

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
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Receipts and payments accounts

CC16a

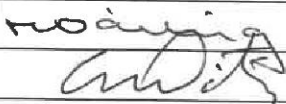
For the period from	01/12/2022	To	30/11/2023
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Section A Receipts and payments

	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	-	-	-	-	-
Dividends and interest	71,675	-	-	71,675	68,900
Donation	37,161	-	-	37,161	27,658
	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
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Managed stocks and shares	Unrestricted	1,390,181	1,428,139
			-	-
			-	-
			-	-
			-	-
			-	-
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	13/1/24
		GARRY WAITLING	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.