Charity for the Aged and Infirm was originally named 'The Mayor of Kendal's Fund for the Aged and Infirm'. The Charitable Incorporated Organisation constitution dated 1st May 2018 sets out the objectives of the Charity which are:-

- 1) The allocation of Almshouses for qualifying persons, being poor, aged or infirm persons who are inhabitants of the area of benefit i.e. Kendal.
- 2) Such other charitable purposes beneficial to qualifying persons as the Charity Trustees think fit from time to time.

A copy of the constitution is available from the Secretary.

The Charity provides homes in 45, purpose built, 1 bedroom flats and bungalows, in Kendal, for the elderly or infirm. The occupiers all live independently, however the Trustees who are all volunteers make regular visits to check on their wellbeing and implement any improvements that may be required.

OCCUPIERS CONTRIBUTION: All occupiers make a contribution of £130 per calendar month (£30 per week) towards the maintenance of the almshouse.

The Charity pays for the maintenance of the properties, water rates, television licences (where applicable) and communal garden maintenance. At the request of the occupier private gardens can also be maintained by the Charity.

VACANCIES:

Vacant almshouses are advertised on the Charity website, social media and with local organisations. Applicants who must be aged over 60 and live permanently in Kendal are required to complete a detailed application form and provide references. All applications are considered by the Trustees and a short list of candidates are interviewed by two Trustees before a final decision is made.

Change of occupants during the year:-

58 West Street – Ms D Fogarty moved into the upstairs flat in December 2021.

74 Sandylands Road – Mrs I Meacham moved into a care home, the new occupant, Mrs I O'Shea moved into the bungalow in April 2022.

12 The Green – Mr M Weiss died in July, Ms G Columbi moved into the bungalow in October 2022.

6 Crescent Green – Mrs A Thompson moved to a care home in September 2022, the bungalow is currently undergoing refurbishment.

8 Romney Court – Mrs J Wilkinson died in November 2022, the flat is currently undergoing refurbishment.

54 West Street – Mrs M Lancaster died in November 2022, the flat is undergoing refurbishment

A full list of the properties and occupiers is attached.

PROPERTY CONDITION/MAINTENANCE :

All the almshouses are well maintained. Whenever a property becomes vacant it is upgraded, if necessary, and redecorated. A grant can be made for new occupants to purchase carpets, if required.

Gas:- Carbon monoxide alarms are provided at all properties with a gas supply. Landlord checks and servicing are carried out on an annual basis by RPS HomeServe+ Ltd.

Electricity: All properties have 5 yearly checks and upgrading as required. Arc Electrics carried out checks on 16 properties during the year with the remainder due within the next 2 years.

Fire Risk Assessment: All the properties have fire/smoke alarms fitted. The Trustees have a rota to carry out a weekly fire alarm test at each block of flats. A maintenance check is carried out 6 monthly in flats and annually in bungalows by AKD Fire and Security Ltd.

The properties have the water supply and temperatures checked on a regular basis. Occupants are reminded of the need to run taps and showers regularly to prevent the risk of infection.

If an occupant is experiencing difficulties managing in their home e.g. due to lack of mobility, the Charity works alongside healthcare professionals to carry out any improvements required, at the Charity's expense.

A system is in place which allows occupiers to report any repairs/maintenance that is required to a Trustee who will arrange for any necessary work to be carried out as soon as possible by local contractors. The contractors have also agreed call out arrangements for emergencies outside normal office hours.

In an emergency the occupiers are allowed to call out the contractor directly.

REPAIRS/IMPROVEMENTS:

During the year the following major work was carried out:-

74 Sandylands Road: Whilst vacant the bathroom was refitted to provide a large walk in shower, the bungalow was decorated throughout and non slip flooring fitted in the bathroom and kitchen.

The Green: The garden fence was damaged during Storm Arwen, it was replaced with a wall which is stone faced from the garden side and rendered on the outside.

