

THE KENDAL UNITARIAN CHAPEL TRUST

England & Wales · Charity number 236829

Details

Other names	TRUST PROPERTY HELD IN CONNECTION WITH UNITARIAN CHAPEL MARKET PLACE KENDAL
Status	Registered
Legal form	Other
Registered	1966-01-10
Register	View on the Charity Commission register

Contact

Address	Kendal Unitarian Chapel Market Place Kendal LA9 4TN
Phone	01539740402
Website	https://kendalunitarians.com/

Activities

Objects: (1) TO PROMOTE OR SUPPORT THE ADVANCEMENT OF UNITARIAN AND FREE CHRISTIAN BELIEFS IN ACCORDANCE WITH THE PRINCIPLES OF UNITARIANISM AS DEFINED IN THE CONSTITUTION OF THE GENERAL ASSEMBLY OF UNITARIAN AND FREE CHRISTIAN CHURCHES.(2) THE PROPERTY DESCRIBED IN PART 2 OF THE SCHEDULE TO THIS SCHEME MUST BE RETAINED FOR USE AS A CHAPEL AND BURIAL GROUND.

Activities: Promote knowledge of Unitarian ethics and values, and religious liberty

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Human Resources, Provides Buildings/facilities/open Space
- **What:** Religious Activities
- **Who:** Other Defined Groups

Geography

- Cumbria

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£100,793	£113,754	-	-
2023-12-31	£119,675	£100,061	-	-
2022-12-31	£108,729	£112,792	-	-
2021-12-31	£95,044	£80,858	-	-
2020-12-31	£93,851	£129,158	-	-

Trustees

Name	Role	Appointed
HAZEL YVONNE CLARKE	Chair	
DANIEL THOMAS DYER		2023-07-23
FREDERICK JORDAN		
Hilary Alexandra Collins		2025-07-27
JOCELYN ROGERS		
John L Campbell		2018-05-01
John Pickering		2012-01-19
KATIE HALL		2012-01-19
Rev Robert Crompton		2020-04-17

Linked charities

- RALPH FORD HALL TRUST (236829-1)
- DR HOLME'S TRUST (236829-2)
- BARBARA THOMPSON TRUST (236829-3)
- WILLIAM COLLINSON TRUST (236829-4)
- MANSE FOR THE MINISTER (236829-5)
- CHARITY FOR THE MINISTER, KENDAL UNITARIAN CHARITY (236829-6)
- MANSE FOR THE MINISTER (236829-7)

Accounts

KENDAL UNITARIAN
CHAPEL
ANNUAL REPORT 2025



Trustees' report, July 24-June 25

Trustees (2024-25) – Hazel Clarke (Chair), John Campbell (Treasurer and Properties Manager), Susan Blunt (to March 2025), Rob Crompton, Daniel Dyer, Katie Hall, Fred Jordan, John Pickering, Jo Rogers.

As chair, I would like to thank all the trustees for their work over the year. And I'd particularly like to acknowledge with thanks the work of Susan Blunt during her several years as trustee, especially the invaluable help she gave to the Treasurer with Gift Aid. Being a trustee is a commitment and responsibility, and the work is often unseen. The time that all the trustees give, their deliberations and decisions, are essential to the running of the chapel. I am grateful that there are people willing to give their skills and to work together to make this happen. Thank you.

Hazel

The work of the trustees

The trustees' role is to ensure a sound financial footing for the chapel and to maintain the buildings, so that there is a place for our spiritual community to use and thrive. The trustees manage the chapel's financial affairs, employ the minister and staff, and manage the chapel buildings including the manse and let properties (working with John Campbell as Treasurer and Properties Manager, and Peill's as our external partner in managing the properties).

Thanks to John Campbell, for his invaluable multi-tasking work; to Fred for keeping our risk assessments up to date; and to Jo for her work on membership. Daniel has helped with the website, the card donation point and QR codes. Thanks also to the 'Schoolroom Group', Sue Cockerill, Rob Crompton and John Campbell, who, together with the Chair, are taking the lead on the roof/ceiling restoration project.

The trustees may also support other aspects of chapel life, including outreach and publicity. Thanks to John P for all the creative work he produces, including his varied material for events and fundraising (notably the magnificent thermometer).

During this period the trustees had their official meetings in April and October, with additional meetings throughout the year. Thanks go to Barbara for taking the minutes at our official meetings (and to others who do the same throughout the year).

Key points from the trustees' year

Last year, the trustees authorised the painting of The Shambles. The bright colours have caught the eye of visitors and others – there has been much interest, and an article on the shops was published in *Cumbria Life* (March 2025), bringing welcome publicity for the chapel and our fundraising appeal. Last year there was also a blessing ceremony for The Shambles. By January 2025 all units in The Shambles were let – and the tenants tell us they are happy and positive about being there.

In order to fully let The Shambles, the decision was taken to end the very successful experiment of using one of The Shambles' units as 'Roots and Wings' - a gallery and outreach venue. This project finished in December 2024. This has freed Rev Mandy up to work at the chapel on Thursdays, so anyone can call in to chat to her, and it means the chapel gardens can also be open an extra day.

The big news last year was that planning permission for the restoration work on the roof and ceiling was finally granted... after an inordinate amount of time and several appeals for help to Tim Farron, MP.

This gave the trustees the green light to continue the stalled building process and to begin fundraising. A small group of trustees was formed to support John Campbell in his work with our professional

fundraisers, Chell Perkins, and in his work on the building project (liaising with our project manager for the building work, Stuart Tolch). The grant-application process has encouraged the trustees to firm up some aspects of chapel organisation, and we have developed new policies on Safeguarding; Complaints, serious incidents and bullying; and Equality, diversity and inclusion.

After some initial valuable work with Chell Perkins, their contract came to an end, and the trustees' group is now taking the fundraising forward themselves, applying to a number of grant-awarding bodies, including NELUM, and appealing to local organisations and businesses for funds. Others at the chapel are also leading their own fundraising projects, with thanks in particular due to Holly, Nick and to others who are giving their time in any way to help raise money. Every contribution – whether it be in time or money – helps us get nearer our target! Thanks so much to everyone.

A statement on the chapel's financial situation, a let-property update and information on the Ceiling Restoration Appeal can be found in the Treasurer's report.

Hazel Clarke

(chair of trustees)

Treasurer's Report covering the year 2024

Background history

The Chapel owns a number of buildings. These include not only those within the curtilage of the Chapel, that is the Chapel itself and the Schoolroom, but also commercial properties in Finkle Street, the New Shambles and the Market Place, which were bequeathed to us or purchased in the 18th century and are thus all of a considerable age. The lock-up shops on the west side of the New Shambles were rebuilt in 1804; the shop in Finkle Street is probably of much earlier origin (though perhaps rebuilt), and the building at nos. 17–21 Market Place is also of 18th-century date. The upper floor, with its long windows, looks as if it was originally an assembly room, almost certainly the historic 'Caledonian Room', where the Unitarian Baptists met in the period 1801–1817. The fine stone building at the Chapel entrance, 40 Market Place, with its beautifully designed curved staircase extension at the back, unfortunately partly hidden by the later extension where the Chapel office is housed, has long since been converted for use as a shop but was built as the Manse for Caleb Rotherham the Younger in about 1780 on 17th-century foundations where there had previously been a continuous row of shops; a beam in the basement bears the date 1658. There had been no access to the Chapel from Branthwaite Brow but the ginnel now gave entrance to the Chapel there for the first time. The gates would appear to date from this period; they were restored in 2019 and the sign above was erected in 2022. All these buildings are a significant part of Kendal's townscape and heritage and it is our responsibility to look after them. The Chapel also owns a late Victorian house in Nether Street which was occupied from 2006 to 2016 as the Manse. The commercial properties are looked after by our Managing Agents, Messrs Peill & Co, whilst the house is looked after by Turner Scott. The Chapel previously also owned Ralph Ford (or Ralphford) Hall and yard on Stramongate, now the Masons' Arms, which was given to the Chapel by Thomas Gibson in 1777, but was sold in 1941. Access to the Chapel was originally gained through that yard and up steps leading into the corner of what is now the Multi-Faith Garden of Remembrance. There are hints that there were once other properties, too, but if so they have long passed out of the Chapel's possession.

Finances

The Chapel's financial year runs from 01 January until 31 December. The Chapel has two current bank accounts with the Cumberland Building Society.

The **Trust Account** derives its income chiefly from the rent of the commercial and residential properties but also received a grant from the North and East Lancashire Unitarian Mission (NELUM)

and was in receipt of a legacy. Full details of this will be shown on tables to be distributed at the AGM. The balance of the Trust Account at the beginning of 2024 was £22,263.15. The balance at the end of the year was £24,480.23, an increase of £2,217.08. The total income amounted to £82,703.23 and outgoings were £80,486.15. Expenditure from the Trust Account during the year was concerned primarily with the following items: regular salaries, occasional wages and pulpit fees, the repainting of the New Shambles and work on 4 Nether Street, payments to HMRC and professional and legal fees. It should be noted that other running costs and fees due to our Managing Agents are deducted before we receive payment of rents.

The **Congregational or Chapel Account** is used for the day to day running of the Chapel. The balance of the account at the beginning of 2024 was £7,751.78 and at the end of the year was £12,877.65, a rise of £5,125.87. Income amounted to £21,307.16 and outgoings were £16,181.29. The main single source of income was the regular donations from members and friends, amounting to £9,893.56. Grants from NELUM totalled £2,000.00 and Rites of Passage brought in £3,125.00. Gift Aid was claimed on this and the first payment of £970.14 arrived in September. This income helps to maintain the life of this ancient and much loved Chapel, which belongs to us all and plays such an important part not only in the lives of those who attend services in person and on Zoom but also, in normal circumstances, in the life of this town. In previous years we have benefited from hiring out the Schoolroom. That source of income is temporarily unavailable to us. But several small groups meet in the Vestry or the Meeting Room. Expenditure from the Chapel account includes the various utilities (energy, telephones, waste collection etc), cleaning materials, window cleaning, printing of posters etc, and office supplies. The annual General Assembly quota of £35 per member (amounting to £1,400.00 in 2024) also comes from this account.

The Chapel also has a **Savings Account** book with the Cumberland, in which at the beginning of 2024 there was a sum of £20,416.52. This account is being used to keep the money raised towards the restoration of the Schoolroom ceiling and roof, where it is intended to install solar panels so that the Chapel will be at least partly self-sufficient in electrical energy. At the end of 2024 the account stood at £23,472.95. The money deposited during the year was from casual donations to the Schoolroom Restoration Fund.

As well as these accounts, the Chapel has **investments**, which are looked after by the Charities Aid Foundation and have a value of about £50,000. Finally there is the small **B Thompson Dr Holme and Ralph Ford Hall Trust** with a value of about £600. Incidentally the Dr Holme referred to in this is he whose portrait hangs in the Vestry, whilst Ralph Ford Hall is, as mentioned above, the original name of the Masons' Arms and Yard, given to the Chapel in 1777 and sold in 1941.

Update to Spring 2025

We are fortunate to have commercial properties in the town. Until 2022 they were all let but then three units in the New Shambles became unoccupied, viz. nos. 3 and 5 (which were joined) and 7. Towards the end of 2023 the property at 26–28 Finkle Street, which had been joined on to the 'About Time' coffee shop, also became vacant as the coffee shop retreated into its original property, 21–23 New Shambles. The properties are all very old and although the rear of the properties has been repaired there is a constant need for observation. Work has also been done on 17–21 Market Place, on the windows of the Caledonian Room and on the façade; the entrance to 17 Market Place is about to be repaired. The downstairs lavatory in the house at 4 Nether Street has also needed attention.

These are increasingly difficult times economically and financially but currently our properties are in demand. Our rents are very reasonable, whilst a lot of rents in the town are very high and numerous shops have closed. Furthermore there is an increasing tendency for people to shop online. This reduces the general footfall in the town and we suffer from this. After the Schoolroom ceiling fell in, we were able to turn the lack of tenants in 3–5 New Shambles to our advantage by opening 'Roots and Wings' there as an outreach hub and then an art gallery. It soon became very popular. The New Shambles had become very shabby and the decision was taken to repaint it in heritage colours. The tenants chose the colours, each unit being painted in a light and a dark shade and the colours are repeated down the row. The effect was immediate and startling and it received much favourable attention from photographers. At the same time the Market Hall was closed for refurbishment; three of the traders moved into units 3, 5 and 7 in the New Shambles, whilst the florist located off Library Road moved into unit 9. Sadly this

meant the demise of Roots and Wings but the New Shambles is now a vibrant shopping area. 26–28 Finkle Street is unoccupied but Peill & Co have received interest.

It is obvious that the most serious issue facing the Chapel in terms of finance is the restoration of the Schoolroom ceiling. It is a Grade II listed building and although we have received general consent to proceed we are subject to conditions at all times. Work is about to start on stripping back the southwest end of the roof and repairing or rebuilding the gable wall. The next step will be to replace the roof in its entirety as a prelude to removing and rebuilding the ceiling. The total cost of this work is currently estimated to be not more than £500,000.00; it may be considerably less. The Chapel Trust will bear as much of the cost as it can. We have applied for grants and have received £21,000.00 from various trusts plus £11,690.27 from individuals (including that in the Savings Account), not counting the recent Saturday cake and coffee sales, the first four of which together raised £1,882.14. We await decisions from other funding bodies. We must regard this work as an opportunity for we shall have a much stronger and safer building, which will serve our community and the people of Kendal for many years to come.

