



# 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

31<sup>st</sup> 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	To 31 December 2022

## 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.



**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)**

**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.

**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



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Kendal & Sedbergh Area Quaker Meeting

## 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 £
<b>A1 Receipts</b>					
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	
	-	-	-	-	
<b>Sub total (Gross income for AR)</b>	<b>135,437</b>	<b>11,981</b>	<b>1,663</b>	<b>149,080</b>	<b>-</b>
<b>A2 Asset and investment sales, (see table).</b>					
	30,000	-	-	30,000	
	-	-	-	-	
<b>Sub total</b>	<b>30,000</b>	<b>-</b>	<b>-</b>	<b>30,000</b>	<b>-</b>
<b>Total receipts</b>	<b>165,437</b>	<b>11,981</b>	<b>1,663</b>	<b>179,080</b>	<b>-</b>
<b>A3 Payments</b>					
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	
	-	-	-	-	
<b>Sub total</b>	<b>145,365</b>	<b>53,115</b>	<b>1,991</b>	<b>200,471</b>	<b>-</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	7,000	-	-	7,000	
	-	-	-	-	
<b>Sub total</b>	<b>7,000</b>	<b>-</b>	<b>-</b>	<b>7,000</b>	<b>-</b>
<b>Total payments</b>	<b>152,365</b>	<b>53,115</b>	<b>1,991</b>	<b>207,471</b>	<b>-</b>
<b>Net of receipts/(payments)</b>	<b>13,072</b>	<b>- 41,134</b>	<b>- 328</b>	<b>- 28,391</b>	<b>-</b>
<b>A5 Transfers between funds</b>	<b>500</b>	<b>- 500</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>93,563</b>	<b>17,784</b>	<b>2,568</b>	<b>113,915</b>	<b>-</b>
<b>Cash funds this year end</b>	<b>107,135</b>	<b>23,850</b>	<b>2,240</b>	<b>85,524</b>	<b>-</b>



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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Cash at bank	107,068	23,850	2,240
	petty cash	67	-	-
		-	-	-
	<b>Total cash funds</b>	<b>107,135</b>	<b>23,850</b>	<b>2,240</b>
	(agree balances with receipts and payments account(s))			

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B3 Investment assets</b>	Shares	Barbara Holt Legacy		106,565
		Building Reserve		145,004
		Brigflatts Heritage Fund		303,726
		Overseers Fund		25,450
		Broadmire Trust	-	13,818
		Kirkby Stephen LM		6,116
		Preston patrick LM		5,466
		Kendal LM		32,862
		<b>Total</b>	<b>-</b>	<b>639,007</b>
	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		

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>	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	ANDREW SMITH	12/4/16