

KENDAL AND SEDBERGH AREA QUAKER MEETING

England & Wales · Charity number 1197234

Details

Status Registered

Legal form CIO

Registered 2021-12-20

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

Contact

Address Friends Meeting House
Stramongate
Kendal
LA9 4BH

Phone 01539 730920

Email kendalqm@protonmail.com

Website <https://www.quaker.org.uk/meetings/kendal>

Activities

Objects: THE OBJECTS OF KENDAL AND SEDBERGH AREA MEETING ARE:(A) THE FURTHERANCE OF THE GENERAL RELIGIOUS AND CHARITABLE PURPOSES OF THE RELIGIOUS SOCIETY OF FRIENDS (QUAKERS) IN BRITAIN IN THE AREA OF KENDAL AND SEDBERGH AREA MEETING AND BEYOND;AND(B) SUCH OTHER PURPOSES AS MAY BE CHARITABLE IN ACCORDANCE WITH THE LAW OF ENGLAND AND WALES.

Activities: Religious activities

Classification

- **How:** Provides Buildings/facilities/open Space
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- Cumbria

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£98,580	£120,883	-	-
2023-12-31	£96,433	£158,671	-	-
2022-12-31	£179,080	£207,471	-	-

Trustees

Name	Role	Appointed
Anna Hall		2026-01-01
Jenny Diana Pearman		2021-12-20
Julia Catherine Smith		2021-12-20
Paul Scutt		2024-05-18
Shelagh Mary Robinson		2024-01-19

KENDAL AND SEDBERGH AREA QUAKER MEETING

England & Wales - Charity number 1197234

Accounts

Kendal and Sedbergh Area Quaker Meeting
Trustees' Annual Report and accounts for the period
January 1st, 2024, to December 31st 2024.
Charity registration number:1197234

Contents

Annual report of Trustees	pages 1-10
External examiner's report	page 11
CC16a - receipts and payments accounts	page 12-13

Kendal and Sedbergh Area Quaker Meeting

Trustees' Annual Report for the period

January 1st, 2024, to December 31st 2024.

Charity registration number:1197234

1. Objectives and Activities

The objects of the charity are the furtherance of the religious and charitable purposes of the Religious Society of Friends in the Kendal and Sedbergh area and beyond.

The activities of the charity include:

- working in pursuit of our Quaker concerns and testimonies,
- the right holding of public meetings for worship in our constituent meetings,
- fostering the spiritual life and development of all Members and Attenders at these meetings,
- the holding of regular meetings for church affairs (i.e., business) in all the constituent meetings and for the Area Meeting as a whole,
- maintaining our places for worship and burial grounds,
- spreading the messages of Quakerism in our communities.

These objects form a key part of the Society's role in providing a public benefit. The means of achieving these involves activities which are often similar from year to year and include publicising our meetings and activities.

Statement of Public Benefit

Of the Area Meeting's four Local Meetings, Kendal remains the largest and Kirkby Stephen is the smallest. The other Meetings are at Preston Patrick and Brigflatts. At the end of 2024, membership of the Area Meeting stood at 98, (104 in 2023). There were also 44 regular attenders fully involved in the life of the Meeting but not in membership, of whom 9 are children. Sadly, five members died during 2024. We have gained two new members, one by conviction (the Quaker term for formal commitment) and one by transfer of membership into our Area Meeting. The ageing nature of a proportion of our members is recognised by trustees as posing challenges in the future for the effective running of the charity and is addressed in more detail in the section on 'Assessing risks for the charity'.

Local Meetings have continued to offer Meetings for Worship to meet a range of individual needs for Members, Attenders and visitors in person within their Meeting Houses and on-line. A monthly Sunday morning and a weekly evening on-line meeting have been maintained for the benefit of Friends unable to access Meeting for Worship in person. Meetings for Worship in person are held every Sunday morning in the four Meeting Houses and, at Preston Patrick, on Sunday evening once a month. Kendal also holds weekly

Meetings for Worship on Friday lunchtimes and Wednesday evenings. An all-age worship and breakfast meeting was established in 2023 and has continued in 2024 to meet the attendance needs of parents with young families in the Area Meeting, and this has been held in Kendal Meeting House regularly throughout the year.

Annually, Friends hold an outdoor Meeting for Worship on Firbank Fell to commemorate George Fox, the founder of Quakerism in his worship and ministry there. Friends visit this event from across the country.

Friends maintained an active pastoral/social and educational events programme in furtherance of Quaker testimonies and concerns which has attracted members and attenders from across the Kendal and Sedbergh Area Quaker Meeting throughout 2024. These have often also included invited members of the wider community and other religious groups.

Two Local Meetings have continued to provide regular written updates for Friends on national Quaker activities and study opportunities as well as on local events.

Some of the areas of activity in support of public benefit include the following.

- Provision of information for the public on Quakerism in our Meeting Houses and in external displays.
- Providing an 'open Church' approach for visitors in two of our Meeting Houses, Brigflatts and Kendal. Brigflatts is open during the day to visitors seven days a week, and Kendal is open to visitors on five and a half days a week. This has provided opportunities for quiet reflection for visitors as well as spreading information on Quakerism.
- Working with the Quaker Tapestry Ltd, at Kendal Meeting House, to host school visits with pupils, teachers and parents for schools across the locality. In 2024 children from 6 local primary and secondary schools engaged in visits and activities focusing on Quaker history and testimony.
- Welcoming visits from a range of other churches, as well as Quaker groups from the UK and abroad, along with other organisations from the wider community to our historic Meeting Houses. In 2024 this included groups from the USA involved in pilgrimage journeys to places of importance in Quaker history.
- Working to provide sustainable spaces to promote wildlife in our burial grounds and other spaces, e.g in Brigflatts, pasture and woodland and in Sedbergh Road Burial Ground in Kendal.
- Supporting, by annual contribution, Rookhow Quaker family weekends which attract parents and children who have little previous experience of Quakerism as well as those with established links.

In the reporting of the Area Meeting activities undertaken in 2024, the Trustees have regard to the guidance of the Charity Commission on public benefit.

Grant-making policies

The Area Meeting makes grants to Members and Attenders of the meeting and to Quaker recognised bodies and in support of Quaker related activities. The grants cover four areas.

- a. To provide grants for the education of Friends and Attenders when attending short courses around Quaker themes: grants are applied for by individuals to the Area Meeting Support Group then a grant may be awarded from the relevant restricted fund.
- b. To issue grants to Friends and Attenders when they find that they are in financial need (same application process as a)

- c. To provide grants for Quaker recognised bodies, as listed by Britain Yearly Meeting, to support activities in line with our Quaker testimonies.
- d. To support other activities in line with our charitable objectives.

2. Achievements and Performance

Along with maintaining regular opportunities for worship throughout the year, all four Local Meetings continued to further develop systems of support for the pastoral and spiritual care for Members and Attenders through organised and informal groups. Local Meetings have worked on the use of circles of Friends to offer pastoral care and opportunities for spiritual growth and mutual support through study groups and meetings for learning for instance. In addition, many Friends provided informal spiritual support to each other. Friends work to follow the guidance of Quaker Faith and Practice, sections 12.13 that pastoral care involves responsibility for welcome; encouraging attendance; involvement and the possibility of membership; attending to practical matters affecting individuals in their relationship with their Meeting; supporting Friends living elsewhere as well as responding when occasional or unexpected needs arise. They also follow the guidance on spiritual care in the right holding of Meetings for Worship; in seeing that there are opportunities for spiritual nurture and for learning; ensuring meetings for business are held in right ordering and responding when occasional or unexpected needs arises

The Area Meeting has been working to meet the challenge of maintaining adequate “eldering” for Friends and in Meetings for Worship and Business Meetings across the four Local Meetings

The Area and Local Meetings maintained their Meetings for Worship for Business supporting the life of the Religious Society and, when not in person, on-line or by “blended” meetings.

An active educational events programme, in furtherance of Quaker testimonies and concerns of peace, truth, equality, justice, and sustainability, has been run throughout 2024. A number of these have centred around issues relating to climate justice and have attracted members from across the Area Meeting, from other churches and from the wider community. These continue to be stimulated by the Area Meeting wide Sustainability Group. Further details of this group’s activities are outlined in the section of the report on sustainability.