West Street: The exterior of the 2 blocks of flats were decorated.

Sandes Hospital and Sandylands Road: A gas supply is due to be fitted to the 2 flats and 6 bungalows to allow us to upgrade the electric heaters to gas central heating.

United Utilities have fitted water meters to all properties where it can be done. This has resulted in a considerable saving on the cost of water bills.

INVESTMENT POLICY: A Nominee Company with Brewin Dolphin administers the stocks and shares on behalf of the Charity. The Trustees choose a low to moderate risk for the investments, this is reviewed annually.

FINANCIAL REVIEW: The Charity had an operating deficit of £66,581 mainly due to the costs incurred carrying out upgrades to the properties. It relies on the income received from its investments to subsidise the cost of maintaining the properties.

Further details can be seen on the Accounts and Financial Statements.

THE KENDAL CHARITY FOR THE AGED AND INFIRM

Registered Charity No. 1185634

Property	Occupant as at 30.11.22	Start date of Occupancy
6 Benson Green	Mrs J Kelly	28.05.16
7 Benson Green	Mr G Price	16.07.19
2 Crescent Green	Mr P & Mrs S M Townley	27.05.12
2A Crescent Green	Mrs M L James	09.10.15
4 Crescent Green	Mr M A Heap	27.07.20
4A Crescent Green	Mrs P M Nicholson	25.04.04
6 Crescent Green	Vacant	
8 Crescent Green	Mr A M Crichton	05.09.08
10 Crescent Green	Mrs V Evans	20.02.17
12 Crescent Green	Mrs H J Ewing	18.04.16
1 Romney Court	Mr A F Cribbens	05.05.17
2 Romney Court	Mr G I Selby	08.11.14
3 Romney Court	Mr J A H Robinson	30.08.18
4 Romney Court	Mrs B Peel	12.05.18
5 Romney Court	Mrs S E Mason	19.11.20
6 Romney Court	Miss C E Robinson	17.09.15
7 Romney Court	Mr A Maden & Ms J Ainsworth	16.11.20
8 Romney Court	Vacant	
9 Romney Court	Mr P D & Mrs J Noble	03.01.17
9 Sandes Hospital	Mrs M Wooldridge	01.10.09
10 Sandes Hospital	Mr G Dawson	12.09.16
68 Sandylands Road	Mrs D Bland	24.08.16
70 Sandylands Road	Mr A Noonan	09.07.21
72 Sandylands Road	Mrs H D Cannon	12.01.15
74 Sandylands Road	Mrs I R O'Shea	04.04.22
76 Sandylands Road	Ms S M Blackburn	17.05.14
78 Sandylands Road	Miss A M Marston	24.02.20
4 The Green	Mrs M Balchin	23.05.18
6 The Green	Mrs K M Webster	01.06.01
8 The Green	Mrs S M Hamilton	19.12.12
10 The Green	Mr B R & Mrs F D Smith	20.05.21
12 The Green	Ms G Colombi	15.10.22
14 The Green	Mrs C James	01.09.11
36 West Street	Ms S M Jefford	17.05.12
38 West Street	Mrs S Wallace	27.11.13
40 West Street	Mr A Medcalf	24.02.15
42 West Street	Ms P O'Flaherty	14.08.19
44 West Street	Mr J McCrindle	03.09.13
46 West Street	Miss M Lanni	21.05.14

48 West Street	Mrs J M Garnett	25.05.18
50 West Street	Ms K M Hargreaves	20.10.20
52 West Street	Mrs J Edmondson	17.10.09
54 West Street	Vacant	
56 West Street	Mr M I Chapman	15.12.16
58 West Street	Ms D Fogarty	16.12.21

THE KENDAL CHARITY FOR THE AGED AND INFIRM

England & Wales - Charity number 1185634

Accounts

REPAIRS/IMPROVEMENTS: During the year the following major work was been carried out:-

Romney Court: Improvements have been made to the garden. The steep banking area has had a retaining wall built with steps in the centre to improve access to the border.