John Campbell,

13th June 2025

Minister's Report - July 2024 to June 2025

Another busy and encouraging year but how much more could we do if only we had our Schoolroom back. We will get there! We have had new members join; others are regular attenders committed to seeing the Chapel community thrive and Zoom is indispensable for those unable to attend in person. Thank you to those who have taken up the offer of learning how to do the tech. It means that I can have a Sunday off and on occasions I've enjoyed attending whilst away from Kendal.

This has been my 6th year in post as minister (part-time). Since 2016 I have been acting as 'pulpit secretary'. In January Nick Morrice kindly offered to take this on for a year (initially) with the assistance of Adrienne Wilson and this has been a great help. One of the things that came out of the questionnaire we were all invited to complete ahead of the 2024 AGM was that it would be good to have more 'visiting' service leaders including ones from outside the Unitarian movement. Nick has been on the case.

This year I will have taken 16 services and co-ordinated a 'shared service' with South Lakeland Interfaith Forum. Catherine Kentridge has taken 6 services and Rob Crompton 4. Outside of the **Ministry Team** Rosie Whiting (who is now on the roll of **Unitarian Lay Leaders**) has taken 4 services and Jan Smith (who is in training) 5 services. Nick has taken 3 and Hazel Clarke/Jo Rogers 2. John Campbell has taken more services this year - 6 including Christmas Day plus co-ordinating several 'shared services'. The 'Chapel Musicians' plus friends led a beautiful Carol Service in December and Chapel Member/Interfaith Minister Sue Cockerill has taken 1 service and co-led 1 with her friend and fellow Interfaith Minister Fujo Malaika. We had a visit from GA President Geoff Levermore in February and Rev Laura Dobson in June. Other Unitarian Ministers and service leaders are booked for the coming months.

Thank you to our organists John C and Clare Mingins and to our pianists Jo and Nick and others who play during services from time to time. It is lovely to have live music. Thank you to those who are willing to read (particularly at short notice); to share from the heart during our services; to welcome on the door; to make the tea afterwards; to lend a listening ear; to offer lifts or to get together/visit during the week. May we continue to minister to each other. Rob and Catherine co-ordinate **pastoral care**.

The Chapel **Fund Raising** ideas have taken off this year. The Cake Sales have proved to be very successful. Thank you to Holly Middleton for all the baking and for everyone who has helped out in whatever capacity on Saturday mornings. Our **gardens** are much admired. Thank you to Phil for all the

hours spent working in the main garden with the help of our caretaker Bamba and to the team of volunteers who care for the Multi Faith Garden of Remembrance.

Rites of passage - It turned out to be a quiet year for weddings - just 1 in June. I will have been celebrant at 4 Naming Ceremonies/Baptisms and there have been 4 Funerals/Celebrations of Life during the year including for Holly's Mum in December and for Chapel Trustee/friend Susan Blunt in April.

I have represented the Chapel at **NELUM** District meetings where possible and attended the **GA Annual Meetings** again this year in my capacity as Minister alongside our two delegates and other attenders.

Thank you to those who have used the Vestry during the year - Jan for facilitating a **Soul Deep** engagement group and Catherine for the **Deep Listening Circle**. A small group of us have enjoyed **singing together** with Clare for 30 mins every Wednesday morning.

Thanks to the **Committee** - Frances Allwood, Helen Jones, Rosie Whiting, Phil Whiting and Trustee representatives Hazel and John C. The Committee meets regularly during the year being responsible for many things central to the life and wellbeing of the Chapel community.

Our **Roots & Wings** venture in the New Shambles kept me busy every Tuesday to Friday from 10.00am to 4.00pm until the end of 2024 with 7 different monthly exhibitions installed in No 3 including the Chapel's own 'A Collection of Wonders' exhibition in August. Having a presence in the New Shambles proved to be an excellent way of promoting the Chapel and raising our profile in the town. Thank you to those who volunteered to help out. The final exhibition was 'Books and Boxes' by Elizabeth and Keith Shorrock. Elizabeth kindly gave us 'The Universe' type case filled with miniature books which is hanging in the vestry.

From January I have been working in the **Chapel office** most Thursdays from 10.00am to 4.00pm. John C is there Monday to Wednesday and often on other days too. The number of tasks he is responsible for is quite daunting and his engagement with so many different organisations and individuals in and around Kendal and visitors from far and wide helps to raise the profile and ethos of the Chapel and the wider Unitarian movement.

A small editorial team (Sue G, Hazel and Adrienne) have put together our **Connections** newsletter which I send out electronically every other Friday. Thanks to those who have submitted articles or photos for inclusion. It goes to approximately 100 people, a few copies are printed in the office for those not on email with several being sent out in the post. Donations to cover the cost of postage are welcomed. Daniel puts a link to the latest edition on our website. I also send out a Sunday **News from Chapel** which includes details of the service and notices for the coming week or dates for diaries. I am also responsible for **Social Media** which at present is limited to our Facebook page. A copy of the **Monthly Services Poster** produced by John Pickering is posted and photographs or information about what is going on such as the Cake Sales. Thank you to those who 'share' these and to John P for all the posters, fliers and other things he produces for us.

I look forward to the coming year and all that it will bring with confidence.

Mandy Reynolds
July 2025

KENDAL UNITARIAN CHAPEL TRUST

ACCOUNTS FOR THE YEAR ENDED

31ST DECEMBER 2024

KENDAL UNITARIAN CHAPEL TRUST

CONTENTS

	PAGE
INDEPENDENT EXAMINER'S REPORT	1
STATEMENT OF FINANCIAL ACTIVITIES	2
BALANCE SHEET	3
NOTES TO THE ACCOUNTS	4-8

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
KENDAL UNITARIAN CHAPEL TRUST

We report on the accounts of the Kendal Unitarian Chapel Trust for the year ended 31st December 2024, which are attached.

Respective responsibilities of the 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 the year ended 31st December 2024 under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

It is our 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 our attention.

Basis of independent examiner's statement

Our 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 our examination, no matter has come to our attention:

- (1) which gives us 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 our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Jon Simon-Norris BFP ACA
Jackson & Graham Chartered Accountants
Date 28/05/2025

Lynn Garth
Gillinggate
Kendal
Cumbria LA9 4JB

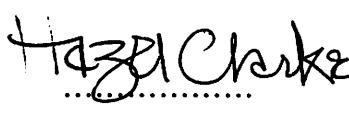
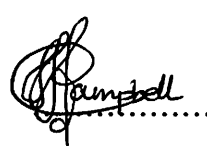
KENDAL UNITARIAN CHAPEL TRUST
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE FINANCIAL YEAR ENDED
31ST DECEMBER 2024

		<u>This Year</u>	<u>Last Year</u>
	Note	Unrestricted Funds	Unrestricted Funds
<u>Incoming Resources</u>	3		
Donations and Legacies		7720	7836
Income from investments		93073	108087
Other income		<u>-</u>	<u>3752</u>
Total income and endowments		<u>100793</u>	<u>119675</u>
 <u>Resources Expended</u>	4		
Expenditure on raising funds		52504	30888
Expenditure on charitable activities		61200	64035
Other		<u>50</u>	<u>5138</u>
Total resources expended		<u>113754</u>	<u>100061</u>
 Net (Expenditure)/Income		(12961)	19614
Realised Gain on investment fund		<u>-</u>	<u>3540</u>
		(12961)	23154
Unrealised Gain/(Loss) on investment funds		3413	2200
Unrealised Loss on revaluation of Manse		<u>-</u>	<u>(12250)</u>
Net movement in funds		(9548)	13104
 Reconciliation of funds:			
Total funds brought forward		<u>1318986</u>	<u>1305882</u>
Total funds carried forward		<u>1309438</u>	<u>1318986</u>

KENDAL UNITARIAN CHAPEL TRUST
BALANCE SHEET AS AT 31ST DECEMBER 2024

		<u>This Year</u> <u>Unrestricted</u> <u>Funds</u>	<u>Last Year</u> <u>Unrestricted</u> <u>Funds</u>
	Note		
<u>FIXED ASSETS</u>			
Tangible assets	8	235301	237322
Investments	9	<u>1020713</u>	<u>1015421</u>
		1256014	1252743
<u>CURRENT ASSETS</u>			
Debtors	10	42660	53836
Cash at bank and in hand	11	<u>24994</u>	<u>22329</u>
		67654	76165
<u>CREDITORS</u>			
Amounts falling due within one year	12	<u>14230</u>	<u>9922</u>
NET CURRENT ASSETS		<u>53424</u>	<u>66243</u>
NET ASSETS		<u>1309438</u>	<u>1318986</u>
<u>FUNDS OF THE CHARITY</u>			
Unrestricted funds		<u>1309438</u>	<u>1318986</u>
Total Funds		<u>1309438</u>	<u>1318986</u>

The notes on pages 4 to 8 form part of these accounts.

	Signature	Name	Date of Approval
Signed by:		HAZEL CLARKE	10 Aug 2025
On behalf of all the Trustees		A.J.L. CAMPBELL	10th August 2025

KENDAL UNITARIAN CHAPEL TRUST

NOTES TO THE ACCOUNTS FOR THE FINANCIAL YEAR ENDED

31ST DECEMBER 2024

1. Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value (except that investments are shown at market value). The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16th July 2014, and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), and with the Charities Act 2011.

2. Accounting Policies

2.1 Reconciliation with previous generally accepted accounting practice

In preparing the accounts, the trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102 a restatement of comparative items was needed. No restatements were required.

(i) Recognition of income

These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

(ii) Offsetting

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.

(iii) Grants and donations

Grants and donations are only included on the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS 102 SORP).

(iv) Legacies

Legacies are included in the SoFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.

(v) Tax reclaims on donations and gifts

Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

(vi) Income from interest, royalties and dividends

This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.

Cont...

KENDAL UNITARIAN CHAPEL TRUST
NOTES TO THE ACCOUNTS FOR THE FINANCIAL YEAR ENDED
31ST DECEMBER 2024

2.2 Income (cont)

(vii) Income from membership subscriptions

Membership subscriptions received in the nature of a gift are recognised in Donations and Legacies.

(viii) Investment gains and losses

This includes any realised or unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

2.3 Expenditure and Liabilities

(i) Liability recognition

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

(ii) Governance and support costs

Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

(iii) Creditors

The charity has creditors which are measured at settlement amounts less any trade discounts.

2.4 Assets

(i) Tangible fixed assets for use by charity

These are capitalised if they can be used for more than one year, and cost at least £100. They are valued at cost. The depreciation rates and methods used are disclosed in note 8. The Manse is included at a valuation at 31st December 2023 by Peill & Co, Kendal. It is not depreciated and is revalued every 5 years.

(ii) Investment Properties

These are let properties included at a valuation at 31st December 2023 by Peill & Co, Kendal. They are not depreciated and are revalued every 5 years.

(iii) Investments

Fixed asset investments in quoted shares, traded bonds and similar investments are valued initially at cost and subsequently at fair value (their market value) at the year end.

(iii) Debtors

Debtors are measured on initial recognition at settlement amount after any trade discounts or amounts advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.

Cont...

KENDAL UNITARIAN CHAPEL TRUST
NOTES TO THE ACCOUNTS FOR THE FINANCIAL YEAR ENDED
31ST DECEMBER 2024

3. <u>Incoming Resources</u>	<u>This Year</u> Unrestricted Funds	<u>Last Year</u> Unrestricted Funds
<u>Donations and legacies</u>		
Donations and gifts	5150	1274
Designated donations for Schoolroom Restoration Appeal	570	4562
Legacies	<u>2000</u>	<u>2000</u>
	<u>7720</u>	<u>7836</u>
<u>Income from investments:</u>		
Rental income	91194	105964
Dividends (from Investment Assets)	<u>1879</u>	<u>2123</u>
	<u>93073</u>	<u>108087</u>
<u>Other income</u>		
From Kendal Unitarian Congregation Accounts	<u>-</u>	<u>3752</u>
	<u>-</u>	<u>3752</u>
4. <u>Resources Expended</u>	<u>This Year</u> Unrestricted Funds	<u>Last Year</u> Unrestricted Funds
<u>Expenditure on Raising Funds</u>		
Let property expenses	17735	14792
Professional fees	6672	10606
Bad debts written off	979	-
Repairs to let properties	20873	-
Property insurance	<u>6245</u>	<u>5490</u>
	<u>52504</u>	<u>30888</u>
<u>Expenditure on Charitable Activities</u>		
Costs of Minister	17519	16432
Pulpit supply	2700	2067
Caretaker	11950	11209
Administrator	503	442
Treasurer and Property Manager	6760	6760
Organists	1270	1740
Travel expenses	227	65
Property expenses - Chapel	7140	15255
- Manse	7370	2448
Building alterations depreciation	1985	1986
Donations (Note 7)	20	20
General assembly quota	-	1365
General assembly meetings	740	1100
Governance & support costs (Note 5)	<u>3016</u>	<u>3146</u>
	<u>61200</u>	<u>64035</u>
<u>Other</u>		
To Kendal Unitarian Congregation Accounts	50	5138

KENDAL UNITARIAN CHAPEL TRUST
NOTES TO THE ACCOUNTS FOR THE FINANCIAL YEAR ENDED
31ST DECEMBER 2024 (continued)

5. <u>Governance & support costs</u>	<u>This Year</u>	<u>Last Year</u>
Accountancy	2580	2580
Equipment depreciation	36	46
Sundries and training	400	520
	<u>3016</u>	<u>3146</u>

6. <u>Paid Employees</u>	<u>This Year</u>	<u>Last Year</u>
Gross wages	36921	36921
Employers NIC	-	-
Pension costs	447	447
	<u>37368</u>	<u>37368</u>

7. Donations
The following donations were made during the year ended 31st December 2024:-

SLACC	£20
-------	-----

8. <u>Tangible Fixed Assets</u>	<u>Computer Equipment</u>	<u>Chapel Alterations</u>	<u>Manse</u>	<u>Plant & Equipment</u>	<u>Total</u>
ASSET COST/VALUE					
At 1 st January 2024	3891	99274	175000	3956	282121
Additions	-	-	-	-	-
At 31 st December 2024	<u>3891</u>	<u>99274</u>	<u>175000</u>	<u>3956</u>	<u>282121</u>
DEPRECIATION					
At 1 st January 2024	3891	37134	-	3774	44799
Charge for year	-	1985	-	36	2021
At 31 st December 2024	<u>3891</u>	<u>39119</u>	<u>-</u>	<u>3810</u>	<u>46820</u>
WRITTEN DOWN VALUE					
At 31 st December 2023	-	62140	175000	182	237322
At 31 st December 2024	-	<u>60155</u>	<u>175000</u>	<u>146</u>	<u>235301</u>

Depreciation is provided for at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Chapel alterations	2% straight line basis
Computer equipment	33% straight line basis
Plant & equipment	20% reducing balance basis

Cont...