Local Meetings have strived to maintain well used and extensive libraries on Quakerism, spiritual matters and related issues.

We have maintained our outreach activities and enabled the use of our buildings by external groups so contributing to the life of our local communities. Additionally, Kendal and Kirkby Stephen Meetings hosted events for the 2024 Interfaith Week.

Caring for our properties

The Area Meeting has maintained its eleven properties: four Meeting Houses and seven other properties. Four of these properties are tenanted. Three of the Meeting Houses are listed; one grade 1 and two grade 2, one of these is grade 2*. Kendal Meeting House and Kirkby Stephen Meeting House have been used extensively for room hire for a range of community and other groups in 2024: Preston Patrick Meeting House to a lesser extent. Bigflatts Local Meeting has offered rooms within an adjacent building for room hire.

Meeting Houses and their associated buildings have been managed by the Area Meeting Properties Committee and Trustees. The care of all let properties and two of the Meeting

House sites is now organised by an agency under the supervision of the Properties Committee. The care of Kendal Meeting House is organised jointly with the Quaker Tapestry Ltd to whom the Area Meeting leases and shares the building.

An extensive on-going exercise looking at the viability of our properties and their role as part of the life of the Area Meeting has continued in 2024. As outlined in this report, we have noted that in the medium term we have more property than we can maintain cost effectively and still fulfil our charitable objectives. Area Meeting Trustees and Friends within the Area Meeting are aware of the need to achieve a manageable balance between a smaller and ageing number of Friends and the number of properties owned so that Friends can focus on the key aims of the charity. During 2024 a specialist agency completed valuations of all Area Meeting buildings and explored some of the potential for other uses of some properties if appropriate. The key points of this study were explored with the Area Business Meeting. It is the intention of the Area Meeting to move towards the selling of some property as part of the process towards the simplification of our Quaker life and the future efficient running of the charity.

Trustees have increased the use of professional support to manage property as appropriate. The Area Meeting has engaged a new conservation architect to assist in the effective planning of care for our historic, listed buildings.

A long, mutually negotiated lease renewal process has been conducted for Kendal Meeting House with the Quaker Tapestry Ltd. Trustees and advisors have also been working through unresolved issues of property transfer from the previous unincorporated charity Kendal and Sedbergh Area Meeting to the current incorporated charity. We have received legal advice both for the new lease of Kendal Meeting House to the Quaker Tapestry and to ensure simpler governance of Kendal and Sedbergh Area Quaker Meeting in the future.

Trustees consider that in 2024 the Area Meeting has made appropriate progress in fulfilling the areas of its responsibility.

Sustainability.

Local Business Meetings have continued to take a series of small steps to become more energy efficient and reduce heat loss in their Meeting Houses but recognise the sustainability challenges which old, often listed, buildings can pose. Three of the Area Meeting sites have solar panels and one has a zoned heating system to focus heating use more efficiently. An air source heat pump has now been installed in one property. Conservation architects are currently undertaking a survey of the Meeting Houses and other properties to identify potential suitable renewable heating methods. This will support the Area Meeting to make appropriate future decisions about energy conservation. Friends are increasingly conscious of the carbon burden of their journeys to Meeting Houses, noting that Preston Patrick and Brigflatts Meeting Houses are not accessible easily by public transport. Car sharing is encouraged.

The Area Meeting established a Sustainability group in 2023 which has continued work in 2024. The aims are to support Friends to fulfil the need to live as sustainably as possible, in line with Quaker testimonies. The group has initiated a range of materials and activities to support this including the following.

- Silent vigils/Meetings for Worship for climate justice are held on the first Monday of every month at the Birdcage in Kendal town Centre. These have been well

attended by members of the Area Meeting and others. Links have been established with other faith groups with shared concerns and a 'Thought for the day' is presented each time by members of the group or by invited speakers. Some of these links have been furthered by the AM membership of the Western Dales mission and the Kendal based Churches Together in Cumbria network. The group also set up a vigil as part of the Kendal Town Unity Festival.

- A series of public lectures and events have been held to build awareness of sustainability issues across Area Meeting and in our wider community.
- A 'Top Tips' document, giving details of actions members can take to minimise their carbon emissions has been produced for use by members and attenders of the Area Meeting.
- No bystanders poster. One member produced a piece of artwork that is used in a large poster stating "There are no bystanders" in the impact of climate change. This poster is seen on many notice boards and windows throughout the area.
- Eco-church. Consideration has taken place on joining the Eco-Church movement. This will be further considered following the conclusion of the Area Meeting review of properties.

Safeguarding

The Area Meeting follows the policy and practice guidelines outlined by Quakers in Britain. It is a member of a recommended national specialist advice agency. This agency has also been used for some of the training of Trustees and other Friends as appropriate. This training covers both the safeguarding of children and/or vulnerable adults. One of the Trustees is the Area Meeting Safeguarding Co-ordinator and there is an Assistant Safeguarding Co-ordinator with relevant professional experience. We endeavour to keep Friends across the Area Meeting up to date with our Safeguarding Policy and Procedures. To this end, a repeat of the Introduction to Safeguarding is offered, as required, so that we continue to ensure all local meetings, at any given time, have representatives who are familiar with the Code of Conduct; what constitutes abuse and how to respond to a Safeguarding concern. Local Meetings are required to identify a named Friend who is responsible for DBS checks and training to be carried out as needed. Each Local Meeting has members who have attended training and a number of Friends have relevant training and experience through their work.

Currently there are no activities for young people which are run directly by local meetings without the presence of the children's parents. However, Friends are aware of the need to follow the Safeguarding policy and procedures should that change. Friends from Kendal Meeting support the educational visits for schools run by the Quaker Tapestry and are committed to increasing the number of DBS holders.

3. Financial Review

The sources of funds for the Area Meeting are threefold.

- 1) Voluntary contributions from members and attenders
- 2) Investment income
- 3) Letting of properties - three residential and a business unit.

Expenditure supports the aims of the charity for individuals and as detailed under grant making policy. The other areas of our expenditure are to maintain the Meeting Houses for religious purposes.

The reserves policy is to hold twelve months' expenditure (excluding building maintenance costs) in the unrestricted reserve but also to maintain a designated building reserve within the unrestricted reserve of between 5% and 10% of the insured value of our properties, which are currently valued at £4.128 million. As at 31st December 2024, the unrestricted fund stood at £322k. The designated building reserve stood at £258k, 6.2% of insured property value, so within our target range. The remaining balance of the unrestricted reserve was £64k, compared with relevant expenditure of £60k in the year ending 31st December 2024.

In 2024 progress has been made in reducing the deficit between income and expenditure in comparison to 2023, as indicated in the CC16a report attached but trustees are conscious that further work is needed to increase our income. This is particularly relevant in the light of the declining number of Friends able to donate.

The Area Meeting Properties Committee and Trustees are pursuing the strategy of maximising income from rental properties. This has entailed refurbishing these properties to rental standard, and that programme of works was completed during 2024. Although this now generates rental income, maintenance of the Meeting House estate and other properties remains a significant drain on cash reserves. Ultimately this will have a negative effect on the General Fund which is how we finance our Quaker charitable activities. This underlines the fact that the Area Meeting owns more property than it can maintain over the medium to long term. We have referred to our continuing plans to address this in the 'caring for our properties' section of this report.

No funds are materially in deficit.

Assessing risks to the charity

Consideration of risk assessment for the Area Meeting in 2024 included an increased awareness of and planning to take account of the gradually ageing membership and the reduced availability of Friends to take up service. This accompanied a recognition that younger Friends are often involved in other activities and unavailable to do this. We note that this is a challenge common to many small Area Quaker Meetings. The declining number of Friends able to serve has posed challenges in finding appropriate role holders for managing property and other aspects of governance as well as providing service in other key roles. These challenges have needed to be met and worked through in 2024.