70 Sandylands Road: Prior to the new occupier moving in the bathroom was refitted to provide a large walk in shower cabinet. The kitchen was upgraded and non slip floor covering was fitted in the bathroom and kitchen. The bungalow was redecorated throughout.

The Green – Structural improvements have been made to the garden border.

6 The Green: The bathroom was refitted to provide a large walk in shower cabinet and non slip floor covering.

10 The Green: Whilst vacant the chimney stack was rebuilt and fireplace removed. Non slip flooring was fitted in the kitchen and the bungalow was redecorated throughout.

12 The Green: Prior to the new occupant moving in the bathroom was refitted to provide a large walk in shower cabinet. Non slip flooring was fitted in the bathroom and kitchen. The chimney stack was rebuilt and fireplace removed. The bungalow was redecorated throughout.

58 West Street: Whilst vacant a new kitchen was fitted, the bathroom was replaced to provide a large walk in shower cabinet, non slip floor covering was fitted in the bathroom and kitchen and the flat was redecorated. New carpets were provided for the lounge, hall and bedroom.

West Street: A shed was erected for occupants to share. It is to be used for the storage of garden tools and furniture.

INVESTMENTS: A Nominee Company with Brewin Dolphin administers the stocks and shares on behalf of the Charity. The Trustees choose a low to moderate risk for the investments. The value of the portfolio of investments has increased by £160,000 during the year.

The Charity relies on the income received from its investments to subsidise the cost of maintaining the properties. Due to the financial situation during recent years the investment income has decreased which this year has resulted in expenditure exceeding income by approximately £40,000.

Further details of the accounts can be seen on the Trustees Report and Financial Statements.

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank	90,354	-	-
	Investment managers	50,304	-	-
		-	-	-
	Total cash funds	140,658	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

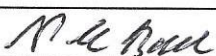
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	Managed stocks and shares	Unrestricted	-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Freehold property	Unrestricted	-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities and guarantees	None		-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	PHILIP EDWARD BALL	2.3.22
ANELSON	ANN NELSON	2.3.22.



Section A

Independent Examiner's Report

Report to the trustees/
members of

The Kendal Charity for the Aged and Infirm

On accounts for the year
ended

30 November 2021

Charity no
(if any)

1185634

Set out on pages

1-2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the period ended 30/11/2021.

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

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination 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.

Signed:

G Whiteside

Date:

2/3/2022

Name:

GERARD F WHITESIDE

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

F C A

THE KENDAL CHARITY FOR THE AGED AND INFIRM

England & Wales - Charity number 1185634

Accounts

THE KENDAL CHARITY FOR THE AGED & INFIRM

Registered Charity No 223344

ANNUAL REPORT 1st DECEMBER 2019 – 30th NOVEMBER 2020

OFFICERS/TRUSTEES

Chairperson and Trustee – Mrs Ann Nelson elected 4.11.2020

Honorary Treasurer and Trustee - Mr David H Salisbury

Honorary Secretary and Trustee - Mrs Marilyn Waiting

Honorary Solicitor - Mr John Cooke

Trustees : Mr Philip Ball
Mr Alan Reed
Mr John G Stewart elected 4.11.2020
Mr Garry S Waiting

Mr Allen C Crossley retired on 31st December 2019

Mrs Mary Christian resigned in October 2020 when she moved away from the area.

Both Allen and Mary will be much missed, their expertise and knowledge was a great asset to the Charity.

Due to covid19 rules the Trustees held only 2 face to face meeting during the year, the remaining business was dealt with electronically.

The Charity is a member of the National Association of Almshouses.