KENDAL UNITARIAN CHAPEL TRUST
NOTES TO THE ACCOUNTS FOR THE FINANCIAL YEAR ENDED
31ST DECEMBER 2024 (continued)

9. <u>Fixed Asset Investments</u>	<u>Listed</u> <u>Investments</u>	<u>Investment</u> <u>Properties</u>
Carrying value at 1 st January 2024	65421	950000
Acquisitions at cost	1879	-
Unrealised gain on revaluation	<u>3413</u>	<u>-</u>
Carrying value at 31 st December 2024	<u>70713</u>	<u>950000</u>

10. <u>Debtors & Prepayments</u>	<u>This Year</u>	<u>Last Year</u>
Other debtors	3132	5978
Prepayments	7811	6834
Other debtors (accrued rents)	<u>31717</u>	<u>41024</u>
	<u>42660</u>	<u>53836</u>

11. <u>Cash at Bank and in Hand</u>	<u>This Year</u>	<u>Last Year</u>
Cash at bank and in hand	24994	22329

12. <u>Creditors & Accruals</u>	<u>This Year</u>	<u>Last Year</u>
Amounts falling due within one year		
Accruals & deferred income	<u>14230</u>	<u>9922</u>
	<u>14230</u>	<u>9922</u>

Deferred income comprises rent paid in advance.

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
KENDAL UNITARIAN CHAPEL TRUST

We report on the accounts of the Kendal Unitarian Chapel Trust for the year ended 31st December 2024, which are attached.

Respective responsibilities of the 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 the year ended 31st December 2024 under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

It is our 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 our attention.

Basis of independent examiner's statement

Our 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 our examination, no matter has come to our attention:

- (1) which gives us 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 our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Jon Simon-Norris BFP ACA
Jackson & Graham Chartered Accountants
Date 28/05/2025

Lynn Garth
Gillinggate
Kendal
Cumbria LA9 4JB

Accounts

KENDAL UNITARIAN CHAPEL

ANNUAL REPORT 2024



Trustees' report, July 23-June 24

Trustees (2023-24) – Hazel Clarke (chair), John Campbell (treasurer and properties manager), Susan Blunt; Rob Crompton, Daniel Dyer, Katie Hall, Fred Jordan, John Pickering, Jo Rogers

The trustees' role is to ensure a sound financial footing for the chapel and to maintain the buildings, so that there is a place for our spiritual community to use and thrive.

The trustees manage the chapel's financial affairs, employ the minister and staff, and manage the chapel buildings including the manse and let properties (working with John Campbell as treasurer and properties manager, and Peill's as our external partner in managing the properties). We may also support other aspects of chapel life, including outreach and publicity. During this period the trustees had their official meetings in April and October, with additional meetings throughout the year.

As chair, I would like to thank all the trustees for their work over the year. The time they give, their deliberations and decisions are essential to the running of the chapel. Being a trustee is a commitment and responsibility, and the work often unseen, and I am grateful that there are people willing to give their skills and to work together to make this happen. Thank you.

A statement on the chapel's financial situation and a let-property update can be found in the Treasurer's report.

Schoolroom ceiling repairs

This year the main concern for the trustees has, again, been the plans for the repair to the schoolroom ceiling. The planning application was initially turned down, but after intervention by our local MP we had a more positive response, and the final decision will be taken by the end of June. A professional fundraising company, Chell Perkins, has been engaged by the trustees and we have done initial work with them to build a case for funding. Once planning permission is granted, the fundraising effort can progress. A report on donations to date is in the treasurer's report.

Outreach and visitors

Roots and Wings – using two properties in the New Shambles as a creative space, a tourist hub and a working place has been a positive outreach project – how long it will continue is to be discussed.

The website has been updated, and now includes a fundraising page for the ceiling appeal and a donations button. Connections is now available via the website, as is Mark's video of the multi-faith garden dedication. Thanks to Daniel for his work on the website.

We have also generated a QR code that takes users to the fundraising page. This will be put on publications, posters, etc, and displayed around the chapel premises.

We have produced a new leaflet for visitors to the gardens – thanks to John C and Daniel for this. There is also an A-board inviting visitors into the gardens advertising the chapel's membership of the Quiet Gardens scheme.

We were open to visitors in September for the Heritage Open Days, and people continue to visit the chapel and gardens throughout the year, receiving a warm welcome from John C and others.

Hazel Clarke

Treasurer's Report covering the year 2023

Background history

The Chapel owns a number of buildings. These include not only those within the curtilage of the Chapel, that is the Chapel itself and the Schoolroom, but also commercial properties in Finkle Street, the New Shambles and the Market Place, which were bequeathed to us or purchased in the 18th century and are thus all of a considerable age. The lock-up shops on the west side of the New Shambles were rebuilt in 1804; the shop in Finkle Street is probably of much earlier origin (though perhaps rebuilt), and the building at nos. 17–21 Market Place is also of 18th-century date. The upper floor, with its long windows, looks as if it was originally an assembly room. It is almost certainly the historic 'Caledonian Room', where the Unitarian Baptists met in the period 1801–1817. The fine stone building at the Chapel entrance, 40 Market Place, with its beautifully designed curved staircase extension at the back, unfortunately partly hidden by the later extension where the Chapel office is housed, has long since been converted for use as a shop but was built as the Manse for Caleb Rotherham the Younger in about 1780 on 17th-century foundations where there had previously been a continuous row of shops. There had been no access to the Chapel from Branthwaite Brow but the ginnel now gave entrance to the Chapel there for the first time. The gates would appear to date from this period; they were restored in 2019. All these buildings are a significant part of Kendal's townscape and heritage and it is our responsibility to look after them. The Chapel also owns a late Victorian house in Nether Street which was occupied from 2006 to 2016 as the Manse. The commercial properties are looked after by our Managing Agents, Messrs Peill & Co, whilst the house is looked after by Turner Scott. The Chapel previously also owned Ralph Ford (or Ralphford) Hall and yard on Stramongate, now the Masons' Arms, which was given to the Chapel by Thomas Gibson in 1777, but was sold in 1941. Access to the Chapel was originally gained through that yard and up steps leading into the corner of what is now the Multi-Faith Garden of Remembrance. There are hints that there were once other properties, too, but if so they have long passed out of the Chapel's possession.

Finances

The Chapel's financial year runs from 01 January until 31 December. The Chapel has two current bank accounts with the Cumberland Building Society. The **Trust Account** derives its income chiefly from the rent of the commercial and residential properties. The details of this will be shown on tables to be distributed at the AGM. The balance of the Trust Account at

the beginning of 2023 was £17,755.87. The balance at the end of the year was £22,263.15, an increase of 4,507.28. Expenditure from the Trust Account during the year was concerned primarily with the following items: regular salaries and occasional wages, payments to HMRC and professional and legal fees. These are paid directly from the account. It should be noted that other running costs and fees due to our Managing Agents are deducted before we receive payment of rents.

The **Chapel Account** is used for the day to day running of the Chapel. The balance of the account at the beginning of 2023 was £10,643.98 and at the end of the year was £7,751.78, a fall of £2,892.20. The main single source of income was the regular donations, on which Gift Aid will be claimed. Members and friends, old and new, continued to give generously to maintain the life of this ancient Chapel, which belongs to us all and plays such an important part not only in the lives of those who attend services in person and on Zoom but also, in normal circumstances, in the life of this town. In previous years we have benefited from hiring out the Schoolroom but that source of income is temporarily unavailable to us. Now only the FELLas Choir continues to sing in the Chapel and the Buddhist Group of Kendal (Theravada) meets in the Vestry. Expenditure from the Chapel account includes the various utilities (energy, telephones, waste collection etc), cleaning materials, window cleaning, printing of posters etc, and office supplies. The annual General Assembly quota of £35 per member (amounting to £1,365.00 in 2023) also comes from this account.

The Chapel also has a **Savings Account** book with the Cumberland, in which at the beginning of 2023 there was a sum of just over £14,000. This account is being used to keep the money raised towards the restoration of the Schoolroom ceiling and roof, where it is intended to install solar panels so that the Chapel will be at least partly self-sufficient in electrical energy. At the end of 2023 the account stood at over £20,000.

As well as these accounts, the Chapel has **investments**, which are looked after by the Charities Aid Foundation and have a value of about £50,000. Finally there is the small **B Thompson Dr Holme and Ralph Ford Hall Trust** with a value of about £600. Incidentally the Dr Holme referred to in this is he whose portrait hangs in the Vestry, whilst Ralph Ford Hall is, as mentioned above, the original name of the Masons' Arms and Yard, given to the Chapel in 1777 and sold in 1941.

Update to Spring 2024

We are fortunate to have commercial properties in the town. Until 2022 they were all let but at present three units in the New Shambles are unoccupied, viz. nos. 3 and 5 (which are joined) and 7. Towards the end of 2023 the property at 26–28 Finkle Street, which had been joined on to the 'About Time' coffee shop, also became vacant as the coffee shop retreated into the New Shambles. The properties are all very old and although the rear of the properties has been repaired there is a constant need for observation. There was a problem with the sewerage in the almost inaccessible cellar of 26–28 Finkle Street. Work has also been done on the windows of the Caledonian Room and on the façade. The house at 4 Nether Street has also needed a new gas fire and will require new gutters. These are increasingly difficult times economically and financially and the outlook for our properties seems not as favourable as it once was. Whilst our rents are very reasonable, a lot of rents in the town are very high and numerous shops have closed. Furthermore there is an increasing tendency for people to shop online. This reduces the general footfall in the town and we suffer from this. We are about to start repainting the New Shambles, which is looking a bit shabby, and hope that this will brighten it up and make it more attractive to shoppers and shopkeepers. It is obvious that the most serious issue facing the Chapel in terms of finance is the restoration of the Schoolroom ceiling. It is a Grade II listed building and we are still awaiting permission to start work. It is proposed to replace the roof as a prelude to this in order that any work done on the ceiling itself will be better protected from the weather. It will also enable us to restore the glass in the ceiling. The total cost of this work is currently estimated at nearly £400,000 and clearly it will be necessary to apply for assistance in the form of grants in order to cover this. We must regard this work as an opportunity for we shall have a much stronger and safer building, which will serve our community and the people of Kendal for many years to come. Donations so far total over £8,000 but we have professional fundraisers ready to launch an appeal as soon as permission is granted.

John Campbell,

12th June 2024

Minister's Report - July 2023 to June 2024

It has been an encouraging year despite the unforeseen delay in getting the renovation of the schoolroom underway. We have had new members join, others have become regular attenders and often there will be a visitor on a Sunday morning. There is a small but loyal core group of attenders via Zoom with others joining us from time to time.

This has been my 5th year in post as minister (part-time) and as has been the case since 2016 when I was appointed Ministry Team Leader part of my role is to act as 'pulpit secretary' filling vacant slots. This year I will have taken 17 services, co-ordinated a 'shared service' on Easter Day and the customary 'GA reflections' service. We have only had 3 service leaders from outside - GA President Vince McCully in August 2023, Ministry Student Janine Sim (assisted by her husband Ewen) in September 2023 and Anne Mills who has taken services for us twice.

The members of the **Ministry Team** - John Pickering, Rob Crompton and Catherine Kentridge - have taken 11 services during the year or helped others with theirs. Rob co-ordinates **pastoral care** and John creates posters and other **publicity** material. Rosie Whiting and Jan Smith have both taken several services for us individually or co-ordinated 'shared services' again this year. Two of Rosie's services have been assessed as part of her Advanced Worship Studies course at **Unitarian College**.