We note that of our 98 members only 45 are actively available for service fulfilling necessary roles. Of these 20 Friends serve in 31 roles. 12 of these are aged 70-79 and 3 are aged over 80. Only a small number of Friends under 60 serve in Area Meeting roles. This pattern indicates a need to both simplify the way we operate and ensure we have enough paid support. For instance, the Area Meeting uses the services of a professional book-keeping company when required, a professional letting agency and conservation architects when needed.

Trustees have also considered the impact of a comparatively lower number of Friends making donations to Local, Area Meeting and Britain Yearly Meeting and have considered ways of addressing this.

Risk assessments associated with our properties are reported on regularly to Trustees through the Area Meeting Properties Committee.

Trustees have also considered the impact of a comparatively lower number of Friends making donations to Local, Area Meeting and Britain Yearly Meeting and have considered ways of addressing this.

Risk assessments associated with our properties are reported on regularly to Trustees through the Area Meeting Properties Committee.

The Area Meeting risk register was revised towards the end of 2024 for completion in 2025.

Trustees consider they have appropriate systems for responding to risk and seek legal and other professional advice when required and amend practice as appropriate.

4. Structure, Governance and Management

Kendal and Sedbergh Area Quaker Meeting is structured and managed in line with its constitution and governing documents. KSAQM became an incorporated charity in December 2021 (CIO).

The work of Trustees is defined by the Terms of Reference and Memoranda of Understanding between Trustees, Area Meeting and Local Meetings. Guidance for Quaker Trustees is provided by the revised version of the Handbook for Trustees of Quaker Meetings circulated in 2024 by Quakers in Britain. Trustees are appointed by Area Meeting in Business Meeting through the Nominations Committee process. Upon appointment, Trustees are provided with past minutes, other relevant documents and a briefing by the Clerk to Trustees. Training for new and prospective Trustees is held from time to time as provided by Woodbrooke Quaker Study Centre and by Quaker Life. On going support and updates are provided nationally by Quaker Life through the Clerks of Trustees Liaison Group and related events.

Meetings for church affairs in which the Religious Society of Friends conducts its business are meetings for worship based on silence, carrying the expectation that the way forward can be discerned if members are truly listening together and to each other in a spirit of trust. The unity that is sought depends on the willingness of all to seek the truth in each other's utterances. There is no voting because Friends believe that this can create divisions and inhibits the process of seeking a way forward to which all can unite which is then expressed as the sense of the meeting.

The Clerk of the meeting bears the final responsibility for preparing the business and conducting the meeting. Minutes are drafted by the Clerk during the meeting and then offered to the meeting for acceptance, amendment or rejection. The final decision about whether each minute represents the sense of the meeting is the responsibility of the meeting of Trustees not just the Clerk.

Kendal & Sedbergh Area Quaker Meeting Trustees meet at such frequency, times and places as the Meeting itself directs. The Clerk may arrange for a special meeting to be held, if necessary, to maintain active and timely governance.

Properties matters are managed by the Area Meeting Properties Committee reporting directly to Trustees.

The minutes of Trustees Meetings and on-going advice and response to Area Meeting are provided at each of the Area Business Meetings which are held six times a year.

It is the responsibility of the Area Meeting to appoint an independent examiner of the Area Meeting accounts each year.

The sessions of the Area Meeting for Business are open to all members of the Area Meeting. The business and activities of the Area Meeting are, at all times, conducted in accordance with the provisions of the current edition of Quaker Faith and Practice available at www.quaker.org.uk.

Kendal & Sedbergh Area Quaker Meeting includes all constituent Local Meetings contained within its area: Brigflatts, Kendal, Kirkby Stephen and Preston Patrick. Arrangements for the establishment, running or dissolution of constituent meetings shall be in accordance with Quaker Faith and Practice.

The Area Meeting is the level at which membership is held, but responsibility for the proper stewardship of funds and overview of business within the Area Meeting lies with the Trustees on behalf of the Area Meeting.

Area Meeting appointed roles and Committees reporting to Area Meeting in 2024

Friends are nominated and appointed by Area Meeting Business Meeting to these roles.

- Area Meeting Clerk and two Assistant Clerks
- Area Meeting Trustees
- Area Meeting Treasurer and Assistant Treasurer
- Properties Committee and Clerk to Properties Committee
- Registering Officer
- Cross Area Meeting Support Group
- Safeguarding Co-ordinator and Deputy Co-ordinator
- Collector now known as Friends giving Co-ordinator
- Children and Young People's correspondent.
- Burial Ground and Funeral Co-ordinating arrangements for the 4 local meetings
- Custodian of Records
- Representatives to the BYM Meeting for Sufferings. (The Area Meeting had a period during 2024 when this role was unfilled)
- Representatives to Quaker Life Council
- Area Meeting Nominations Committee
- Kendal Joint Working Group (with the Quaker Tapestry Ltd)

Relationship with related parties

The Area Meeting is part of Britain Yearly Meeting of the Religious Society of Friends. The meeting has a two-way relationship with the central departments and work of the Yearly Meeting. A large part of this relationship is formed by those Friends who serve as representatives to the central committees and councils, one of the main links for part of 2024 being the reports from our representative to Meeting for Sufferings. Meeting for Sufferings is the standing representative body entrusted with the care of the business of Britain Yearly Meeting throughout the year. Other role holders linked to central Quaker groups and reporting to Area Meeting are the representatives to Quaker Life and Northern Friends Peace Board. In 2024 a small group of nominated Friends has worked on the choices of development activities for Friends with staff from Woodbrooke Quaker Study Centre. These will run in 2025.

The Area Meeting properties are all held by Friends Trusts Ltd as custodian trustee; Area Meeting Trustees manage and operate the buildings on behalf of Area Meeting as the

beneficial owners.

5. Reference and Administrative details

Charity name	Kendal and Sedbergh Area Quaker Meeting
Registered charity number	1197234
Charity's principal address	Friends Meeting House Stramongate Kendal Cumbria LA9 4BH

Names of the trustees of the charity during 2024

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Jennifer (Jenny) Pearman	Clerk to Trustees		Area Business Meeting
2	Mary Robinson	Safeguarding Co-ordinator		As above
3	Paul Scutt	Assistant Treasurer	From May 2024	As above
4	Julia Smith	Clerk of Properties Committee		As above
5	Caroline Stow	Friends Giving Co-ordinator		As above
	Non – trustee serving as AM Treasurer			
	Peter Warner	Treasurer		As above

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
Friends Trust Ltd (Custodian Trustee)		

Names and addresses of advisers

Legal	Bates Wells	10, Queens Street Place, London EC4R 1BE
Conservation architect	Crosby Granger	Fellside Centre, Low Fellside, Kendal LA9 4NW
Bookkeeping services when required	KKAS	
External Examiner	Stables, Thompson and Briscoe *	34, Lowther Street, Kendal. LA9 4DX

*Stables, Thompson and Briscoe were engaged in the role of external examiner of the 2024 accounts on 18.09. 2025 following the resignation of the previous examiner. This entry on the original report has therefore been amended.

Declarations

Signature(s)	Signed on behalf of trustees	Signed on behalf of trustees
Full name(s)	Jennifer Pearman	Paul Scutt
Position (e.g. Secretary, Chair, etc)	Clerk to Trustees	Trustee
Date	Amended and signed on 16/10/25	Amended and signed 16/10/25



STABLES THOMPSON & BRISCOE

www.stb-accountants.co.uk

Independent Examiner's Report to the Trustees of Kendal & Sedbergh Quaker Meeting

I report on the accounts of the charity for the year ended 31 December 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 charity's accounts carried out under section 145 of the 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 charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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.

A handwritten signature in black ink, appearing to read 'Helen Holmes', followed by a horizontal line.

