

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

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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. Brigflatts 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.

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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'.

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:

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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

CC16a

Receipts and payments accounts

For the period from	Period start date 01 January 2024	To	Period end date 31 December 2024
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
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))			
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Details			
	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	15,875
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