We are blessed to have other members of the congregation willing and able to take services. Thanks go to Hazel Clarke & Jo Rogers, Mark Rotherham, John Campbell, Daniel & Saimma Dyer and Phil Whiting. This year we have also benefitted from the ministry of Nick Morrice and interfaith minister Sue Cockerill who have moved to the area and already taken several services. Nick and his partner Adrienne Wilson are both musicians with Nick having joined John C, Jo R and Clare Mingins on the organ/piano rota. Many thanks to them and to our other talented musicians, Pat Hopkins, Sue Gill and Denise Williamson who play occasionally. Thanks are also due to everyone who is involved in services - preparing the space, buying and/or arranging flowers, greeting on the door, doing the tech, chalice lighting, reading, contributing material or accepting the invitation to share from the lectern and, of course making tea.

There have been more **rites of passage** this year - 6 weddings and 4 naming ceremonies/baptisms. There have been no funerals but ashes have been buried in the Rose Garden and in the Multi Faith Garden of

Remembrance. There are an increasing number of enquiries for weddings and baby/child ceremonies.

I have represented the Chapel at **NELUM** District meetings where possible and attended the **GA Annual Meetings** again this year in my capacity as Minister alongside our two delegates and other attenders. I finally managed to get to Japan again for a holiday in November/December 2023 for 3 weeks the original trip booked for 2020 having been cancelled due to the Covid pandemic.

A small group of us gathered in the Vestry on Monday afternoons for 7 sessions during April to June for a **Building Your Own Theology** Course. The second **Kendal Pride** weekend took place from 14th to 16th June and we were invited to offer a closing ceremony/service on the Sunday afternoon in the Pride Village at Abbot Hall. It was very well received.

Things have taken off at **Roots & Wings** particularly since early 2024 with a different local artist or group having an exhibition in No 3 each month. We are fully booked to the end of 2024 and I have had enquiries about exhibitions in 2025. The 'Open Shop' discussion group meets in the premises on the last Friday afternoon in the month and we have recently started singing in there for a short time with Clare on the first and third Wednesdays in the month. Having a presence in the New Shambles is proving to be a good way to promote the Chapel and our ethos and outlook from the many and varied conversations I have with artists, crafts people, visitors and locals. Chapel members and attenders also know they can find me in there from Tuesday to Friday from 10.00am until 4.00pm. On occasions volunteers are needed so as to ensure that the 'gallery' remains open at these times and I am grateful to all those who have helped out. This year as well as being a **Tourist Information Hub** we are involved with the **Kendal Olympic Sports Trail** which began on 29th June and will run until the end of August. We have Unitarian leaflets on display and the Chapel Garden leaflet is particularly popular.

Our **Connections** newsletter is sent out electronically to approximately 100 people, a few copies are printed in the office for those not on email and we now put a link to the latest edition on our website. Thank you to everyone who contributes. I try to keep up to date with things going on locally and include information in my Sunday **News from Chapel** email. I am also responsible for **Social Media** which at present is limited to our two Facebook pages.

Mandy Reynolds - Minister July 2024

KENDAL UNITARIAN CHAPEL TRUST

ACCOUNTS FOR THE YEAR ENDED

31ST DECEMBER 2023

KENDAL UNITARIAN CHAPEL TRUST

CONTENTS

	PAGE
INDEPENDENT EXAMINER'S REPORT	1
STATEMENT OF FINANCIAL ACTIVITIES	2
BALANCE SHEET	3
NOTES TO THE ACCOUNTS	4-8

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
KENDAL UNITARIAN CHAPEL TRUST

We report on the accounts of the Kendal Unitarian Chapel Trust for the year ended 31st December 2023, which are attached.

Respective responsibilities of the 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 the year ended 31st December 2023 under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

It is our 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 our attention.

Basis of independent examiner's statement

Our 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 our examination, no matter has come to our attention:

- (1) which gives us 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 our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Jon Simon-Norris BFP ACA
Jackson & Graham Chartered Accountants
Date

Lynn Garth
Gillinggate
Kendal
Cumbria LA9 4JB

KENDAL UNITARIAN CHAPEL TRUST
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE FINANCIAL YEAR ENDED
31ST DECEMBER 2023

		<u>This Year</u>	<u>Last Year</u>
	Note	Unrestricted Funds	Unrestricted Funds
<u>Incoming Resources</u>	3		
Donations and Legacies		7836	12000
Income from investments		108087	93941
Other income		<u>3752</u>	<u>2788</u>
Total income and endowments		<u>119675</u>	<u>108729</u>
 <u>Resources Expended</u>	 4		
Expenditure on raising funds		30888	36370
Expenditure on charitable activities		64035	76422
Other		<u>5138</u>	<u>-</u>
Total resources expended		<u>100061</u>	<u>112792</u>
 Net (Expenditure)/Income		19614	(4063)
Realised Gain on investment fund		<u>3540</u>	<u>-</u>
		23154	(4063)
Unrealised Gain/(Loss) on investment funds		2200	(3551)
Unrealised Loss on revaluation of Manse		<u>(12250)</u>	<u>-</u>
Net movement in funds		13104	(7614)
 Reconciliation of funds:			
Total funds brought forward		<u>1305882</u>	<u>1313496</u>
Total funds carried forward		<u>1318986</u>	<u>1305882</u>

KENDAL UNITARIAN CHAPEL TRUST
BALANCE SHEET AS AT 31ST DECEMBER 2023

		<u>This Year</u> <u>Unrestricted</u> <u>Funds</u>	<u>Last Year</u> <u>Unrestricted</u> <u>Funds</u>
	Note		
<u>FIXED ASSETS</u>			
Tangible assets	8	237322	251603
Investments	9	<u>1015421</u>	<u>1007557</u>
		1252743	1259160
<u>CURRENT ASSETS</u>			
Debtors	10	53836	25368
Cash at bank and in hand	11	<u>22329</u>	<u>32816</u>
		76165	58184
<u>CREDITORS</u>			
Amounts falling due within one year	12	<u>9922</u>	<u>11462</u>
NET CURRENT ASSETS		<u>66243</u>	<u>46722</u>
NET ASSETS		<u>1318986</u>	<u>1305882</u>
<u>FUNDS OF THE CHARITY</u>			
Unrestricted funds		<u>1318986</u>	<u>1305882</u>
Total Funds		<u>1318986</u>	<u>1305882</u>

The notes on pages 4 to 8 form part of these accounts.

	Signature	Name	Date of Approval
Signed by:			
On behalf of all the Trustees			

KENDAL UNITARIAN CHAPEL TRUST

NOTES TO THE ACCOUNTS FOR THE FINANCIAL YEAR ENDED

31ST DECEMBER 2023

1. Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value (except that investments are shown at market value). The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16th July 2014, and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), and with the Charities Act 2011.

2. Accounting Policies

2.1 Reconciliation with previous generally accepted accounting practice

In preparing the accounts, the trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102 a restatement of comparative items was needed. No restatements were required.

(i) Recognition of income

These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

(ii) Offsetting

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.

(iii) Grants and donations

Grants and donations are only included on the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS 102 SORP).

(iv) Legacies

Legacies are included in the SoFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.

(v) Tax reclaims on donations and gifts

Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

(vi) Income from interest, royalties and dividends

This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.

Cont...

KENDAL UNITARIAN CHAPEL TRUST
NOTES TO THE ACCOUNTS FOR THE FINANCIAL YEAR ENDED
31ST DECEMBER 2023

2.2 Income (cont)

- (vii) Income from membership subscriptions
Membership subscriptions received in the nature of a gift are recognised in Donations and Legacies.
- (viii) Investment gains and losses
This includes any realised or unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

2.3 Expenditure and Liabilities

- (i) Liability recognition
Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.
- (ii) Governance and support costs
Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.
- (iii) Creditors
The charity has creditors which are measured at settlement amounts less any trade discounts.

2.4 Assets

- (i) Tangible fixed assets for use by charity
These are capitalised if they can be used for more than one year, and cost at least £100. They are valued at cost. The depreciation rates and methods used are disclosed in note 8. The Manse is included at a valuation at 31st December 2023 by Peill & Co, Kendal. It is not depreciated and is revalued every 5 years.
- (ii) Investment Properties
These are let properties included at a valuation at 31st December 2023 by Peill & Co, Kendal. They are not depreciated and are revalued every 5 years.
- (iii) Investments
Fixed asset investments in quoted shares, traded bonds and similar investments are valued initially at cost and subsequently at fair value (their market value) at the year end.
- (iii) Debtors
Debtors are measured on initial recognition at settlement amount after any trade discounts or amounts advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.

Cont...

KENDAL UNITARIAN CHAPEL TRUST
NOTES TO THE ACCOUNTS FOR THE FINANCIAL YEAR ENDED
31ST DECEMBER 2023

3. <u>Incoming Resources</u>	<u>This Year</u> Unrestricted Funds	<u>Last Year</u> Unrestricted Funds
<u>Donations and legacies</u>		
Donations and gifts	5836	10000
Legacies	<u>2000</u>	<u>2000</u>
	<u>7836</u>	<u>12000</u>
<u>Income from investments:</u>		
Rental income	105964	92642
Dividends (from Investment Assets)	<u>2123</u>	<u>1299</u>
	<u>108087</u>	<u>93941</u>
<u>Other income</u>		
From Kendal Unitarian Congregation Accounts	<u>3752</u>	<u>2788</u>
	<u>3752</u>	<u>2788</u>
 4. <u>Resources Expended</u>	 <u>This Year</u> Unrestricted Funds	 <u>Last Year</u> Unrestricted Funds
<u>Expenditure on Raising Funds</u>		
Let property expenses	14792	23973
Professional fees	10606	8254
Repairs to let properties	-	2100
Property insurance	<u>5490</u>	<u>2043</u>
	<u>30888</u>	<u>36370</u>
<u>Expenditure on Charitable Activities</u>		
Costs of Minister	16432	14691
Pulpit supply	2067	2193
Caretaker	11209	11036
Administrator	442	540
Treasurer and Property Manager	6760	6240
Organists	1740	1382
Travel expenses	65	143
Property expenses - Chapel	15255	26591
- Manse	2448	5858
Building alterations depreciation	1986	1986
Donations (Note 7)	20	20
General assembly quota	1365	1505
General assembly meetings	1100	930
Governance & support costs (Note 5)	<u>3146</u>	<u>3307</u>
	<u>64035</u>	<u>76422</u>
<u>Other</u>		
To Kendal Unitarian Congregation Accounts	5138	-

Cont...

KENDAL UNITARIAN CHAPEL TRUST

NOTES TO THE ACCOUNTS FOR THE FINANCIAL YEAR ENDED

31ST DECEMBER 2023 (continued)

5. <u>Governance & support costs</u>	<u>This Year</u>	<u>Last Year</u>
Accountancy	2580	2580
Equipment depreciation	46	57
Sundries and training	<u>520</u>	<u>670</u>
	<u>3146</u>	<u>3307</u>

6. <u>Paid Employees</u>	<u>This Year</u>	<u>Last Year</u>
Gross wages	36921	33855
Employers NIC	-	-
Pension costs	<u>447</u>	<u>384</u>
	<u>37368</u>	<u>34239</u>

7. Donations

The following donations were made during the year ended 31st December 2023:-

SLACC £20

8. Tangible Fixed Assets

	<u>Computer Equipment</u>	<u>Chapel Alterations</u>	<u>Manse</u>	<u>Plant & Equipment</u>	<u>Total</u>
ASSET COST/VALUE					
At 1 st January 2023	3891	99274	187250	3956	294371
Additions	-	-	-	-	-
Revaluations	-	-	<u>(12250)</u>	-	<u>(12250)</u>
At 31 st December 2023	<u>3891</u>	<u>99274</u>	<u>175000</u>	<u>3956</u>	<u>282121</u>
DEPRECIATION					
At 1 st January 2023	3891	35149	-	3728	42768
Charge for year	<u>-</u>	<u>1985</u>	<u>-</u>	<u>46</u>	<u>2031</u>
At 31 st December 2023	<u>3891</u>	<u>37134</u>	<u>-</u>	<u>3774</u>	<u>44799</u>
WRITTEN DOWN VALUE					
At 31 st December 2022	<u>-</u>	<u>64125</u>	<u>187250</u>	<u>228</u>	<u>251603</u>
At 31 st December 2023	<u>-</u>	<u>62140</u>	<u>175000</u>	<u>182</u>	<u>237322</u>

Depreciation is provided for at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Chapel alterations	2% straight line basis
Computer equipment	33% straight line basis
Plant & equipment	20% reducing balance basis

Cont...

KENDAL UNITARIAN CHAPEL TRUST
NOTES TO THE ACCOUNTS FOR THE FINANCIAL YEAR ENDED
31ST DECEMBER 2023 (continued)

9. <u>Fixed Asset Investments</u>	<u>Listed</u> <u>Investments</u>	<u>Investment</u> <u>Properties</u>
Carrying value at 1 st January 2023	57557	950000
Acquisitions at cost	60981	-
Disposals at carrying value	(58857)	-
Realised gain on disposal	3540	-
Unrealised gain on revaluation	<u>2200</u>	-
Carrying value at 31 st December 2023	<u>65421</u>	<u>950000</u>

10. <u>Debtors & Prepayments</u>	<u>This Year</u>	<u>Last Year</u>
Other debtors	5978	3739
Prepayments	6834	5725
Other debtors (accrued rents)	<u>41024</u>	<u>15904</u>
	<u>53836</u>	<u>25368</u>

11. <u>Cash at Bank and in Hand</u>	<u>This Year</u>	<u>Last Year</u>
Cash at bank and in hand	22329	32816

12. <u>Creditors & Accruals</u>	<u>This Year</u>	<u>Last Year</u>
Amounts falling due within one year		
Accruals & deferred income	<u>9922</u>	<u>11462</u>
	<u>9922</u>	<u>11462</u>

Deferred income comprises rent paid in advance.