AIMS:

The Kendal Charity for the Aged and Infirm was originally named 'The Mayor of Kendal's Fund for the Aged and Infirm', registered charity number 223344. In 2017 Kendal Town Council made the decision that the Mayor would no longer be Chairman and ex-officio Trustee of the Charity and requested that the name of the Charity be changed. Whilst changing the name the Trustees decided to convert to a Charitable Incorporated Organisation (CIO) which was registered with the Charity Commissioners on 4th October 2019 and allocated charity number 1185634. At the 71st Annual General Meeting of the Mayor of Kendal's Fund for the Aged and Infirm and the first meeting of the Kendal Charity for the Aged and Infirm held on 13th February 2020 it was resolved that all the assets of the Mayor of Kendal's Fund for the Aged and Infirm be transferred to the Kendal Charity for the Aged and Infirm.

The CIO constitution dated 1st May 2018 sets out the objectives of the Charity which are:-

- 1) The allocation of Almshouses for qualifying persons, being poor, aged or infirm persons who are inhabitants of the area of benefit.
- 2) Such other charitable purposes beneficial to qualifying persons as the Charity Trustees think fit from time to time.

A copy of the constitution is available from the Secretary.

The Charity provides homes in 45, purpose built, 1 bedroom flats and bungalows, in Kendal, for the elderly or infirm. The occupiers all live independently, however the Trustees, who are all volunteers, make regular visits to check on their wellbeing and implement any improvements that may be required.

OCCUPIERS CONTRIBUTION: All occupiers make a contribution of £30 per week (£130 per month) towards the running costs of the almshouse.

The Charity pays for all maintenance, water rates, television licences (where applicable), communal gardens and if requested by the occupier, for private gardens to be maintained by a gardener, employed by the Charity, at no extra cost to themselves.

VACANCIES:

Vacant almshouses are advertised in the Westmorland Gazette and on the Charity website. Applicants who must be aged over 60, live permanently in the Kendal area are required to complete a detailed application form. All applications are considered by the Trustees and a short list of candidates are interviewed by two Trustees.

Change of occupants during the year:-

78 Sandylands Road – Following the death of Mrs H Wells, Miss A M Marston moved into the bungalow in February 2020.

4 Crescent Green – Following the death of Mrs V Todd, Mr M A Heap took over the occupancy and into the bungalow in July 2020.

50 West Street – Following the death of Miss E Wright, Ms K M Hargreaves moved from 5 Romney Court in October 2020.

5 Romney Court – Following Ms Hargreaves move, Mrs S E Mason took over the occupancy of the flat in November 2020.

7 Romney Court – Mrs M Elvey moved into a care home and the occupancy of the flat was allocated to Mr A Maden and Ms J Ainsworth in November 2020.

A full list of the properties and occupiers is attached.

PROPERTY CONDITION/MAINTENANCE :

All the almshouses are well maintained. Whenever a property becomes vacant it is upgraded, if necessary, and redecorated.

All the properties have fire/smoke alarms fitted, these are serviced on a regular basis. Carbon monoxide alarms are provided at all properties with a gas supply.

Gas Service:- Landlord checks and servicing are carried out on an annual basis.

Electricity Checks:- All properties have 5 yearly checks and upgrading as required. The majority of the properties were checked in 2018.

Fire Risk Assessment:- In July 2020 a fire risk assessment was carried out of all 20 flats by a professionally qualified assessor. All the recommended improvements and upgrades have since been implemented, to bring the flats up to the required legal standards.

All the properties had water supply and temperature checks carried out in October 2020.

If an occupant is experiencing difficulties managing in their home e.g. due to lack of mobility, the Charity works alongside healthcare professionals to carry out any improvements required, at the Charity's expense.

The callout system allows occupiers to report any maintenance problems they may be experiencing. For repairs or maintenance they call one of the Trustees who immediately arranges for local contractors to carry out the necessary work. The contractors have also agreed call out arrangements for emergencies, outside normal office hours.

In an emergency the occupiers are allowed to call out the contractor themselves.