Helen Holmes BSc FCA
ICAEW
Stables Thompson & Briscoe
Lowther House
Lowther Street
Kendal
Cumbria
LA9 4DX

Date: 16 October 2025

Kendal Office:

Lowther House, Lowther Street, Kendal, Cumbria LA9 4DX
Tel: (01539) 720465 Email: enquiries@stb-accountants.co.uk

Kirkby Stephen Office:

Unit 27, Cumberland House, Kirkby Stephen Business Park, St Luke's Road, Kirkby Stephen, Cumbria CA17 4HT
Tel: (017683) 71272 Email: kirkby@stb-accountants.co.uk



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name

Kendal & Sedbergh Area Quaker Meeting

No (if any)

1197234

Receipts and payments accounts

CC16a

For the period from	Period start date 01 January 2024	To	Period end date 31 December 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					
Voluntary receipts	26,986	-	-	26,986	29,771
Activities for generating funds	3,907	15,600	-	19,507	16,063
Investment dividends & interest	8,531	10,285	1,482	20,298	21,137
Charitable activities	-	-	-	-	-
Rental income from investment properties	20,486	-	-	20,486	11,106
Other receipts	709	-	-	709	746
In as agent	2,539	8,055	-	10,594	17,610
Transfers	-	-	-	-	-
Sub total (Gross income for AR)	63,158	33,940	1,482	98,580	96,433
A2 Asset and investment sales, (see table).					
Equities & managed investments	-	-	-	-	67,259
Sub total	-	-	-	-	67,259
Total receipts	63,158	33,940	1,482	98,580	163,692
A3 Payments					
Costs of generating voluntary receipts	-	-	-	-	-
Fundraising costs (trading activities)	-	13,255	-	13,255	21,420
Investment management costs	28,304	-	-	28,304	11,505
Costs of charitable activities	71,507	-	1,233	72,740	107,632
Governance costs	238	-	-	238	555
Other costs	1,130	-	-	1,130	832
Out as Agent	2,571	2,645	-	5,216	16,727
Transfers	-	-	-	-	-
Sub total	103,750	15,900	1,233	120,883	158,671
A4 Asset and investment purchases, (see table)					
Photovoltaic panels	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	103,750	15,900	1,233	120,883	158,671
Net of receipts/(payments)	(40,592)	18,040	249	(22,303)	5,021
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	108,231	(20,581)	2,896	90,546	85,525
Cash funds this year end	67,639	(2,541)	3,145	68,243	90,546

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	Cash at bank	67,639	(2,541)	3,145
		-	-	-
		-	-	-
	Total cash funds	67,639	(2,541)	3,145
	(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 £
	Friends Trust Limited - proceeds of investment disposal	-	-	9,595
	Other debtors	-	-	27
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Equities and managed investments	Unrestricted funds	-	245,034
	Equities and managed investments	Restricted funds	-	331,569
	Equities and managed investments	Endowment funds	-	36,712
	Investment property - Preston Patrick Cottage	Unrestricted funds	-	-
	Investment property - Preston Patrick Stables	Unrestricted funds	-	-
	Investment property - Krkby Stephen flat	Unrestricted funds	-	-
	TOTAL		-	613,315
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Meeting House - Preston Patrick	Unrestricted funds	-	-
	Meeting House - Kirkby Stephen	Unrestricted funds	-	-
	Meeting House - Kendal	Unrestricted funds	-	-
	Meeting House - Brigflatts	Unrestricted funds	-	-
	Schoolroom - Brigflatts	Unrestricted funds	-	-
	Rosebank	Restricted funds	-	-
	Photovoltaic panels	Unrestricted funds	12,450	10,081
	Photovoltaic panels	Restricted funds	9,706	5,794
		TOTAL		22,156
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
	Rent deposit	Unrestricted funds	700	
	In as agent creditor	Restricted funds	6,862	
	In as agent creditor	Unrestricted funds	21	
		TOTAL		7,583
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
	Signed on behalf of trustees	Jennifer Pearman	16/10/2025	
	Signed on behalf of trustees	Paul Scutt	16/10/2025	

KENDAL AND SEDBERGH AREA QUAKER MEETING

England & Wales - Charity number 1197234

Accounts

Kendal and Sedbergh Area Quaker Meeting

Annual report and accounts for the year ending December 31st 2023

Charity registration number 1197234

Contents	Pages
1. Accounts for the year ending December 31 st 2023 (CC16a).	1-2
2. External Examiner's report	3
3. Trustees' Annual Report	1-8



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name Kendal & Sedbergh Area Quaker Meeting	No (if any) 1197284
--	-------------------------------

CC16a

Receipts and payments accounts

For the period from	Period start date 01 January 2023	To	Period end date 31 December 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					
Voluntary receipts	29,621	-	150	29,771	91,250
Activities for generating funds	3,063	13,000	-	16,063	1,696
Investment dividends & interest	9,238	10,148	1,751	21,137	27,466
Charitable activities	-	-	-	-	381
Rental income from investment properties	11,106	-	-	11,106	16,618
Other receipts	656	90	-	746	6,349
In as agent	1,190	16,420	-	17,610	2,843
Transfers	-	-	-	-	2,477
Sub total (Gross income for AR)	54,874	39,658	1,901	96,433	149,080
A2 Asset and investment sales, (see table).					
Equities & managed investments	67,259	-	-	67,259	30,000
Sub total	67,259	-	-	67,259	30,000
Total receipts	122,133	39,658	1,901	163,692	179,080
A3 Payments					
Costs of generating voluntary receipts	-	-	-	-	-
Fundraising costs (trading activities)	-	21,420	-	21,420	-
Investment management costs	11,505	-	-	11,505	3,793
Costs of charitable activities	106,387	-	1,245	107,632	190,729
Governance costs	555	-	-	555	323
Other costs	832	-	-	832	684
Out as Agent	1,758	14,969	-	16,727	2,465
Transfers	-	-	-	-	2,477
Sub total	121,037	36,389	1,245	158,671	200,471
A4 Asset and investment purchases, (see table)					
Photovoltaic panels	-	-	-	-	7,000
Sub total	-	-	-	-	7,000
Total payments	121,037	36,389	1,245	158,671	207,471
Net of receipts/(payments)	1,096	3,269	656	5,021	- 28,391
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	107,135	23,850	2,240	85,525	113,916
Cash funds this year end	108,231	20,581	2,896	90,546	85,525

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	Cash at bank	108,231	- 20,581	2,896
		-	-	-
		-	-	-
	Total cash funds	108,231	- 20,581	2,896
	<small>(agree balances with receipts and payments account(s))</small>	OK	OK	OK

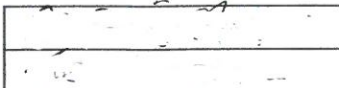
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	Equities and managed investments	Unrestricted funds	-	231,477
	Equities and managed investments	Restricted funds	-	313,019
	Equities and managed investments	Endowment funds	-	43,283
	Investment property - Preston Patrick Cottage	Unrestricted funds	-	-
	Investment property - Preston Patrick Stables	Unrestricted funds	-	-
	Investment property - Kirkby Stephen flat	Unrestricted funds	-	-
	TOTAL		-	587,779

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Meeting House - Preston Patrick	Unrestricted funds	-	-
	Meeting House - Kirkby Stephen	Unrestricted funds	-	-
	Meeting House - Kendal	Unrestricted funds	-	-
	Meeting House - Brigflatts	Unrestricted funds	-	-
	Schoolroom - Brigflatts	Unrestricted funds	-	-
	Rosebank	Restricted funds	-	-
	Photovoltaic panels	Unrestricted funds	-	5,923
	Photovoltaic panels	Restricted funds	-	10,256
	TOTAL		-	16,179

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	Rent deposit	Unrestricted funds	700	
	In as agent creditor	Restricted funds	1,452	
	In as agent creditor	Unrestricted funds	52	
	TOTAL		2,204	
			-	

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

Signature	Print Name	Date of approval
	Caroline Stow	3/68/2024
	JENNIFER PEARMAN	3/08/2024

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/ members of Kendal & Sedbergh Area Quaker Meeting

On accounts for the year ended 31st December 2023 **Charity no (if any)** 1197243

Set out on pages One to two.

Respective responsibilities of trustees and examiner The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: *Alan A. Clements* **Date:** 17th. August 2024.

Name: Rev'd. A. A. Clements MA, ACIB, FCIE.

Relevant professional qualification(s) or body (if any): Fellow of the Association of Charity Independent Examiners

Address: 15 Carleton Road, Great Knowley, Chorley PR6 8TQ

Kendal and Sedbergh Area Quaker Meeting

Trustees' Annual Report for the period

January 1st 2023 to December 31st 2023.