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
KENDAL UNITARIAN CHAPEL TRUST

We report on the accounts of the Kendal Unitarian Chapel Trust for the year ended 31st December 2023, which are attached.

Respective responsibilities of the 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 the year ended 31st December 2023 under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

It is our 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 our attention.

Basis of independent examiner's statement

Our 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 our examination, no matter has come to our attention:

- (1) which gives us 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 our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Jon Simon-Norris BFP ACA
Jackson & Graham Chartered Accountants
Date

Lynn Garth
Gillinggate
Kendal
Cumbria LA9 4JB

Accounts

KENDAL UNITARIAN
CHAPEL
ANNUAL REPORT
2023



Trustees' report, July 22-June 23

The trustees' role is to manage the chapel's financial and business affairs, and they are currently also overseeing some other organisational matters, in the absence of a committee. During this period the trustees had their official meetings in April and October, with additional meetings throughout the year.

A statement on the chapel's financial situation and a let-property update can be found in the Treasurer's report.

Trustees (2022-23) – Hazel Clarke (chair), John Campbell (treasurer), Susan Blunt; Rob Crompton, Katie Hall, Fred Jordan, John Pickering, Jo Rogers, Ann Wilcox (to February 23)

The main issue that has occupied the trustees since November 22 – and will continue to be a major focus for the foreseeable future - is the collapse of part of the **schoolroom ceiling**. We have appointed Stuart Tolch as project manager, and John C is liaising with him and reporting regularly to the trustees. Quotes have been received for the work on the plaster in the schoolroom; we have also decided to repair and restore the roof. The trustees have agreed that we should take this opportunity to install solar panels in the roof. The costs of this work, with other additional costs, are likely to be in the region of £250,000-300,000. However, the plans for the work are now to be submitted to the Planning and Conservation officer – and approval is needed before things can progress.

In addition to the fact that the congregation has lost the use of the schoolroom for social and other events, it is a shame that some of the many local groups who used the schoolroom are no longer able to do so, and that our plans for a Warm Room in winter 22 could not be actioned. However, some local groups are continuing to use the chapel, small meeting room and garden, and the screen has been moved into chapel and can be used there.

The **MFGR and rose garden** are being used by the public as a quiet space to visit – and we are glad we can offer this as a space for the community. The trustees have decided we will join the Quiet Garden scheme – a national project which will list our garden on their website. We are also developing a leaflet for the garden. In the summer months particularly, the gardens draw the public into our chapel premises. It would be wonderful to develop this further by opening more often and having members of the congregation available as often as possible to welcome and talk to visitors.

The gardens are, too, places of interment and remembrance, and the trustees are drawing up guidelines to manage arrangements for this.

A new opportunity has arisen as one of the chapel's shops, at **3-5 New Shambles**, has become available. The trustees put the idea of using this as an **outreach hub** to the congregation and several visits to the premises were made. The trustees are aware of the financial demands that the restoration of the schoolroom will make on our finances; however, we felt that, with Rev Mandy's commitment to this project in terms of time, management and ideas, we should open the hub for an initial 6 months to see if the idea is successful. With support from chapel members, this will be a new and innovative way of engaging with the local community. We hope that the shop can also be a hub for chapel activities while the schoolroom is unavailable to us, and it could also generate a small income if it were let out to other groups in the community.

There have been discussions about **membership** of the chapel, whether this relates to our GA quota payments, how membership ties into our constitutional organisation and what benefits there are for members. This will be discussed with the congregation at the AGM.

The trustees have appointed a web designer to create **a new chapel website**.

I'd like to **thank all the trustees** for their hard work this year in keeping the chapel running as an organisation. Various members of the trustees have additional specific roles within the chapel, and I'd like to thank them for their help. Susan Blunt is now responsible for Gift Aid and is supporting John C with finance admin matters. Fred continues to do the chapel risk assessments, and Jo Rogers is the chapel's membership secretary. John P, as always, produces beautiful advertising and information material for the chapel. And John Campbell has a great deal of additional work with the schoolroom repairs. And thanks to Barbara for her minutes. But all the trustees work hard, contributing their own skills to running the chapel – thanks to all of them.

I would like to finish with a tribute to **Ann Wilcox**, a longstanding trustee and chapel member, who sadly passed away on 24 February this year. Her concern for the chapel and its members, her involvement and hard work over the years made a huge contribution to the chapel, and her support, friendship and understanding have been of great value me, particularly in my role as chair of the trustees. She will be greatly missed.

Hazel Clarke

Chair of trustees, June 23

Treasurer's Report for the year 2022

Background history

The Chapel owns a number of buildings. These include not only those within the curtilage of the Chapel, that is the Chapel itself and the Schoolroom, but also commercial properties in Finkle Street, the New Shambles and the Market Place, which were bequeathed to us or purchased in the 18th century and are thus all of a considerable age. The lock-up shops on the west side of the New Shambles were rebuilt in 1804; the shop in Finkle Street is probably of much earlier origin (though perhaps rebuilt), and the building at nos. 17–21 Market Place is also of 18th-century date. The upper floor, with its long windows, looks as if it was originally an assembly room. It is almost certainly the historic 'Caledonian Room', where the Unitarian Baptists met in the period 1801–1817. The fine stone building at the Chapel entrance, 40 Market Place, with its beautifully designed curved staircase extension at the back, unfortunately partly hidden by the later extension where the Chapel office is housed, has long since been converted for use as a shop but was built as the Manse for Caleb Rotheram the Younger in about 1780 on 17th-century foundations where there had previously been a continuous row of shops. There had previously been no access to the Chapel from Branthwaite Brow but the ginnel now gave entrance to the Chapel there for the first time. The recently restored gates would appear to date from this period. All these buildings are a significant part of Kendal's townscape and heritage and it is our responsibility to look after them. The Chapel also owns a late Victorian house in Nether Street which was occupied from 2006 to 2016 as the Manse. The commercial properties are looked after by our Managing Agents, Messrs Peill & Co, whilst the house is looked after by Turner Scott. The Chapel previously also owned Ralph Ford (or Ralphford) Hall and yard on Stramongate, now the Masons' Arms, which was given to the Chapel by Thomas Gibson in 1777, but was sold in 1941. Access to the Chapel was originally gained through that yard and up steps leading into the corner of what is now the Multi-Faith Garden of

Remembrance. There are hints that there were once other properties, too, but if so they have long passed out of the Chapel's possession.

Finances

The Chapel has two current bank accounts with the Cumberland Building Society. The **Trust Account** derives its income chiefly from the rent of the commercial and residential properties. In 2022 this amounted to £55,000 from the commercial shops and £7,330.20 from the house in Nether Street. This was about the same as in 2021. In the summer, however, we managed to let our largest commercial property for a much better rent and we hope that this will increase future income. The balance of the Trust Account at the beginning of 2022 was £21,842.38. Total income during the year was £74,330.20 and expenditure was £78,416.71. The resultant balance at the end of the year was £17,755.87. Expenditure from the Trust Account is concerned primarily with the following items: maintenance and refurbishment of the Chapel itself and its other properties (£32,470.53), which included repainting the Chapel (£13,500); regular salaries and occasional wages (£31,975.39); payments to HMRC (£1,519.11); and professional and legal fees (£9,633.80). The above amounts are those paid directly from the account. It should be noted that other running costs and fees due to our Managing Agents are deducted before we receive payment of rents.

The **Chapel Account** is used for the day to day running of the Chapel. The balance of the account at the beginning of 2022 was £11,035.56. Income during the year was £24,057.11 and expenditure was £24,448.69. The balance therefore fell slightly to £10,643.98 at the end of the year. The main single source of income was the regular donations, which amounted to £10,722.68 (compared to £12,340.40 in 2021), on which Gift Aid will be claimed. In the past Don has taken care of this and thanks are due to him for all his efforts in this respect; Susan has now taken on this task. Members and friends, old and new, continued to give

generously to maintain the life of this ancient Chapel, which belongs to us all and plays such an important part not only in the lives of those who attend services in person and on Zoom but also in the life of this town. Income from hire of the premises amounted to £5,123.00. This was mostly from hire of the Schoolroom but since the fall of part of the ceiling on 06 November 2022 the Schoolroom cannot be used and so this source is no longer available. Some groups were able to relocate to the Chapel but others have found accommodation elsewhere. The Muslim Community, for example, now holds Friday Prayers in the Castle Street Centre. It is, in any case, difficult to calculate the actual profit accruing from rental as it is impossible to assess expenditure in relation to specific items (e.g. heating of the Schoolroom). Rites of passage brought in £4,080.00 but against this should be offset payments to the celebrant, organist and authorised person. Expenditure from the Chapel account includes the various utilities (energy, telephones, waste collection etc), cleaning materials, window cleaning, printing of posters etc, and office supplies. The annual General Assembly quota of £35 per member (amounting to £1,505.00) also comes from this account, as do donations to the various charities we support.

The Chapel also has a **Savings Account** book with the Cumberland, in which there is a sum of nearly £14,000. As well as these accounts, the Chapel has **investments**, which are looked after by the Charities Aid Foundation and have a value of about £50,000. Finally there is the small **B Thompson Dr Holme and Ralph Ford Hall Trust** with a value of about £600. Incidentally the Dr Holme referred to in this is he whose portrait hangs in the Vestry, whilst Ralph Ford Hall is, as mentioned above, the original name of the Masons' Arms and Yard, given to the Chapel in 1777 and sold in 1941.

Update to Spring 2023

We are very fortunate to have commercial properties in the town. Until the end of April they were all let but at present three units in

the New Shambles are unoccupied, viz. nos. 3 and 5 (which are joined) and 7. The damage to the rear of the properties has been rectified but there is a constant need for observation and repairs. Work has also been done inside the Caledonian Room and on the façade. These are difficult times economically and financially but the outlook for our properties seems not unfavourable. It is obvious that the most serious issue facing the Chapel in terms of finance is the restoration of the Schoolroom ceiling. It is proposed to replace the roof as a prelude to this in order that any work done on the ceiling itself will be better protected from the weather. It will also enable us to restore the glass in the ceiling. The total cost of this work could be as much as £400,000 or more and clearly it will be necessary to apply for assistance in the form of grants in order to cover this. We must regard this work as an opportunity for we shall have a much stronger and safer building, which will serve our community and the people of Kendal for many years to come.

John Campbell,

6th June 2023

Minister's Report - July 2022 to June 2023

It has been another busy year. We are continuing to attract people to Sunday services via Zoom - not so many now that things have opened up properly again but very important for those who live at a distance or cannot get to Chapel. Some are committed regulars and others dip in occasionally (from different time zones too) if an advertised service is of particular interest. We have a dedicated laptop computer so that things run smoothly but the technology side of things is still very dependant upon me and David G so at times it has been hit and miss. I continue to act as 'pulpit secretary' filling vacant slots. This year I will have taken 15 services, co-ordinated 2 'shared services' and done 3 with different people - on 'doing theology', 'our vision' and 'GA reflections'. We have only had 3 service leaders from outside - GA President Sue Woolley in August and more recently Anne Mills and Peter Fairbrother. Saimma Dyer - a good friend of the Chapel - also led a service about female mystics.

Ann W's encouragement, wisdom and support was invaluable to the **Ministry Team** so her death left a big gap. We are thankful to Catherine Kentridge for accepting the invitation to join the team - John P, Rob and myself - in May. She has taken 6 services during the year and has a particular ministry in hospital chaplaincy as well as being a celebrant. John and Rob have taken services or helped others with theirs. Rob co-ordinates **pastoral care** and John creates most of our posters and other **publicity** material. Thank you to all of them.

Rosie and Jan have both taken several services for us individually or co-ordinated 'shared services'. Both are keen to hear other voices whether planned in advance or as part of open times of sharing or 'candles of joy & concern'. They are continuing with the Advanced Worship Studies course at **Unitarian College**.

We are so blessed to have members of the congregation willing and able to take services some of whom have had formal training and others not. Thanks go to Trish Lindsay, Hazel & Jo (who make a great team), David Birkett, Mark

Rotherham and, in particular, John C who has taken 4 services (including a special **Coronation** one), is always about on Sundays as well as offering advice or practical help with music alongside our **organists** Jo and Clare. Many congregations rely upon outside musicians or sing along to recorded music and we remember what that was like! So many thanks to them and to our other talented musicians Pat, Sue G and Denise who play from time to time.

We have had less **rites of passage**. I conducted 2 weddings and 1 celebration of a Civil Partnership and Rob and John each conducted a wedding. I have conducted 3 Naming Ceremonies, done 2 Memorial Services and took Ann W's funeral at Beetham crematorium at which many Chapel members were present. There have been several interment of ashes including the first one in the MFGR. Several of us also attended the funeral of Stanley Raymond a long standing member who died in December.

