

**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:

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 Norfolk County Council for the Aged & infirm 11/2003/04

## Receipts and payments accounts

CC16a

For the period  
from

1/1/2003

To

31/12/2004

### Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
<b>A1 Receipts</b>					
	-	-	-	-	-
Income from residents	68,900	-	-	68,900	68,255
Dividends and interest	27,658	-	-	27,658	25,386
Donation	440	-	-	440	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	96,998	-	-	96,998	93,641
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
<b>Sale of investments</b>	594,576	-	-	594,576	452,101
<b>Sub total</b>	594,576	-	-	594,576	452,101
<b>Total receipts</b>	691,574	-	-	691,574	545,742
<b>A3 Payments</b>					
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
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	135,922	-	-	135,922	134,983
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
<b>Purchase of investments</b>	570,343	-	-	570,343	438,293
<b>Sub total</b>	570,343	-	-	570,343	438,293
<b>Total payments</b>	706,265	-	-	706,265	573,276
<b>Net of receipts/(payments)</b>	14,691	-	-	14,691	27,534
<b>A5 Transfers between funds</b>	-	-	-	-	-
<b>A6 Cash funds last year end</b>	140,658	-	-	140,658	168,192
<b>Cash funds this year end</b>	125,967	-	-	125,967	140,658

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

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

Investment managers	64,120	-	-
	-	-	-
<b>Total cash funds</b>	<b>125,967</b>	<b>-</b>	<b>-</b>

(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
		-	-
		-	-
		-	-
		-	-
		-	-

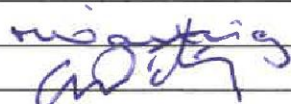
## B4 Assets retained for the charity's own use

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 1<sup>st</sup> DECEMBER 2021 – 30<sup>th</sup> NOVEMBER 2022**

### **OFFICERS/TRUSTEES**

**Chairperson and Trustee** – Mrs Ann Nelson was re-elected on 2<sup>nd</sup> 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 2<sup>nd</sup> 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 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 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