Charity registration number:1197234

1. Objectives and Activities

The objects of the charity are the furtherance of the religious and charitable purposes of the Religious Society of Friends in the Kendal and Sedbergh Area and beyond.

The activities of the charity include:

- the right holding of public meetings for worship in our constituent meetings;
- fostering the spiritual life and development of all Members and Attenders at these meetings;
- the holding of regular meetings for church affairs (i.e. business) in all the constituent meetings and for the Area Meeting as a whole;
- maintaining our places for worship and burial grounds;
- spreading the messages of Quakerism in our communities;
- working in pursuit of our Quaker concerns and testimonies.

These objects form a key part of the Society's role in providing a public benefit. The means to achieve these objects are often similar from year to year and include publicising our meetings and activities.

Statement of Public Benefit

Of the Area Meeting's four Local Meetings, Kendal remains the largest and Kirkby Stephen is the smallest. The other Meetings are at Brigflatts and Preston Patrick. At the end of 2023, membership of the Area Meeting stood at 103, of whom 37 were men, 65 were women and 1 a child. The transfer of two members out of the AM, and the death of one member were recorded at Area Meetings in 2023. The figure for Attenders, in 2023, was 44 in regular attendance and participating in the life of the local and Area Meetings. Of these 9 were children.

Local Meetings have continued to offer Meetings for Worship to meet a range of individual need for Members, Attenders and visitors in person within their Meeting Houses and on-line. A monthly Zoom Meeting has been maintained for the benefit of Friends unable to access Meeting for Worship in person. Meetings for Worship in person are held every Sunday morning in the four Meeting Houses and, at Preston Patrick, on Sunday evening once a month. Kendal also holds weekly Meetings for Worship on Friday lunchtimes and Wednesday evenings. An all-age worship and breakfast meeting was established in 2023 to meet the attendance needs of parents with young families in the Area Meeting and this has been held in Kendal regularly throughout the year.

Friends maintained an active pastoral/social and educational events programme in furtherance of Quaker testimonies and concerns which has attracted Friends from across the Kendal and Sedbergh Area Quaker Meeting throughout 2023, often including members of the wider community and other religious groups.

Local Meetings have provided weekly or two weekly updates for Friends on national Quaker activities and study opportunities as well as on local events.

Some of the areas of activity in support of public benefit include the following.

- Provision of information for the public on Quakerism in our Meeting Houses and in external displays.
- Providing an 'open Church' approach for visitors in two of our Meeting Houses, Brigflatts and Kendal. (Brigflatts is open during the day to visitors seven days a week and Kendal is open to visitors on five and a half days a week) This has provided opportunities for quiet reflection as well as spreading information on Quakerism.
- Working with the Quaker Tapestry Ltd, at Kendal Meeting House, to host school visits with pupils, teachers and parents for schools across the locality.
- Welcoming visits from a range of other churches, as well as Quaker groups from the UK and abroad, along with other organisations from the wider community to our historic Meeting Houses.
- Use of our land to support a community garden e.g. growing food at Brigflatts for donation to the local Food Bank.
- Provision of a warm hub at Kendal Meeting House for a session a week throughout the winter of 2023 as part of work to address the cost of living and energy crisis.
- Working to provide sustainable spaces to promote wildlife in our burial grounds and other spaces, e.g in Brigflatts, pasture and woodland and in Sedbergh Road Burial Ground.
- Supporting, by annual contribution, Rookhow Quaker family weekends which attract parents and children who have little previous experience of Quakerism as well as those with established links.

In the reporting of the Area Meeting activities undertaken in 2023, the Trustees have regard to the guidance of the Charity Commission on public benefit.

Grant-making policies

The Area Meeting makes grants to Members and Attenders of the meeting. The grants cover four areas.

- a. To pay the expenses of Area Meeting appointed representatives to courses and conferences (paid on demand).
- b. To cover the expenses incurred by officers appointed by Area Meeting including Trustees (paid upon production of receipts).
- c. To provide grants for the education of Friends and Attenders when attending short courses around Quaker themes: grants are applied for by individuals to Overseers; then a grant may be awarded from the relevant restricted fund.
- d. To issue grants to Friends and Attenders when they find that they are in financial need (same application process as c)

2. Achievements and Performance

Along with maintaining regular opportunities for worship throughout the year, all four Local Meetings continued to further develop systems of support for the pastoral and spiritual care for Members and Attenders through organised and informal groups. During 2023, changes took place in the approach to this. These changes were prompted by developments nationally and in Area Meetings across the country. Following a special Area Meeting in

June 2023 a new model was agreed and existing elders and overseers were appointed at the November Area Meeting to form a new group tasked with working on approaches to providing spiritual and pastoral support and developing the new arrangements in liaison with representatives from Local Meetings. Local Meetings have adopted the use of caring circles. In addition, many Friends provided informal support to each other.

The Area and Local Meetings maintained their Meetings for Worship for Business supporting the life of the Religious Society and, when not in person, on-line or by “blended” meetings.

An active social and educational events programme, in furtherance of Quaker testimonies and concerns of peace, truth, equality, justice, and sustainability, has been run throughout 2023. A number of these have centred around issues relating to climate change and have attracted members from across the Area Meeting, from other churches and from the wider community.

In 2023 an Area Meeting wide Sustainability Group has run a monthly outdoor climate vigil, held in the form of silent worship, in central Kendal. Friends from other Area Quaker Meetings and members of a wide range of other churches have participated in this as well as members of the public.

Meetings have maintained well used and extensive libraries on Quakerism, spiritual matters and related issues.

In 2023 a new Area Meeting website was launched with sections for the Area and each Local Meeting.

We have increased our outreach activities and enabled the use of our buildings by external groups so contributing to the life of our local communities. Additionally, Kendal and Kirkby Stephen Meetings hosted events for the 2023 Interfaith Week.

Local Meetings continue to use their monthly special collection processes to include the charities highlighted by the previous work of the Area Meeting wide Austerity Group and in response to local need.

Caring for our properties

The Area Meeting has eleven properties, four of which are Meeting Houses and seven other properties. Three Meeting Houses are listed; one grade 1 and two grade 2, one of these grade 2*. Kendal Meeting House and Kirkby Stephen Meeting House have been used for room hire for a range of community and other groups in 2023; Kendal Meeting House through the Area Meeting lease to the Quaker Tapestry Museum. Preston Patrick also makes spaces available for local groups. In 2023, Brigflatts Local Meeting prepared part of its accommodation for room rental for local users.

Meeting Houses and their associated buildings have been effectively managed by the Area Meeting Properties Committee and Trustees. The care of all let properties and two of the Meeting House sites are now managed by an agency, after an appropriate vetting and selection process.

An extensive exercise was carried out in 2023 to look at the viability of our properties and to involve Friends across the Area Meeting in considering how they can be best used. Area Meeting Trustees and Friends within the Area Meeting are aware of the need to achieve a manageable balance between a small and somewhat ageing number of Friends and the

number of properties owned so that Friends can focus on the key aims of the charity. Area Meeting agreed in 2023 with the Trustees' recommendation for the engagement of a specialist agency to carry out valuations of all Area Meeting buildings and an exploration of the potential for other uses of some properties if appropriate.

Trustees have identified the need to increase the use of professional support to manage property and money as appropriate. In 2023 the Area Meeting made the decision to use the services of a professional book-keeping company and to find a new conservation architect to assist in the effective planning of care for our historic listed buildings.

Towards the end of 2023, Trustees sought and received legal advice on aspects of the Kendal Meeting House lease renewal. They realised, as part of this, that there were unresolved issues of property transfer from the unincorporated charity Kendal and Sedbergh Area Meeting to the incorporated charity which needed to be addressed both for the new lease of Kendal Meeting House to the Quaker Tapestry and for simpler governance in the future. Work will continue on both lease and property in 2024. A new Scheme is being drafted for all our land and property, and the lease and the Scheme together with an appropriate vesting document, will be submitted to the Charity Commission when the drafts are ready.