I have represented the Chapel at NELUM District meetings where possible and attended the GA again this year in my capacity as Minister not delegate. It was following on from that, and one talk in particular, which centred upon trying to canoe the mountains which got me thinking we should make use of a shop in the New Shambles whilst the Schoolroom is out of action. I see it as serving the community not as overtly advertising and promoting the Unitarian movement but the two will be inextricably linked.

Although at times it feels as if our heart has been ripped out with the loss of the Schoolroom - and it is certainly very inconvenient - we are flourishing. New people have come on Sundays out of curiosity. They have kept on coming regularly and in some cases become Members. The wonderful **film** that Mark R made for us documenting the opening of the new MFGR in 2022 and the Flower & Music Festival was shown to invited guests one evening and that captures our vision perfectly. Special thanks to all those who were featured and to John and Katie who worked with Mark on the project.

We continue to be a part of **Heritage Open Days** each year which brings people into the Chapel and the difference simply having a new **Welcome to our Gardens** sign has made to footfall is incredible.

Our **Connections** newsletter is sent out electronically to 90 people and a few copies are printed in the office for those not on email. Thank you to Sue G, Clare and Hazel for your work in putting those together for me to circulate every other Friday and to those who contribute regularly or occasionally. You don't have to write an article - a photograph with a few thoughts is just as welcome. I try to keep up to date with things going on locally and include information in my Sunday **News from Chapel** email. We are fortunate to live in Cumbria and sometimes we manage to get out together socially. The trip to Hollin Bank Farm, Coniston at the invitation of Holly in May was one such occasion and it was very enjoyable. It's always good to think beyond Sunday morning. I am looking forward to seeing where this next year takes us.

Mandy Reynolds - Minister
July 2023

KENDAL UNITARIAN CHAPEL TRUST

ACCOUNTS FOR THE YEAR ENDED

31ST DECEMBER 2022

KENDAL UNITARIAN CHAPEL TRUST

CONTENTS

	PAGE
INDEPENDENT EXAMINER'S REPORT	1
STATEMENT OF FINANCIAL ACTIVITIES	2
BALANCE SHEET	3
NOTES TO THE ACCOUNTS	4-8

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
KENDAL UNITARIAN CHAPEL TRUST

We report on the accounts of the Kendal Unitarian Chapel Trust for the year ended 31st December 2022, which are attached.

Respective responsibilities of the 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 the year ended 31st December 2022 under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

It is our 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 our attention.

Basis of independent examiner's statement

Our 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 our examination, no matter has come to our attention:

- (1) which gives us 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 our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Jon Simon-Norris BFP ACA
Jackson & Graham Chartered Accountants
Date

Lynn Garth
Gillinggate
Kendal
Cumbria LA9 4JB

KENDAL UNITARIAN CHAPEL TRUST
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE FINANCIAL YEAR ENDED
31ST DECEMBER 2022

		<u>This Year</u>	<u>Last Year</u>
	Note	Unrestricted Funds	Unrestricted Funds
<u>Incoming Resources</u>	3		
Donations and Legacies		12000	-
Income from investments		93941	90900
Other income		<u>2788</u>	<u>4144</u>
Total income and endowments		<u>108729</u>	<u>95044</u>
 <u>Resources Expended</u>	 4		
Expenditure on raising funds		36370	27161
Expenditure on charitable activities		76422	53185
Other		<u>-</u>	<u>512</u>
Total resources expended		<u>112792</u>	<u>80858</u>
 Net (Expenditure)/Income		 (4063)	 14186
Realised Gain on investment fund		<u>-</u>	<u>159</u>
		(4063)	14345
Unrealised (Loss)/Gain on investment funds		<u>(3551)</u>	<u>6667</u>
Net movement in funds		(7614)	21012
 Reconciliation of funds:			
Total funds brought forward		<u>1313496</u>	<u>1292484</u>
Total funds carried forward		<u>1305882</u>	<u>1313496</u>

KENDAL UNITARIAN CHAPEL TRUST
BALANCE SHEET AS AT 31ST DECEMBER 2022

		<u>This Year</u> <u>Unrestricted</u> <u>Funds</u>	<u>Last Year</u> <u>Unrestricted</u> <u>Funds</u>
	Note		
<u>FIXED ASSETS</u>			
Tangible assets	8	251603	253646
Investments	9	<u>1007557</u>	<u>1009809</u>
		1259160	1263455
<u>CURRENT ASSETS</u>			
Debtors	10	25368	39426
Cash at bank and in hand	11	<u>32816</u>	<u>19248</u>
		58184	58674
<u>CREDITORS</u>			
Amounts falling due within one year	12	<u>11462</u>	<u>8633</u>
NET CURRENT ASSETS		<u>46722</u>	<u>50041</u>
NET ASSETS		<u>1305882</u>	<u>1313496</u>
<u>FUNDS OF THE CHARITY</u>			
Unrestricted funds		<u>1305882</u>	<u>1313496</u>
Total Funds		<u>1305882</u>	<u>1313496</u>

The notes on pages 4 to 8 form part of these accounts.

	Signature	Name	Date of Approval
Signed by:			
On behalf of all the Trustees			

KENDAL UNITARIAN CHAPEL TRUST

NOTES TO THE ACCOUNTS FOR THE FINANCIAL YEAR ENDED

31ST DECEMBER 2022

1. Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value (except that investments are shown at market value). The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16th July 2014, and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), and with the Charities Act 2011.

2. Accounting Policies

2.1 Reconciliation with previous generally accepted accounting practice

In preparing the accounts, the trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102 a restatement of comparative items was needed. No restatements were required.

(i) Recognition of income

These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

(ii) Offsetting

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.

(iii) Grants and donations

Grants and donations are only included on the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS 102 SORP).

(iv) Legacies

Legacies are included in the SoFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.

(v) Tax reclaims on donations and gifts

Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

(vi) Income from interest, royalties and dividends

This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.

Cont...

KENDAL UNITARIAN CHAPEL TRUST
NOTES TO THE ACCOUNTS FOR THE FINANCIAL YEAR ENDED
31ST DECEMBER 2022

2.2 Income (cont)

- (vii) Income from membership subscriptions
Membership subscriptions received in the nature of a gift are recognised in Donations and Legacies.
- (viii) Investment gains and losses
This includes any realised or unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

2.3 Expenditure and Liabilities

- (i) Liability recognition
Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.
- (ii) Governance and support costs
Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.
- (iii) Creditors
The charity has creditors which are measured at settlement amounts less any trade discounts.

2.4 Assets

- (i) Tangible fixed assets for use by charity
These are capitalised if they can be used for more than one year, and cost at least £100. They are valued at cost. The depreciation rates and methods used are disclosed in note 8.
- (ii) Investment Properties
These are let properties included at a valuation at 31st December 2018 by Peill & Co, Kendal. They are not depreciated and are revalued every 5 years.
- (iii) Investments
Fixed asset investments in quoted shares, traded bonds and similar investments are valued initially at cost and subsequently at fair value (their market value) at the year end.
- (iii) Debtors
Debtors are measured on initial recognition at settlement amount after any trade discounts or amounts advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.

Cont...

KENDAL UNITARIAN CHAPEL TRUST

NOTES TO THE ACCOUNTS FOR THE FINANCIAL YEAR ENDED

31ST DECEMBER 2022

3. <u>Incoming Resources</u>	<u>This Year</u> Unrestricted Funds	<u>Last Year</u> Unrestricted Funds
<u>Donations and legacies</u>		
Donations and gifts	10000	-
Legacies	<u>2000</u>	<u>-</u>
	<u>12000</u>	<u>-</u>
<u>Income from investments:</u>		
Rental income	92642	89928
Bank and other interest	-	15
Dividends (from Investment Assets)	<u>1299</u>	<u>957</u>
	<u>93941</u>	<u>90900</u>
<u>Other income</u>		
Covid grants received	-	2639
From Kendal Unitarian Congregation Accounts	<u>2788</u>	<u>1505</u>
	<u>2788</u>	<u>4144</u>
 4. <u>Resources Expended</u>	 <u>This Year</u> Unrestricted Funds	 <u>Last Year</u> Unrestricted Funds
<u>Expenditure on Raising Funds</u>		
Let property expenses	23973	8848
Professional fees	8254	6079
Repairs to let properties	2100	8268
Property insurance	<u>2043</u>	<u>3966</u>
	<u>36370</u>	<u>27161</u>
<u>Expenditure on Charitable Activities</u>		
Costs of Minister	14691	12997
Pulpit supply	2193	1090
Caretaker	11036	10899
Administrator	540	400
Treasurer and Property Manager	6240	5200
Organists	1382	1400
Travel expenses	143	126
Property expenses - Chapel	26591	11871
- Manse	5858	1818
Building alterations depreciation	1986	1985
Donations (Note 7)	20	20
General assembly quota	1505	1505
General assembly meetings	930	-
Governance & support costs (Note 5)	<u>3307</u>	<u>3874</u>
	<u>76422</u>	<u>53185</u>
<u>Other</u>		
Received by Kendal Unitarian Congregation Accounts	-	512

Cont...

KENDAL UNITARIAN CHAPEL TRUST

NOTES TO THE ACCOUNTS FOR THE FINANCIAL YEAR ENDED

31ST DECEMBER 2022 (continued)

5. <u>Governance & support costs</u>	<u>This Year</u>	<u>Last Year</u>
Accountancy	2580	2580
Equipment depreciation	57	71
Sundries and training	670	1223
	<u>3307</u>	<u>3874</u>

6. <u>Paid Employees</u>	<u>This Year</u>	<u>Last Year</u>
Gross wages	33855	30952
Employers NIC	-	-
Pension costs	384	334
	<u>34239</u>	<u>31286</u>

7. Donations

The following donations were made during the year ended 31st December 2022:-

SLACC £20

8. Tangible Fixed Assets

	<u>Computer Equipment</u>	<u>Chapel Alterations</u>	<u>Let Properties & Manse</u>	<u>Plant & Equipment</u>	<u>Total</u>
ASSET COST/VALUE					
At 1 st January 2022	3891	99274	187250	3956	294371
Additions	-	-	-	-	-
At 31 st December 2022	<u>3891</u>	<u>99274</u>	<u>187250</u>	<u>3956</u>	<u>294371</u>
DEPRECIATION					
At 1 st January 2022	3891	33163	-	3671	40725
Charge for year	-	1986	-	57	2043
At 31 st December 2022	<u>3891</u>	<u>35149</u>	<u>-</u>	<u>3728</u>	<u>42768</u>
WRITTEN DOWN VALUE					
At 31 st December 2021	-	66111	187250	285	253646
At 31 st December 2022	-	64125	187250	228	251603

Depreciation is provided for at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Chapel alterations	2% straight line basis
Computer equipment	33% straight line basis
Plant & equipment	20% reducing balance basis

Cont...

KENDAL UNITARIAN CHAPEL TRUST
NOTES TO THE ACCOUNTS FOR THE FINANCIAL YEAR ENDED
31ST DECEMBER 2022 (continued)

9. <u>Fixed Asset Investments</u>	<u>Listed</u> <u>Investments</u>	<u>Investment</u> <u>Properties</u>
Carrying value at 1 st January 2022	59809	950000
Acquisitions at cost	1299	-
Net Loss on revaluation	<u>(3551)</u>	<u>-</u>
Carrying value at 31 st December 2022	<u>57557</u>	<u>950000</u>

10. <u>Debtors & Prepayments</u>	<u>This Year</u>	<u>Last Year</u>
Other debtors	3739	3429
Prepayments	5725	4999
Other debtors (accrued rents)	<u>15904</u>	<u>30998</u>
	<u>25368</u>	<u>39426</u>

11. <u>Cash at Bank and in Hand</u>	<u>This Year</u>	<u>Last Year</u>
Cash at bank and in hand	32816	19248

12. <u>Creditors & Accruals</u>	<u>This Year</u>	<u>Last Year</u>
Amounts falling due within one year		
Accruals & deferred income	<u>11462</u>	<u>8633</u>
	<u>11462</u>	<u>8633</u>

Deferred income comprises rent paid in advance.

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
KENDAL UNITARIAN CHAPEL TRUST

We report on the accounts of the Kendal Unitarian Chapel Trust for the year ended 31st December 2022, which are attached.

Respective responsibilities of the 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 the year ended 31st December 2022 under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

It is our 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 our attention.

Basis of independent examiner's statement

Our 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 our examination, no matter has come to our attention:

- (1) which gives us 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 our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Jon Simon-Norris BFP ACA
Jackson & Graham Chartered Accountants
Date

Lynn Garth
Gillinggate
Kendal
Cumbria LA9 4JB

THE KENDAL UNITARIAN CHAPEL TRUST

England & Wales - Charity number 236829

Accounts

KENDAL UNITARIAN CHAPEL TRUST

ACCOUNTS FOR THE YEAR ENDED

31ST DECEMBER 2021

KENDAL UNITARIAN CHAPEL TRUST

CONTENTS

	PAGE
INDEPENDENT EXAMINER'S REPORT	1
STATEMENT OF FINANCIAL ACTIVITIES	2
BALANCE SHEET	3
NOTES TO THE ACCOUNTS	4-8

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
KENDAL UNITARIAN CHAPEL TRUST

We report on the accounts of the Kendal Unitarian Chapel Trust for the year ended 31st December 2021, which are attached.

