



TRUSTEES' ANNUAL REPORT



The trustees of the Friends of the Mary Hewetson Hospital, Keswick charity
present their annual report and the audited financial statements
for the year ended

30th SEPTEMBER 2025

Registered Charity No. 232708

1. OBJECTIVES and ACTIVITIES

Our charity's objective is "to provide amenities for the Patients and Staff of the Mary Hewetson Hospital, Keswick." Keswick Community Hospital is a vital asset in this rural area, its medical facilities used both by the residents of the area as well as the many thousands of visitors to the World Heritage Site that is the Lake District National Park.

In the preparation of this report, the trustees have paid due regard to public benefit guidance published by the Commission. The public benefits that flow from our charity purpose are (a) the preservation and enhancement of the local medical facilities provided to the public by the Keswick Hospital; (b) providing the public the means by which they can directly support their local Keswick Hospital. No harm arises from our charity's purpose, the sole beneficiaries are the public, whether local residents or visiting tourists. No private benefit arises.

'The Friends' raise funds from the public by way of legacies, gifts in memory of deceased relatives, general donations and grant applications. We then manage those funds, actively liaising with the hospital administration to pass on the money raised through the funding of various projects e.g. facility refurbishment, the funding of purchases such as new medical equipment, the funding of miscellaneous maintenance services, etc.

2. ACHIEVEMENTS and PERFORMANCE

General donations¹ were up on the preceding 2023/24 financial year, in consequence of receiving one reasonably significant legacy of £20,000. This, combined with ongoing higher investment returns on previously donated funds, resulted in receipts for 2024/24 also being higher, a total of £42,432. However, excluding legacies, general *in-memoriam* donations continued their steady year-on-year decline, totaling less than half the amount donated in 2023/24. This is probably due to the ongoing cost-of-living crisis affecting charitable giving generally, together with a recent change in NCIC admission policy meaning fewer local patients being treated at our hospital. The number of *in-memoriam* donations made via modern digital platforms, such as [MuchLoved](#) and [JustGiving](#) continued to increase.

¹ Donations such as grants, legacies, fundraises, not specifically in memory of the deceased.

Given our strong financial position, our trustee working party continued to work with hospital and NCIC staff with the goal of identifying one or more significant Keswick hospital items/projects to fund. We are also liaising with other local hospital Friends' groups to explore potential joint funding opportunities. This initiative has yet to bear fruit, the primary difficulty being to identify funding opportunities that can also be NHS staffed. In the meanwhile, throughout the 24/25 financial year the Friends continued to fund a series of minor but very useful items of equipment, such as occupational therapy walking and standing aids, sign language training so that nurses can communicate with deaf patients, a smartphone for patient use, and a very popular staff sandwich toaster! The most significant items funded were two specialist therapy chairs for patients with limited mobility at over £2,500 each.

Operationally, our work to modernise the charity bore further fruit in 2024/25, as we did all the groundwork to migrate in 2026 from our current Unincorporated legal structure to a more modern Charitable Incorporated Organisation (CIO) legal structure. The new charity will be called 'The Friends of Keswick Hospital' and will continue the work of our existing charity. All existing assets will be transferred over, before the existing charity is retired.

3. FINANCIAL REVIEW

During the twelve months to 30th September 2025, The Friends continued to offer financial support to the facilities at Keswick Hospital to a total of £10,119. Our largest funding items were £5,040 for two occupational therapy patient chairs and £3,499 for a specialist standing aid, with this equipment offering significant benefit for patients with limited mobility.

Our overall financial position remains very strong, as noted in Section 2 of this report. Total income for 2024/25 remains healthy at £42,432, comparable to previous years if one excludes the larger legacies. Income tax refunds under the Gift Aid Scheme totalled a humble £1.72, as very few gift aid declarations were received with donations. Investment income totalled £17,621, up on the previous year due to the ongoing higher interest rates and having switched deposits from expiring low interest rate fixed-rate bonds into our higher yielding NSI account. Net of disbursements made our assets grew by £31,885 to a total of £496,735.

With such significant financial assets at our disposal, the emphasis for 2025/26 thus continues to be ongoing support for the hospital various requests, but also the identification and funding of a more significant item or project on which to disburse our donated funds.

The principal funding sources for our charity continue to be gifts in memory of deceased relatives, legacies, general donations, HMRC gift aid refunds, and grants.

3.1 Administrative Costs

The trustees discharge their duties without remuneration and employ no staff.

Administrative expenses totalled £428, down on the previous year because that included the one-off £450 capital cost of setting up our website. Our Unity Trust bank account charges a monthly £6.00 fee. The total administrative costs constitute about 1.0% of income received during the twelve month period.

3.2 Investments

The bulk of our assets are held in National Savings Income Bonds and fixed-term Building Society accounts, with balances reported regularly to the Trustees. To minimise risk each Building Society balance is below £120,000, thus falling within the UK FSCS Government Guarantee Policy. National Savings Income Bonds are government-protected up to £1 million. For further details see the accompanying accounts, audited by W J Pridmore.

The Treasurer's investment policy is to preserve the value of the donated funds, to grow the value risk-free, and ensure funds are readily available when Keswick Hospital funding opportunities are identified. To facilitate the latter, our largest investment is in instant-access National Savings Income Bonds. Our Building Society fixed-term account can also be called upon if required, albeit with interest penalties.