Trustees consider that the Area Meeting has made appropriate progress in fulfilling the areas of its responsibility.

Sustainability

Three of the Area Meeting sites have solar panels. One has a zoned heating system to focus heating use more efficiently in a large Georgian building. Investigation into the use of air source heat pumps is underway for one property. Friends are increasing conscious of the carbon burden of their journeys to Meeting Houses, noting that two are not accessible easily by public transport. Local Business Meetings have taken a series of small steps to reduce heat loss in their Meeting Houses but recognise the sustainability challenges which old, often listed, buildings pose. The work of the Area Meeting Sustainability group helps to keep Friends across the AM aware of sustainability issues

The newly appointed conservation architects will be undertaking an extensive survey of the Meeting Houses and other properties in 2024 to identify the potential renewable heating methods possible and suitable. This will support the Area Meeting to make appropriate future decisions.

Safeguarding

The Area Meeting follows the policy and practice guidelines outlined by Quakers in Britain. It is a member of the specialist advice agency Thirty One: Eight, which is also used for some of the training of Trustees and other Friends as appropriate. There is an Area Meeting Safeguarding Co-ordinator who is also a Trustee and an Assistant Safeguarding Co-ordinator. Local Meetings are required to identify a named Friend who is responsible for DBS checks and training to be carried out as needed.

3. Financial Review

The Trustees consider the charity's financial position at the end of 2023 to be stable as outlined in the CC16a accounts report. However, we recognise that the Area Meeting potentially owns more property than it can maintain over the long term and still retain its financial ability to support Quaker work and activities. We have referred to our plans to address this in the 'caring for our properties' section of this report.

Following recommendation from Britain Yearly Meeting, the trustees agreed in December 2009 that 1% of the insured property values should be added to the Building Reserve each year. This fell below target in 2023.

The Area Meeting's general reserve was set by AM at two year's routine expenditure.

No funds are materially in deficit.

The sources of funds are threefold.

- 1) Voluntary contributions from members and attenders
- 2) Investment income
- 3) Letting of four properties (three of these in 2023)

The expenditure supports the aims of the charity for individuals as detailed under grant making policy. The other areas of our expenditure are to maintain the Meeting Houses for religious purposes.

The Area Meeting wishes to invest ethically and so has the majority of its funds invested in the Methodist Church Affinity Equity Fund.

Assessing risks to the charity

Consideration of risk assessment for the Area Meeting in 2023 included awareness and planning to take account of the ageing membership of the Area Meeting and the decreasing availability of those able to serve in voluntary roles in managing property and serving in other key areas of responsibility.

Risk assessments associated with our properties are reported on regularly to Trustees through the Area Meeting Properties Committee.

Trustees consider they have appropriate systems for responding to risk and seek legal and other professional advice when required and amend practice as appropriate.

4. Structure, Governance and Management

Kendal and Sedbergh Area Quaker Meeting is structured and managed in line with its constitution and governing documents. KSAQM became an incorporated charity in December 2021 (CIO).

The work of Trustees is defined by the Terms of Reference and Memoranda of Understanding between Trustees, Area Meeting and Local Meetings. Guidance for Quaker Trustees is provided by the Handbook for Trustees of Quaker Meetings published by the Quaker Stewardship Committee (2007) and the new handbook for Trustees in production in 2023 by Quakers in Britain. Trustees are appointed by Area Meeting in Business Meeting through the Nominations Committee process. Upon appointment, Trustees are provided with past minutes, other relevant documents and a briefing by the Clerk to Trustees. Training for new and prospective Trustees is held from time to time as provided by Woodbrooke Quaker Study Centre. On going support and updates are provided nationally by Quaker Life through the Clerks of Trustees Liaison Group and related events.

Meetings for church affairs in which the Religious Society of Friends conducts its business, are meetings for worship based on silence, carrying the expectation that the way forward can be discerned if members are truly listening together and to each other in a spirit of trust. The unity that is sought depends on the willingness of all to seek the truth in each other's utterances. There is no voting because Friends believe that this can emphasise divisions and inhibits the process of seeking a way forward to which all can unite which is then expressed as the sense of the meeting.

The Clerk of the meeting bears the final responsibility for preparing the business and conducting the meeting. Minutes are drafted by the Clerk during the meeting and then offered to the meeting for acceptance, amendment or rejection. The final decision about whether each minute represents the sense of the meeting is the responsibility of the meeting of Trustees not just the Clerk. Minutes are therefore generally approved during the meeting in which they are drafted.

Kendal & Sedbergh Area Quaker Meeting Trustees meet at such frequency, times and places as the Meeting itself directs. The Clerk may arrange for a special meeting to be held, if necessary, in order to maintain active and timely governance.

Properties matters are managed by the Area Meeting Properties Committee reporting directly to Trustees.

The minutes of Trustees Meetings and on-going advice and response to Area Meeting are provided at each of the Area Business Meetings which are held six times a year.

It is the responsibility of the Area Meeting to appoint an independent examiner of the Area Meeting accounts each year.

The sessions of Area Meeting for Business are open to all members of the Area Meeting. The business and activities of the Area Meeting are at all times conducted in accordance with the provisions of the current edition of Quaker Faith and Practice available at www.quaker.org.uk.

Kendal & Sedbergh Area Quaker Meeting includes all constituent Local Meetings contained within its area: Brigflatts, Kendal, Kirkby Stephen and Preston Patrick. Arrangements for the establishment, running or dissolution of constituent meetings shall be in accordance with Quaker Faith and Practice.

The Area Meeting is the level at which membership is held, but responsibility for the proper stewardship of funds and overview of business within Area Meeting lies with the Trustees on behalf of the Area Meeting.

Area Meeting appointed roles and Committees reporting to Area Meeting in 2023

Friends are nominated and appointed by Area Meeting Business Meeting to these roles.

- Area Meeting Clerk and two Assistant Clerks
- Area Meeting Trustees
- Area Meeting Treasurer and Assistant Treasurer
- Properties Committee and Clerk to Properties Committee
- Registering Officer
- *Overseers (pastoral care)
- *Elders (spiritual care and growth)

- Safeguarding Co-ordinator and Deputy Co-ordinator
- Collector
- Children and Young People's correspondent.
- Burial Ground and Funeral Co-ordinating arrangements for the 4 local meetings
- Custodian of Records
- Representatives to the BYM Meeting for Sufferings
- Representatives to Quaker Life Council
- Area Meeting Nominations Committee
- Kendal Joint Working Group (with the Quaker Tapestry)

(In 2023 changes nationally and in the Area Meeting influenced the organisation of the work of elders and overseers*) See pastoral and spiritual care comments in the Achievements and Performance section.

Relationship with related parties

The Area Meeting is part of Britain Yearly Meeting of the Religious Society of Friends. The meeting has a two-way relationship with the central departments and work of the Yearly Meeting. A large part of this relationship is formed by those Friends who serve as representatives to the central committees and councils, one of the main links in 2023 being the reports from our representatives to Meeting for Sufferings (Meeting for Sufferings is the standing representative body entrusted with the care of the business of Britain Yearly Meeting throughout the year).

The Area Meeting properties are all held by Friends Trusts Ltd as custodian trustee; Area Meeting Trustees manage and operate the buildings on behalf of Area Meeting as the beneficial owners.

