

# Kendal and Sedbergh Area Quaker Meeting

Annual report and accounts for the year ending December 31<sup>st</sup> 2023

Charity registration number 1197234

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CHARITY COMMISSION  
FOR ENGLAND AND WALES

Charity Name  
Kendal & Sedbergh Area Quaker Meeting

No (if any)  
1197284

## Receipts and payments accounts

CC16a

For the period from	Period start date 01 January 2023	To	Period end date 31 December 2023
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### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
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
<b>Sub total (Gross income for AR)</b>	<b>54,874</b>	<b>39,658</b>	<b>1,901</b>	<b>96,433</b>	<b>149,080</b>
<b>A2 Asset and investment sales, (see table).</b>					
Equities & managed investments	67,259	-	-	67,259	30,000
	-	-	-	-	-
<b>Sub total</b>	<b>67,259</b>	<b>-</b>	<b>-</b>	<b>67,259</b>	<b>30,000</b>
<b>Total receipts</b>	<b>122,133</b>	<b>39,658</b>	<b>1,901</b>	<b>163,692</b>	<b>179,080</b>
<b>A3 Payments</b>					
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
	-	-	-	-	-
<b>Sub total</b>	<b>121,037</b>	<b>36,389</b>	<b>1,245</b>	<b>158,671</b>	<b>200,471</b>
<b>A4 Asset and investment purchases, (see table)</b>					
Photovoltaic panels	-	-	-	-	7,000
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>7,000</b>
<b>Total payments</b>	<b>121,037</b>	<b>36,389</b>	<b>1,245</b>	<b>158,671</b>	<b>207,471</b>
<b>Net of receipts/(payments)</b>	<b>1,096</b>	<b>3,269</b>	<b>656</b>	<b>5,021</b>	<b>- 28,391</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>107,135</b>	<b>23,850</b>	<b>2,240</b>	<b>85,525</b>	<b>113,916</b>
<b>Cash funds this year end</b>	<b>108,231</b>	<b>20,581</b>	<b>2,896</b>	<b>90,546</b>	<b>85,525</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 £
B1 Cash funds	Cash at bank	108,231	- 20,581	2,896
		-	-	-
		-	-	-
	<b>Total cash funds</b>	<b>108,231</b>	<b>- 20,581</b>	<b>2,896</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK

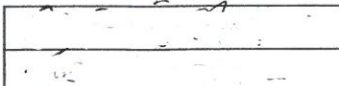
	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	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	-	-
	<b>TOTAL</b>		-	<b>587,779</b>

	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
	<b>TOTAL</b>		-	<b>16,179</b>

	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	
	<b>TOTAL</b>		<b>2,204</b>	

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

Signature	Print Name	Date of approval
	Caroline Stow	3/68/2024
	JENNIFER PEARLMAN	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**

31<sup>st</sup> 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:**

17<sup>th</sup>. 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 1<sup>st</sup> 2023 to December 31<sup>st</sup> 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 Sedburgh 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](http://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	<b>Trustees at the time of this report</b>			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
<b>Solicitors</b>	Milne Moser	100, Highgate, Kendal LA9 4HE
	Bates Wells	10, Queens Street Place, London EC4R 1BE

**Declarations**

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