Longer term, we look to maintain a contingency reserve of £20,000 in order to always be able to react to and fund any unanticipated Keswick Hospital requests.

4. STRUCTURE, GOVERNANCE and MANAGEMENT

Our charity was originally formed in 1965 as a Trust with its objective, as stated in Objectives and Activities, being "*To provide amenities for the Patients and Staff of The Mary Hewetson Hospital, Keswick*". The Constitution was adopted on 1st February 1993, amended on the 25th November 2015, and is registered with the Charity Commission.

See <https://register-of-charities.charitycommission.gov.uk/charity-search/-/charity-details/232708>

Trustees are appointed by invitation of the existing trustees and generally drawn from interested members of the local community. No formal training is given. Trustees shall include

the Hospital Manager (or nominee), and the town's Senior GP (or nominated Deputy). Trustees have the power to co-opt. The current quorum for voting at meetings is ten (10) Trustees. The business of 'The Friends' is conducted and managed by a committee, who meet a minimum of four (4) times annually. The Officers are the Chairperson, Vice-Chairperson, Honorary Secretary and Honorary Treasurer.

TRUSTEES 2025

Dr. David Bringham²
Sylvia Darigala - *Secretary*
Carole Harrison
Dr. Peter Edwin Hemingway³ - *Vice-Chair*
Dr. Eugene Lambert - *Treasurer*
Shelagh Lambert - *Chair*
Gail Miller
Gillian Montgomery
Susan Robinson
Dorothy Anne Savage
Janice Mary Smith
Carrie Wilson⁴

BANKERS

Unity Trust Bank plc

AUDITORS

Lamont Pridmore, 8 Stanger Street, Keswick

CONTACT

Dr. Eugene Lambert
High Gale, Applethwaite
Keswick
Cumbria, CA12 4P

This report was prepared with reference to the guidelines in the UK government's
CHARITIES SORP (FRS 102) 2nd Edition - Oct 2019

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/870619/charities-sorp-frs102-2019a.pdf

² Local GP

³ Local GP

⁴ Hospital Manager

FRIENDS OF THE MARY HEWETSON HOSPITAL

ACCOUNTS FOR THE YEAR ENDED 30 SEPTEMBER 2025

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- 1. Receipts and Payments Account and Statement of Assets and Liabilities**
- 2. Independent Examiner's Report**

FRIENDS OF MARY HEWETSON HOSPITAL
ACCOUNTS FOR THE YEAR TO 30 SEPTEMBER 2025
RECEIPTS AND PAYMENTS ACCOUNT (GENERAL PURPOSES FUND)

| | 30 September 2025 | | 30 September 2024 | |
|--|--------------------------|----------------|--------------------------|----------------|
| | £ | £ | £ | £ |
| RECEIPTS | | | | |
| Voluntary Sources | | | | |
| Donations - General | 23,127 | | 11,801 | |
| - In Remembrance | 1,682 | | 3,524 | |
| Income Tax Refunds | <u>2</u> | | <u>113</u> | |
| | | 24,811 | | 15,438 |
| Income from Assets | | | | |
| National Savings Bond Interest | 13,493 | | 12,896 | |
| Building Society Interest | <u>4,128</u> | | <u>605</u> | |
| | | 17,621 | | 13,501 |
| | | <u>42,432</u> | | <u>28,939</u> |
| PAYMENTS | | | | |
| Direct Charitable Expenditure | | | | |
| Christmas Gifts per Ward Manager | 500 | | 500 | |
| Gifts to Hospital and Donations to N Cumbria | | | | |
| Integrated Care NHS Foundation Trust | <u>9,619</u> | | <u>4,740</u> | |
| | | 10,119 | | 5,240 |
| Other Expenditure | | | | |
| Miscellaneous | | 428 | | 834 |
| Total Payments for the Year | | <u>10,547</u> | | <u>6,074</u> |
| NET RECEIPTS FOR THE YEAR | | 31,885 | | 22,865 |
| CASH FUNDS AT LAST YEAR END | | 15,850 | | 32,985 |
| TRANSFER TO INVESTMENTS | | (33,759) | | (40,000) |
| | | <u>13,976</u> | | <u>15,850</u> |
| STATEMENT OF ASSETS AND LIABILITIES | | | | |
| | | £ | | £ |
| Cash Funds at this Year End (as above) | | 13,976 | | 15,850 |
| Non-Monetary Assets: | | | | |
| - Held for Investment Purposes | | | | |
| National Savings Income Bonds | | 447,759 | | 364,000 |
| Building Society Term Deposits | | 35,000 | | 85,000 |
| | | <u>496,735</u> | | <u>464,850</u> |

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE FRIENDS OF THE MARY HEWETSON HOSPITAL

I report on the unaudited accounts of the Trust for the year ended 30 September 2025 which are set out on page 1.

Respective responsibilities of trustees and examiner

As this charity's trustees you are responsible for the preparation of the accounts; you consider that the audit requirement of section 43(2) of the Charities Act 1993 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under section 43(7)(b) of the Act, whether particular matters have come to my attention.

Basis of Independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. 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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

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 41 of the Act; and
 - * to prepare accounts which accord with the accounting records and to comply with accounting requirements of the 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.

W J Pridmore
Chartered Accountant

8 Stanger Street
Keswick
Cumbria
CA12 5JU

19 February 2026