

# THE KENDAL CHARITY FOR THE AGED & INFIRM

Registered Charity No 223344

## ANNUAL REPORT 1<sup>st</sup> DECEMBER 2019 – 30<sup>th</sup> 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 31<sup>st</sup> 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 4<sup>th</sup> October 2019 and allocated charity number 1185634. At the 71<sup>st</sup> 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 13<sup>th</sup> 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 1<sup>st</sup> 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

On accounts for the year  
ended

30 November 2020

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 30/11/2020.

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:

Date:

14/3/2021

Name:

GERARD F WHITESIDE

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

F C A

<b>Address:</b>	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
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## Receipts and payments accounts

CC16a

For the period from	03/02/2020	To	30/11/2020
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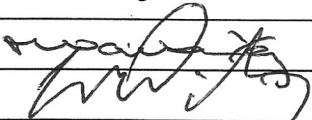
### Section A Receipts and payments

	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 £
<b>A1 Receipts</b>					
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	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	242,343	-	-	242,343	-
<b>A2 Asset and investment sales, (see table).</b>					
		-	-	-	
<b>Sale of investments</b>	678,049	-	-	678,049	
<b>Sub total</b>	678,049	-	-	678,049	-
<b>Total receipts</b>	920,392	-	-	920,392	-
<b>A3 Payments</b>					
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	
	-	-	-	-	
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	94,485	-	-	94,485	-
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	
<b>Purchase of investments</b>	657,715	-	-	657,715	
<b>Sub total</b>	657,715	-	-	657,715	-
<b>Total payments</b>	752,200	-	-	752,200	-
<b>Net of receipts/(payments)</b>	168,192	-	-	168,192	
<b>A5 Transfers between funds</b>	-	-	-	-	-
<b>A6 Cash funds last year end</b>	-	-	-	-	-
<b>Cash funds this year end</b>	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 £
<b>B1 Cash funds</b>	Bank	120,414	-	-
	Investment managers	47,778	-	-
		-	-	-
	<b>Total cash funds</b>	<b>168,192</b>	<b>-</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>	Details	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Managed stocks and shares	Unrestricted	-	1,490,716
			-	-
			-	-
			-	-
<b>B4 Assets retained for the charity's own use</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Freehold property	Unrestricted	-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B5 Liabilities and guarantees</b>	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
	MARYN WATKINS	14/3/21
	EMERY WATKINS	14/3/21