Respective responsibilities of the 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 the year ended 31st December 2021 under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

It is our 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
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Independent examiner's statement

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 - 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 our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Jon Simon-Norris BFP ACA
Jackson & Graham Chartered Accountants
Date

Lynn Garth
Gillinggate
Kendal
Cumbria LA9 4JB

KENDAL UNITARIAN CHAPEL TRUST
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE FINANCIAL YEAR ENDED
31ST DECEMBER 2021

		<u>This Year</u>	<u>Last Year</u>
	Note	Unrestricted Funds	Unrestricted Funds
<u>Incoming Resources</u>	3		
Income from investments		90900	90042
Other income		<u>4144</u>	<u>3809</u>
Total income and endowments		<u>95044</u>	<u>93851</u>
 <u>Resources Expended</u>	 4		
Expenditure on raising funds		27161	75477
Expenditure on charitable activities		53185	53681
Other		<u>512</u>	<u>-</u>
Total resources expended		<u>80858</u>	<u>129158</u>
Net Income/(Expenditure)		14186	(35307)
Realised Gain on investment fund		<u>159</u>	<u>-</u>
		14345	(35307)
Unrealised Gain/(Loss) on investment funds		<u>6667</u>	<u>(3082)</u>
Net movement in funds		21012	(38389)
 Reconciliation of funds:			
Total funds brought forward		<u>1292484</u>	<u>1330873</u>
Total funds carried forward		<u>1313496</u>	<u>1292484</u>

KENDAL UNITARIAN CHAPEL TRUST
BALANCE SHEET AS AT 31ST DECEMBER 2021

		<u>This Year</u> <u>Unrestricted</u> <u>Funds</u>	<u>Last Year</u> <u>Unrestricted</u> <u>Funds</u>
	Note		
<u>FIXED ASSETS</u>			
Tangible assets	8	253646	255702
Investments	9	<u>1009809</u>	<u>1002026</u>
		1263455	1257728
<u>CURRENT ASSETS</u>			
Debtors	10	39426	10822
Cash at bank and in hand	11	<u>19248</u>	<u>29469</u>
		58674	40291
<u>CREDITORS</u>			
Amounts falling due within one year	12	<u>8633</u>	<u>5535</u>
NET CURRENT ASSETS		<u>50041</u>	<u>34756</u>
NET ASSETS		<u>1313496</u>	<u>1292484</u>
<u>FUNDS OF THE CHARITY</u>			
Unrestricted funds		<u>1313496</u>	<u>1292484</u>
Total Funds		<u>1313496</u>	<u>1292484</u>

The notes on pages 4 to 8 form part of these accounts.

	Signature	Name	Date of Approval
Signed by:			
On behalf of all the Trustees			

KENDAL UNITARIAN CHAPEL TRUST

NOTES TO THE ACCOUNTS FOR THE FINANCIAL YEAR ENDED

31ST DECEMBER 2021

1. Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value (except that investments are shown at market value). The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16th July 2014, and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), and with the Charities Act 2011.

2. Accounting Policies

2.1 Reconciliation with previous generally accepted accounting practice

In preparing the accounts, the trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102 a restatement of comparative items was needed. No restatements were required.

2.2 Income

(i) Recognition of income

These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

(ii) Offsetting

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.

(iii) Grants and donations

Grants and donations are only included on the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS 102 SORP).

(iv) Tax reclaims on donations and gifts

Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

(v) Income from interest, royalties and dividends

This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.

(vi) Income from membership subscriptions

Membership subscriptions received in the nature of a gift are recognised in Donations and Legacies.

(vii) Investment gains and losses

This includes any realised or unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

Cont...

KENDAL UNITARIAN CHAPEL TRUST

NOTES TO THE ACCOUNTS FOR THE FINANCIAL YEAR ENDED

31ST DECEMBER 2021

2.3 Expenditure and Liabilities

(i) Liability recognition

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

(ii) Governance and support costs

Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

(iii) Creditors

The charity has creditors which are measured at settlement amounts less any trade discounts.

2.4 Assets

(i) Tangible fixed assets for use by charity

These are capitalised if they can be used for more than one year, and cost at least £100. They are valued at cost. The depreciation rates and methods used are disclosed in note 8.

(ii) Investment Properties

These are let properties included at a valuation at 31st December 2018 by Peill & Co, Kendal. They are not depreciated and are revalued every 5 years.

(iii) Investments

Fixed asset investments in quoted shares, traded bonds and similar investments are valued initially at cost and subsequently at fair value (their market value) at the year end.

(iii) Debtors

Debtors are measured on initial recognition at settlement amount after any trade discounts or amounts advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.

3. Incoming Resources

This Year

Last Year

Income from investments:

Rental income	89928	88947
Bank and other interest	15	43
Dividends (from Investment Assets)	<u>957</u>	<u>1052</u>
	<u>90900</u>	<u>90042</u>

Other income

Covid grants received	2639	1600
Sundry income	-	60
From Kendal Unitarian Congregation Accounts	<u>1505</u>	<u>2149</u>
	<u>4144</u>	<u>3809</u>

Cont...

KENDAL UNITARIAN CHAPEL TRUST
NOTES TO THE ACCOUNTS FOR THE FINANCIAL YEAR ENDED
31ST DECEMBER 2021 (continued)

4. Resources Expended

	<u>This Year</u> Unrestricted Funds	<u>Last Year</u> Unrestricted Funds
<u>Expenditure on Raising Funds</u>		
Let property expenses	8848	24968
Let property bad debts written off	-	11310
Professional fees	6079	10661
Repairs to let properties	8268	25081
Property insurance	<u>3966</u>	<u>3457</u>
	<u>27161</u>	<u>75477</u>
<u>Expenditure on Charitable Activities</u>		
Costs of Minister	12997	12379
Pulpit supply	1090	951
Caretaker	10899	10647
Administrator	400	850
Treasurer Honorarium	-	1000
Treasurer and Property Manager	5200	2600
Fellowship Editor Honorarium	-	150
Organists	1400	680
Travel expenses	126	37
Property expenses - Chapel	11871	12096
- Manse	1818	4541
Building alterations depreciation	1985	1986
Donations (Note 7)	20	20
General assembly quota	1505	1750
Governance & support costs (Note 5)	<u>3874</u>	<u>3994</u>
	<u>53185</u>	<u>53681</u>
<u>Other</u>		
Received by Kendal Unitarian Congregation Accounts	512	-

5. Governance & support costs

Accountancy	2580	2568
Telephone & internet	-	168
Equipment depreciation	71	90
Sundries and training	<u>1223</u>	<u>1168</u>
	<u>3874</u>	<u>3994</u>

Cont...

KENDAL UNITARIAN CHAPEL TRUST
NOTES TO THE ACCOUNTS FOR THE FINANCIAL YEAR ENDED
31ST DECEMBER 2021 (continued)

	<u>This Year</u>	<u>Last Year</u>
6. <u>Paid Employees</u>		
Gross wages	30952	27860
Employers NIC	-	-
Pension costs	<u>334</u>	<u>307</u>
	<u>31286</u>	<u>28167</u>

7. Donations

The following donations were made during the year ended 31st December 2021:-

SLACC £20

8. Tangible Fixed Assets

	<u>Computer Equipment</u>	<u>Chapel Alterations</u>	<u>Let Properties & Manse</u>	<u>Plant & Equipment</u>	<u>Total</u>
ASSET COST/VALUE					
At 1 st January 2021	3891	99274	187250	3956	294371
Additions	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
At 31 st December 2021	<u>3891</u>	<u>99274</u>	<u>187250</u>	<u>3956</u>	<u>294371</u>
DEPRECIATION					
At 1 st January 2021	3891	31178	-	3600	38669
Charge for year	<u>-</u>	<u>1985</u>	<u>-</u>	<u>71</u>	<u>2056</u>
At 31 st December 2021	<u>3891</u>	<u>33163</u>	<u>-</u>	<u>3671</u>	<u>40725</u>
WRITTEN DOWN VALUE					
At 31 st December 2020	<u>-</u>	<u>68096</u>	<u>187250</u>	<u>356</u>	<u>255702</u>
At 31 st December 2021	<u>-</u>	<u>66111</u>	<u>187250</u>	<u>285</u>	<u>253646</u>

Depreciation is provided for at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Chapel alterations 2% straight line basis
Computer equipment 33% straight line basis
Plant & equipment 20% reducing balance basis

Cont...

KENDAL UNITARIAN CHAPEL TRUST
NOTES TO THE ACCOUNTS FOR THE FINANCIAL YEAR ENDED
31ST DECEMBER 2021 (continued)

9. <u>Fixed Asset Investments</u>	Listed Investments	Investment Properties
Carrying value at 1 st January 2021	52026	950000
Acquisitions at cost	957	-
Realised Gain on disposal	159	
Net Gain on revaluation	<u>6667</u>	<u>-</u>
Carrying value at 31 st December 2021	<u>59809</u>	<u>950000</u>

10. <u>Debtors & Prepayments</u>	<u>This Year</u>	<u>Last Year</u>
Other debtors	3429	1610
Prepayments	4999	4557
Other debtors (accrued rents)	<u>30998</u>	<u>4655</u>
	<u>39426</u>	<u>10822</u>

11. <u>Cash at Bank and in Hand</u>	<u>This Year</u>	<u>Last Year</u>
Cash at bank and in hand	19248	29469

12. <u>Creditors & Accruals</u>		
Amounts falling due within one year		
	<u>This Year</u>	<u>Last Year</u>
Accruals & deferred income	<u>8633</u>	<u>5535</u>
	<u>8633</u>	<u>5535</u>

Deferred income comprises rent paid in advance.

KENDAL UNITARIAN
CHAPEL
ANNUAL REPORT
2022

Trustees' report July 2021 to June 2022

The trustees' role is to manage the chapel's financial and business affairs, and they are currently also helping to support ministry activities, and co-ordinate pastoral care and other organisational matters. During this period the trustees had their usual meetings in April and October, with additional meetings throughout the year.

A statement on the chapel's financial situation and a let-property update can be found in the Treasurer's report.

Other work of the trustees, 2021-22

Trustees (2021-22) – Hazel Clarke (chair), John Campbell (treasurer), Susan Blunt, Rob Crompton, Katie Hall, Fred Jordan, John Pickering, Jo Rogers, Ann Wilcox

In addition to their core financial role, this year the trustees' remit has spread more widely as the committee has been unable to meet. Here are some updates and highlights of chapel life this year, which the trustees' work supports. Thanks to everyone at chapel for making these happen!

Our **services** continue to be fresh, varied and inspiring – with Mandy and the ministry team leading services, along with many chapel members who have taken that brave step. Well done to everyone, and to all those who have helped with Sunday Service time more widely, including Debbie for providing us with tea and coffee afterwards. Thanks especially to Jo, Clare, John and others who have provided us with beautiful music to accompany our Sunday services.

The trustees have invested in improved **Zoom** access to the chapel services, and this continues to provide a valuable connection for those who are unable to come to the chapel in person. Thanks to Dave Green and everyone who helps with the technology.

As part of the chapel's **open weekend** in June, a small sub-group of the trustees organised the re-opening celebrations for the Multi-Faith Garden of Remembrance. Thanks in particular to John P for the vibrant posters, and to Katie and John C for all their hard work. Thanks also to Sally and Marilyn for putting together the marvellous flower festival, and for all others who contributed to the chapel's Open Weekend in any way! I hope you all enjoyed this celebratory event.

The switch to **charity-run Saturday coffee mornings** is going well – not only reducing the demands on our limited staffing resources, but enabling the chapel to help a number of local charities raise money.

Thanks to Bamba for his hard work in our **buildings**; and to Bamba and Phil for keeping the **gardens** looking so lovely.

Sue Gill continues to do a great job putting our in-house digital magazine, **Connections**, together, and keeping us all in touch with all aspects of chapel life. John C has re-started his monthly open house (and now discussion group), which provides a valuable informal setting in which to meet and enjoy each other's company.

In addition we're grateful for John's ability to relate the chapel's **history** and Unitarian values to visitors, and his role in making the **schoolroom facilities** available to local organisations and the wider general public. All

these raise our profile in Kendal and enable us to play a greater part in our local community. The diversity of groups who share our premises are a joy – in turn, they contribute to our life at the chapel and make it a genuinely open and welcoming space for all.

Finally, I'd like to thank each and every one of the trustees for their hard work and commitment to the chapel this year, and to Barbara (and others) for taking our minutes. Each one of you brings your own skills and experience, and makes an individual contribution. I would particularly like to thank John for his work as treasurer and property manager.

You are all the often unsung heroes who have kept the financial and other wheels turning in the background – and it is this work that enables others to create a treasured spiritual space at the chapel.

Hazel Clarke

30th May 2022

Treasurer's Report for the year 2021

The Chapel owns a number of buildings. These include not only those within the curtilage of the Chapel but also commercial properties in Finkle Street, the New Shambles and the Market Place, which were bequeathed to us or purchased in the 18th century and are thus all of a considerable age. The lock-up shops in the New Shambles were rebuilt in 1804; the shop in Finkle Street is probably of much earlier origin (though perhaps rebuilt), and the building at nos. 17–21 Market Place is also of 18th-century date. The upper floor, with its long windows, looks as if it was originally an assembly room. It is the historic 'Caledonian Room', where the Unitarian Baptists met in the period 1801–1817. The fine stone building at the Chapel entrance, 40 Market Place, with its beautifully designed curved staircase extension, has long since been converted for use as a shop but was built as the Manse in about 1780 on 17th-century foundations where there had previously been a continuous row of shops. The ginnel now gave entrance to the Chapel from Branthwaite Brow for the first time and the recently restored gates would appear to date from this period. All these buildings are a significant part of Kendal's townscape and heritage and it is our responsibility to look after them. The Chapel also owns a house in Nether Street which was occupied from 2006 to 2016 as the Manse. The commercial properties are looked after by our Managing Agents, Messrs Peill & Co, whilst the house is looked after by Turner Scott.