5. Reference and Administrative details

Charity name	Kendal and Sedbergh Area Quaker Meeting
Registered charity number	1197234
Charity's principal address	Friends Meeting House Stramongate Kendal Cumbria LA9 4BH

Names of the trustees of the charity during 2023

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Andrew Smith	Treasurer	From Jan 2023 to mid-December 2023.	Area Business Meeting
2	Caroline Stow			As above
3	David Braybrook	Clerk		As above
4	Jennifer Pearman			As above

5	Julia Smith	(Clerk of Properties Committee)		As above
6	David Petrie			As above
7				
8	Trustees at the time of this report			Area Business Meeting
9	Jennifer Pearman	Clerk		As above
10	Caroline Stow	Assistant Treasurer		As above
11	Julia Smith	(Clerk of Properties Committee)		As above
12	Mary Robinson			As above
13	Paul Scutt			As above

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
Friends Trust Ltd		

Names and addresses of advisers

Type of adviser	Name	Address
Solicitors	Milne Moser	100, Highgate, Kendal LA9 4HE
	Bates Wells	10, Queens Street Place, London EC4R 1BE

Declarations

Signature(s)	Signed	Signed
Full name(s)	Jennifer Pearman	Caroline Stow
Position (eg Secretary, Chair, etc)	Clerk to Trustees	Trustee
Date	03/08/24	04/08/24

KENDAL AND SEDBERGH AREA QUAKER MEETING

England & Wales - Charity number 1197234

Accounts



Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

Kendal & Sedbergh Area Quaker Meeting

On accounts for the year
ended

31st December 2022

Charity no
(if any)

1197243

Set out on pages

Nine and ten

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:

Alex A Clements

Date:

17th May 2023

Name:

Rev'd. A. A. Clements MA, ACIB, FCIE.

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

Fellow of the Association of Charity Independent Examiners

Address:

15 Carleton Road, Great Knowley, Chorley PR6 8TQ

Trustees' Annual Report for the period

	Period start date	Period end date
From	20 December 2021	31 December 2022
	To	

Section A Reference and administration details

Charity name	Kendal & Sedbergh Area Quaker Meeting
Other names charity is known by	KSAQM
Registered charity number (if any)	1197234
Charity's principal address	Friends Meeting House
	Stramongate
	Kendal
	LA9 4BH

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Andrew Smith	Treasurer		Area Business Meeting
2	Caroline Stowe			ditto
3	David Braybrook	Clerk		ditto
4	Jennifer Pearman			ditto
5	Julia Smith			ditto
6				
7				
8				
9				
10				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year
Friends Trusts Ltd	

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Solicitors	Milne Moser	100 Highgate, Kendal, LA9 4HE

Name of chief executive or names of senior staff members (Optional information)

N/A

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Charitable Incorporated Organisation
Trustee selection methods (eg. appointed by, elected by)	Appointed by the Area Business Meeting

Additional governance issues (Optional information)

You may choose to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Policies for the induction and training of Trustees

The work of Trustees is defined by the Terms of Reference and Memoranda of Understanding between Trustees, Area Meeting and Local Meetings. Guidance for Quaker Trustees is provided by the Handbook for Trustees of Quaker Meetings published by the Quaker Stewardship Committee (2007). Upon appointment Trustees will be provided with past minutes and a briefing by the Clerk to Trustees. Training for new and prospective Trustees is held from time to time as provided by Woodbrooke Quaker Study Centre.

Organisational structure

Meetings for church affairs and meetings of Trustees, in which the Religious Society of Friends conducts its business, are meetings for worship based on silence, carrying the expectation that the way forward can be discerned if members are truly listening together and to each other in a spirit of love and trust. The unity that is sought depends on the willingness of all to seek the truth in each other's utterances. There is no voting because Friends believe that this emphasizes divisions and inhibits the process of seeking a way forward to which all can unite which is then expressed as the sense of the meeting.

The Clerk of the meeting bears the final responsibility for preparing the business and conducting the meeting. Minutes are drafted by the Clerk during the meeting and then offered to the meeting for acceptance, amendment or rejection. The final decision about whether each minute represents the sense of the meeting is the responsibility of the meeting, not of the Clerk. Minutes are therefore approved during the meeting in which they are drafted.

Kendal & Sedbergh Area Quaker Meeting meets at such frequency, times and places as the Meeting itself directs. The clerk may arrange for a special meeting to be held if necessary.

The sessions of Area Meeting for business are open to all members of the Area Meeting. The business and activities of the Area Meeting are at all times conducted in accordance with the provisions of the current edition of Quaker Faith and Practice (currently the fourth edition with amendments).

It is the responsibility of the Area Meeting to appoint an independent examiner of the Area Meeting accounts.

Kendal & Sedbergh Area Quaker Meeting includes all constituent Local Meetings contained within its area: Brigflatts, Kendal, Kirkby Stephen and Preston Patrick. Arrangements for the establishment, running or dissolution of constituent meetings shall be in accordance with Quaker Faith and Practice.

The Area Meeting is the level at which membership is held, but responsibility for the proper stewardship of funds, and the stewardship and overview of business within Area Meeting lies with the Trustees. Attenders (i.e. those who come regularly to Meetings for Worship but who are not in membership) often take an active part in the life of the Meeting including attending Meetings for Business, but they are not eligible to hold certain offices including that of Trustee. The Area Meeting also holds responsibilities for the physical and

spiritual nurturing of all within its care.

Relationship with related parties

The Area Meeting is part of Britain Yearly Meeting of the Religious Society of Friends. The meeting has a two-way relationship with the central departments and work of the Yearly Meeting. A large part of this relationship is formed by those Friends who serve as representatives to the central committees and councils, one of the main links being the reports from our representatives to Meeting for Sufferings (Meeting for Sufferings is the standing representative body entrusted with the care of the business of Britain Yearly Meeting throughout the year). The Area Meeting properties are all held by Friends Trusts Ltd as custodian trustee; Area Meeting Trustees manage and operate the buildings on behalf of Area Meeting as the beneficial owners.

Risk assessment

Comprehensive risk assessments are carried out annually and recorded in the minutes of the Area Meeting.

Section C

Objectives and activities

Summary of the objects of the charity set out in its governing document

The objects of the charity are the furtherance of the religious and charitable purposes of the Religious Society of Friends.

The activities of the charity are:

- the right holding of public meetings for worship in our constituent meetings;
- the holding of regular meetings for church affairs (i.e. business) in all the constituent meetings and for the Area Meeting as a whole.

These objects form a key part of the Society's role in providing a public benefit. The means to achieve these objects are usually similar from year to year and include publicising our meetings and activities.

Statement of public benefit

The religious purposes of the Society include

- a) holding public meetings for worship and
- b) fostering the spiritual life and spiritual development of all Members and Attenders at these meetings.
- c) developing appropriate outreach activities in furtherance of our Quaker testimonies.

Kendal and Sedbergh Area Quaker Meeting consists of four Local Meetings of which Kendal remains the largest and Kirkby Stephen the smallest. The other meetings are at Brigflatts, near Sedbergh and Preston Patrick, near Kendal. At the end of 2022, membership of the Area Meeting stood at 107 (cf.113 in 2021) of whom 39 are men, 67 are women and 1 is a child. The deaths of four male members of the society and two women members were sadly recorded in Area Meeting minutes during 2022. In addition, there were 44 attenders in regular attendance in local meetings, of whom 9 are children. All the local meetings hold in-person Meetings for Worship at least once a week throughout the year. Kendal Local Meeting has twice weekly in-person Meetings for Worship and towards the end of 2022 started an additional once a month all age worship and early breakfast meeting to cater for young families with their children and young people; the timing designed to respond to changing patterns of attendance and family activity. Preston Patrick Meeting holds monthly Sunday early evening meetings as well as the weekly Sunday morning slot. Some Local Meetings have held occasional "at home" Meetings for Worship for individual members and have recognised the case for introducing regular in-person at home worship for small groups of Friends unable to access the four Meeting Houses. Meetings for Worship have also been held regularly by Zoom e.g. every Wednesday evening and regular Sunday Area Meeting wide on line Meetings for Worship. A planned attempt has been made to include the small number of Members now living in care homes in this Area Meeting wide Zoom worship. Friends maintained an active pastoral, social and education events programme in furtherance of Quaker testimonies and concerns. This has attracted Friends from across the Area Meeting throughout 2022, along with members of local community and other religious groups. Attendance at these usually monthly events has varied between 20-40 Quakers and others.

Two Local Meetings have provided weekly or two weekly emailed updates for Friends on national Quaker events, activities and study opportunities as well as local events. These have been shared with the other Friends across the Area Meeting.