REPAIRS/IMPROVEMENTS: During the year the following major work was been carried out:

4 Crescent Green: Whilst vacant, the bungalow was upgraded, the improvements included fitting gas central heating, a new kitchen, replacement of internal doors and redecoration.

4 – 9 Romney Court: Glass internal doors were replaced and the doors into the flats upgraded to meet current fire regulations.

5 Romney Court: New non slip flooring was fitted in the kitchen and bathroom.

7 Romney Court: A new kitchen was fitted, non slip floorcovering fitted in the bathroom and kitchen and the flat redecorated prior to the new occupiers moving in.

9 and 10 Sandes Hospital: The doors into the flats and internal doors were upgraded to meet current fire regulations

78 Sandylands Road:- The bathroom was replaced to provide a large walk in shower, new washbasin, tiling and non slip floorcovering. The kitchen also has new non slip floorcovering and the bungalow was decorated throughout. A ramp and handrail were fitted at the backdoor.

50 West Street: The bathroom was replaced to provide a large walk in shower, non slip floorcovering was fitted in the bathroom and kitchen and the flat was decorated.

36 – 58 West Street: The doors to the individual flats were all upgraded to meet current fire regulations.

West Street: An outdoor shelter was erected with an external electricity supply to store a mobility scooter.

INVESTMENTS: A Nominee Company with Brewin Dolphin administers the stocks and shares on behalf of the Charity. All the investments of the Mayor of Kendal's Charity for the Aged and Infirm have been transferred to the Kendal Charity of the Aged and Infirm.

Further details of the accounts can be seen on the Trustees Report and Financial Statements.



Section A

Independent Examiner's Report

Report to the trustees/
members of

The Kendal Charity for the Aged and Infirm

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ended

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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.

Signed:

Gerard F Whiteside

Date:

14/3/2021

Name:

GERARD F WHITESIDE

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

F C A

Address:	Ingalls, Libra House, Murley Moss Business Village
	Kendal
	LA9 7RL

Section B	Disclosure
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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.



The Kendal Charity for the Aged & Infirm 1185634

Receipts and payments accounts

CC16a

For the period from 03/02/2020 To 30/11/2020

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Transfer from The Mayor of Kendal's Fund for the Aged and Infirm	162,975	-	-	162,975	
Income from residents	51,355	-	-	51,355	
Dividends and interest	27,993	-	-	27,993	
Donation	20	-	-	20	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	242,343	-	-	242,343	-
A2 Asset and investment sales, (see table).					
		-	-	-	
Sale of investments	678,049	-	-	678,049	-
Sub total	678,049	-	-	678,049	-
Total receipts	920,392	-	-	920,392	-
A3 Payments					
Rates, insurance, repairs and TV Licences	78,324	-	-	78,324	
Trustee expenses	7,000	-	-	7,000	
Stationery, adverts and indemnity	221	-	-	221	
Investment management fees	7,266	-	-	7,266	
Accountancy	1,674	-	-	1,674	
	-	-	-	-	-
	-	-	-	-	-
Sub total	94,485	-	-	94,485	-
A4 Asset and investment purchases, (see table)					
		-	-	-	
Purchase of investments	657,715	-	-	657,715	-
Sub total	657,715	-	-	657,715	-
Total payments	752,200	-	-	752,200	-
Net of receipts/(payments)	168,192	-	-	168,192	-
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	168,192	-	-	168,192	-

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank	120,414	-	-
	Investment managers	47,778	-	-
		-	-	-
	Total cash funds	168,192	-	-

(agree balances with receipts and payments account(s))

OK
OK
OK

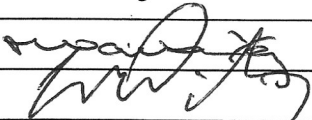
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	Managed stocks and shares	Unrestricted	-	1,490,716
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Freehold property	Unrestricted	-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities and guarantees	None		-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	MARILYN WAITING	14/3/21
	EARLY WAITING	14/3/21