Friends have actively maintained their Meetings Houses, burial grounds and other property in order to carry out the responsibilities outlined in Quaker Faith and Practice

In the reporting of the Area Meeting activities undertaken in 2022, the Trustees have regard to the guidance of the Charity Commission on public benefit.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Grant-making policies

The Area Meeting makes grants to Members and Attenders of the meeting. The grants cover four areas:

- a. To pay the expenses of Area Meeting appointed representatives to courses and conferences (paid on demand);
- b. To cover the expenses incurred by officers appointed by Area Meeting including Trustees (paid upon production of receipts);
- c. To provide grants for the education of Friends and Attenders when attending short courses around Quaker themes: grants are applied for by individuals to Overseers; then grant may be awarded by Overseers from the Overseers' restricted fund.
- d. To issue grants to Friends and Attenders when they find that they are in financial need (same application process as c)

Summary of the main achievements of the charity during the year

Along with maintaining regular safe opportunities for worship during the post pandemic period and throughout 2022, all four Local Meetings continued to maintain systems of support for individuals both by nominated role holders and through organised, informal groups. The Area Meeting has worked on the development of spiritual and pastoral care and ways of rethinking the effectiveness of these in local meetings and across the Area Meeting in line with national developments prompted by the Meeting for Sufferings of Britain Yearly Meeting. Many Friends provided and continue to provide pastoral and spiritual support to each other within and outside these circles. Opportunities were circulated for wider options for worship and study to existing and new attenders.

The Area and four Local Meetings maintained their Meetings for Worship for Business supporting the life of the Religious Society. A blended approach combining on line and in person meetings was used, when appropriate, for local and Area Business Meetings. Investment was made in video conferencing technology for use in Kendal Local Meeting and for the Area Meeting to enable the widest possible group of Friends to attend worship and other events.

Friends have actively pursued Quaker concerns throughout 2022 following our Quaker testimonies of peace, equality, justice, simplicity and sustainability. A key example is the Friends were and are involved in a range of individual and group activities in furtherance of these concerns. We continued to provide educational activities for ourselves and others (meetings for learning, study groups, talks, discussions) focusing for on concerns as well as spiritual development. For instance, concerns have included sustainability and climate change. A number of Friends from across the Area Meeting participated in a Sustainability group, which involved Friends from three of the four Local Meetings.

We have increased our outreach activities and promoted the use of our buildings by external groups so contributing to the life of our local communities. These included Kendal and Kirkby Stephen Meetings hosting of the 2022 Interfaith yearly events in their local areas. Kendal and Kirkby Stephen Local Meetings have regular local community groups use of their buildings and this has been in development in Preston Patrick and Brigflatts Meetings.

Friends have been actively involved in the support of the Quaker Tapestry with its role in outreach and some served as its trustees and on its committees. Kendal Meeting has run regular displays including use of the Quaker Week edition of the Quaker publication of *The Friend* for visitors to the building. This local meeting has also developed outside banner displays for the local community using key Quaker messages for instance on peace and equality. Kirkby Stephen and Preston Patrick have also developed ways of presenting Quaker messages to local people..

Kendal and Brigflatts Meetings continue to focus their monthly special collection processes to include the charities highlighted by the work of the Area Meeting wide Austerity later Sustainability Groups. These are in line with our testimonies to include for example charities fighting food poverty such as Fare Share and the Trussell Trust.

Friends from three of the Local Meetings have actively maintained their historic burial grounds and gardens and welcomed visitors to their Meeting Houses outside any organised events. Brigflatts Meeting has regular international and country wide visitors.

Trustees and the Properties Committee have successfully managed the on-going maintenance of our historic Meeting Houses during 2022 especially in a post Covid period of increasing costs. In 2021 a challenge for the Area Meeting had been the level of the fundraising effort required for the complex and costly work needed to restore the roof of the Kendal Meeting House; work which was then carried out in 2022. The discovery of necessary, previously hidden, additional work, in December 2021, increased this challenge. The fundraising and planning have included support for this joint work with our leaseholder the

Quaker Tapestry Ltd. Generous funding from the Historic Churches Trust as well as use of Area Meeting funds achieved a major, necessary restoration of the roof of this historic grade 2 starred listed building.

In 2022 Friends across the Area Meeting prompted by Trustees and Area Meeting started work on reviewing the use and sustainability of each of the Area Meeting properties.

Progress was also made by our Properties Committee in 2022 to ensure the use of professional letting agencies to support the management of the Area Meeting's properties, wherever appropriate, to enable the energy of roleholders to be focused on the care of the worshipping community and the furtherance of Quakerism.

Section E

Financial review

Brief statement of the charity's policy on reserves

Following recommendation from Britain Yearly Meeting, the trustees agreed in December 2009 that 1% of the insured property values should be added to the Building Reserve each year.

The Area Meeting's general reserve was set by AM at two years' routine expenditure.

Details of any funds materially in deficit

No funds are in deficit.

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The sources of funds are threefold:

1. Voluntary contributions from members and attenders
2. Investment income
3. Letting of three properties.

The expenditure supports the aims of the charity for individuals as detailed under Grant making policy in Section C. The other main area of expenditure is the maintenance of Meeting Houses for religious use.

The AM wishes to invest ethically and so has the majority of its funds invested in the Methodist Church's Affirmative Equity Fund for Charities managed by Epworth Investment Managers.

Section F

Other optional information

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

Andrew Smith

Full name(s)

ANDREW SMITH

Position (eg Secretary, Chair, etc)

TREASURER

Date

14/4/23



Receipts and payments accounts

CC16a

For the period

20.12.2021

To

31.12.2022

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					
Voluntary receipts	91,250	-	-	91,250	
Activities to generate funds	1,696	-	-	1,696	
Dividends & interest	30,522	11,899	1,663	44,084	
Charitable activities	381	-	-	381	
Other receipts, in as agent	9,110	82	-	9,192	
Adjustment	-	-	-	-	
Transfer	2,477	-	-	2,477	
	-	-	-	-	
Sub total(Gross income for AR)	135,437	11,981	1,663	149,080	-
A2 Asset and investment sales, (see table).					
	30,000	-	-	30,000	
	-	-	-	-	
Sub total	30,000	-	-	30,000	-
Total receipts	165,437	11,981	1,663	179,080	-
A3 Payments					
Cost of generating voluntary receipts		-	-	-	
fund raising costs		-	-	-	
Investment management costs	3,011	782	-	3,793	
Costs of charitable activities	136,906		1,991	190,729	
Governance costs	323	51,833	-	323	
Other payments, out as agent	3,148	-	-	3,148	
	-	-	-	-	
Transfer out to LMs	1,977	500	-	2,477	
	-	-	-	-	
Sub total	145,365	53,115	1,991	200,471	-
A4 Asset and investment purchases, (see table)					
	7,000	-	-	7,000	
	-	-	-	-	
Sub total	7,000	-	-	7,000	-
Total payments	152,365	53,115	1,991	207,471	-
Net of receipts/(payments)	13,072	- 41,134	- 328	- 28,391	-
A5 Transfers between funds	500	- 500	-	-	-
A6 Cash funds last year end	93,563	17,784	2,568	113,915	-
Cash funds this year end	107,135	- 23,850	2,240	85,524	-

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	Cash at bank	107,068	- 23,850	2,240
	petty cash	67	-	-
		-	-	-
	Total cash funds	107,135	- 23,850	2,240
(agree balances with receipts and payments account(s))				


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	Shares	Barbara Holt Legacy		106,565
		Building Reserve		145,004
		Brigflatts Heritage Fund		303,726
		Overseers Fund		25,450
		Broedmirc Trust	-	13,818
		Kirkby Stephen LM		6,116
		Preston patrick LM		5,466
		Kendal LM		32,862
		Total	-	639,007
	Preston Patrick Cottage	General fund	-	-
	Preston Patrick Stables	General fund		
	Kirkby Stephen flat	General fund	-	-

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
Kendal meeting house	General fund	-	
Brigflatts Meeting house	General fund	-	
Brigflatts School room	General fund	-	
Rosebank	Brigflatts Heritage Fund	-	
Preston Patrick MH	General Fund		
Kirkby Stephen MH	General fund		

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	Rental deposit Preston Patrick Stables	Building reserve	700	no date
			-	
			-	
			-	
			-	

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

Signature	Print Name	Date of approval
	ANDREW SMITH	12/14/16
		12/04/2023