The Chapel has two current bank accounts with the Cumberland Building Society. The **Trust Account** derives its income chiefly from the rent of the commercial and residential properties. In 2021 this amounted to £55,448.65, which was about £9,000 less than in 2020 as the tenant of our largest commercial property was paying a much reduced rent. The balance of the Trust Account at the beginning of 2021 was £22,282.27. Total income during the year was £58,102.53 and expenditure was £58,542.42. The resultant balance at the end of the year was £21,842.38. Expenditure from the Trust Account is concerned primarily with the following items: maintenance and refurbishment of the properties (c.£18,700); regular salaries and occasional wages (c.£28,300); payments to HMRC (c.£800); and professional and legal fees (c.£7,800). The above amounts are those paid directly from the account. It should be noted that other running costs and fees due to our Managing Agents are deducted before we receive payment of rents.

The **Chapel Account** is used for the day to day running of the Chapel. The balance of the account at the beginning of 2021 was £10,593.66. Income during the year was £23,973.41 and expenditure was £23,531.51. The balance therefore rose slightly to £11,035.56 at the end of the year. The main single source of income was the regular donations, which amounted to £12,340.40, on which Gift Aid is claimed, for which thanks are due to Don. Members and friends, old and new, continued to give generously to maintain the life of this ancient Chapel, which belongs to us all and plays such an important part not only in the lives of those who attend services in person and on Zoom but also increasingly in the life of this town. Income is also derived from room rental (mostly from the Schoolroom and amounting to £3,256.00) and rites of passage. Friday Prayers recommenced in March 2021 and regular use of the Schoolroom began in May. It is difficult to calculate the actual profit accruing from rental as it is impossible to assess expenditure in relation to specific items (e.g. heating of the Schoolroom). The biggest single item of expenditure from the account (£7,696.80) was for the installation of WiFi throughout the buildings and the system enabling services to be zoomed from the Chapel. Other expenditure from the Chapel account includes the various utilities (energy, telephones, waste etc), cleaning materials, window cleaning, printing of posters etc, and office supplies. The annual General Assembly quota of £35 per member (amounting to £1,505.00) also comes from this account, as do donations to the various charities we support.

The Chapel also has a **Savings Account** book with the Cumberland, in which there is a sum of nearly £14,000. As well as these accounts, the Chapel has **investments**, which are looked after by the Charities Aid Foundation

and have a value of about £50,000. Finally there is the small **B Thompson Dr Holme and Ralph Ford Hall Trust** with a value of about £600. Incidentally the Dr Holme referred to in this is he whose portrait hangs in the Vestry, whilst Ralph Ford Hall is the original name of the Masons' Arms and Yard, given to the Chapel in 1777 and sold in 1941.

Update to Spring 2022

We are very fortunate to have commercial properties in the town. At present all of them are either let and occupied or lease arrangements have been agreed. In the case of 13–15 New Shambles work needs to be done inside to make it damp-proof and there is an issue at the back where damage has been caused by the owners of an adjacent building. There is also work to be done on the face of the Caledonian Room and decoration inside. Whilst we cannot control the national or world economy, it seems that the outlook for our properties is not unfavourable, especially as small independent shops are forecast to do better than multiple chain stores.

John Campbell

12th May 2022

Minister's Report July 2020 to June 2021

We are blessed to have so many people in Chapel willing and able to take services throughout the year. We have continued the pattern of me taking one or two services each month and stepping in to fill gaps where necessary. This year I will have taken 19 services and co-ordinated 2 shared services including the extra 'GA Reflections' shared service in April. All services have taken place in the Chapel save for the shared services in July, August and October 2021 and January 2022. Some members and attenders are only able to attend via Zoom because of distance or infirmity and others are 'hybrids' who manage to attend several times a year whilst visiting the Lake District. It has been lovely to see friendships developing on and off screen. On occasions Zoom technology has let us down. It would be great if there were at least two 'tech support' people - one to act as welcomer and host and another to help and manage the 'chat', but for now I will continue to do my best for the 'Zoomers' whether I am sitting in the pew or in the pulpit.

Although I am the Minister we still have our Ministry Team - Ann W, Rob and John P. Ann has agreed to put together some services that could be delivered by someone else from the pulpit and will be co-ordinating the next shared service which will be delivered via Zoom. This will enable 'Zoomers' to take a more active part again as they did during 'lockdown'. Thank you Rob and John for your services, for helping others put theirs together and for all that you do to support me.

Griff keeps trying to ease his way out of taking services, but Remembrance Sunday and the Carol Service are hard to let go of - thank you Griff and also for the Spring service in March.

Thanks must go (in alphabetical order) to:-

David Birkett, John Campbell, Hazel Clarke, Helen Jones, Catherine Kentridge, Trish Lindsay, Jo Rogers, Jan Smith and Rosie Whiting

who have all taken or been involved in one, two, three or even four services - or will have done so by the end of the year. It is much appreciated as is the willingness of many people to read, light the chalice, welcome people on the door, arrange and fettle the flowers and to come forward to speak from the heart at the lectern when invited to do so. We also have a recorder quartet (Jo, Sue, Pat & Denise) now who play from time to time in addition to our three organists. You are all special.

We have had just four visiting service leaders this year - Kyle McDonald from Dundee (via Zoom), Karen Balmer, Mark Rotherham and GA President Anne Mills.

I continue to send out a Zoom link and hymn sheet by email every week and also a Sunday email focusing on the service, what is happening next Sunday and 'What's On' during the week. I attach electronic copies of 'The Inquirer' magazine (to supplement the bulk order which we subscribe to on your behalf) and links to other things that I think will be of interest. I have recently introduced a Wednesday morning Zoom Drop In session for those who want to talk about something specific or just join me for a chat. I also look after the Chapel's Facebook page advertising our weekly services and community related events. The website needs updating, but that is a big project for us to get to grips with.

My plans for activities during the week either daytime or evening - a monthly talk or a Build Your Own Theology course, for example, have yet to come to fruition, but now that we begin to emerge properly from the pandemic perhaps the time is right. One or two have shown interest in working through Rev Erika Hewitt's book 'The Shared Pulpit', so I will concentrate on that.

We had three weddings in 2021 and two in 2022, including our first same-sex wedding joining two men in marriage. Mark & Neil were overjoyed to be able to get married in a church and I co-celebrated that with a Minister from the URC. There were two baby naming ceremonies - Boheme Johnson and Honey Turner - and a service celebrating the life of the late Hugh Isherwood, one of our 'old' coffee morning regulars.

Rob co-ordinates pastoral care, and there are many members of the congregation who are very willing to help if anyone is in need - so do please get in touch with Rob or me if the informal channels of communication are not working well for you.

Outside of Chapel I was pleased to be able to attend the Annual General Meetings of the 'GA' in April with others from Chapel. I have also been to a Committee Meeting of NELUM as your voting delegate and, accompanied by Rob, to the AGM in Bury. I continue to attend a weekly 'Heart & Soul' gathering via Zoom led by Rev Jane Blackall from Kensington Unitarians.

Mandy Reynolds - Minister
1st June 2022

Accounts

KENDAL UNITARIAN
CHAPEL
ANNUAL REPORT
2021



Trustees' report July 2020 to June 2021

During this period the trustees met by Zoom – every 2 weeks until August 2020, then once a month. The trustees are co-ordinating chapel's financial business and ministry activities, as well as pastoral care and other organisational matters.

Trustees (2020-21) – Hazel Clarke (chair), John Campbell (treasurer), Susan Blunt (co-opted 2021); Rob Crompton (co-opted 2020), Sue Gill (co-opted 2021, resigned 2021), Pat Hopkins (co-opted 2021, resigned 2021), Katie Hall, Fred Jordan, John Pickering, Gerry Pyves (co-opted 2020; resigned 2021), Jo Rogers, Ann Wilcox

This has been a busy year for the trustees, as we, and the congregation, have dealt with covid and its impact on the chapel. On the plus side, Mandy admirably got to grips with Zoom early on, and she and the ministry team (and members of the congregation) continued to provide really excellent services throughout this year. Thanks to everyone who contributed in any way to that – by leading services or managing the technology. We now have an upgraded audio and wifi system in the chapel, and a new camera has been installed, all of which will help us to continue to share our services via Zoom. In addition, it is wonderful that from April 2021 some of us have been able to return to the chapel, hold our services there and see each other in person. I look forward to the time we can all be there, take off our masks, sing our hymns very loudly together, and meet for coffee and a chat after the service!

Thanks to John C, Bamba and others, we did manage to keep a number of activities at chapel going for some parts of the year - the chapel was open for personal devotions through the summer on Wednesdays. We took part in the Heritage Open Days for two days in September. The schoolroom was open for Muslim Friday prayers and the Open Space group for a while until lockdown in Jan 21 meant that all activities were cancelled. And thanks very much to Fred for undertaking risk assessments for the chapel and schoolroom, which had to be continuously updated during this period to ensure we conformed to government regulations.

John C has, throughout, kept our finances on track and overseen the let properties, working with Peills, our property managers, on maintenance, tenancies and other issues, and reporting to the trustees every month (or more) with updates. Thanks to him for all his hard work. While it has not been a year conducive to retail stability, I am glad to say that most of our shops have remained tenanted and are now open again for business.

While the chapel buildings were closed or being used less it was an opportunity to carry out some maintenance, such as repainting the schoolroom walls; repairing the ginnel ceiling; installing beautiful new gates; and putting up window blinds. Progress on the Garden of Remembrance and monuments, walls, etc, also continued – thanks very much to Katie for her lead on this and to Phil, Bamba, Sally and others who have worked hard on the gardens throughout.

Pat and Sue Gill did some very useful work for the chapel on the vexed question of copyright law and how that impacts our services and publications – thanks to them both. The issue rumbles on, and hopefully the GA will be able to provide a lead on this.

Sue Gill also put together a risk assessment for chapel as an organisation – it suggested that our primary risk is loss of membership. How we respond to this, and what should be our priorities for the coming year, will be discussed at the AGM. The trustees have also drafted a green/ethical policy for the chapel (following a suggestion from Phil Whiting), which again will be discussed at the AGM.

Thanks to all the trustees for their hard work, which has helped to keep the chapel running during this very difficult year.

Hazel Clarke - Chair of trustees

1st June 2021

Treasurer's Report for the year 2020

The Chapel owns a number of buildings. These include not only those within the curtilage of the Chapel but also commercial properties in Finkle Street, the New Shambles and the Market Place, which were bequeathed to us or purchased in the 18th century and are thus all of a considerable age. The lock-up shops in the New Shambles were rebuilt in 1804; the shop in Finkle Street is probably of much earlier origin (though perhaps rebuilt), and the building at nos. 17–21 Market Place is also of 18th-century date. The upper floor, with its long windows, looks as if it was an assembly room. The fine stone building at the Chapel entrance, 40 Market Place, long since converted for use as a shop, was built as the Manse in about 1780 on 17th-century foundations and, where there had previously been a continuous row of shops, the ginnel now gave entrance to the Chapel from Branthwaite Brow for the first time. The recently restored gates would appear to date from this period. All these buildings are a significant part of Kendal's townscape and heritage and it is our responsibility to look after them. The Chapel also owns a house in Nether Street which was occupied from 2006 to 2016 as the Manse. The commercial properties are looked after by our Managing Agents, Messrs Peill & Co, whilst the house is looked after by Turner Scott.

The Chapel has two current bank accounts with the Cumberland Building Society. The Trust Account derives its income chiefly from the rent of the commercial and residential properties. In 2020 this amounted to £64,352.95, which was about £10,000 less than in 2019 as the tenant of our largest property is paying a reduced rent. The balance of the Trust Account at the beginning of 2020 was £43,671.29. Total income during the year was £67,355.99 and expenditure was £88,745.01. The resultant balance at the end of the year was £22,282.27. Expenditure from the Trust Account is concerned primarily with the following items: maintenance and refurbishment of the properties (c.£46,600); regular salaries and occasional wages (c.£26,000); payments to HMRC (c.£700); and professional and legal fees (c.£9,500). Fees due to our Managing Agents are deducted before we receive payment of rents. It may be added that as Bamba Gaye, our caretaker,

was on furlough for part of the year, we recouped part of his salary from HMRC.

The Chapel Account is used for the day to day running of the Chapel. The main sources of income are Sunday collections (on which Gift Aid is claimed, for which thanks are due to Don), coffee mornings, rental from the Schoolroom, and rites of passage. Coffee mornings stopped and groups ceased to rent the Schoolroom in March 2020. Income from these sources consequently fell to nothing. It is, in any case, difficult to calculate the actual profit accruing from these activities as it is impossible to assess expenditure in relation to specific items (e.g. heating of the Schoolroom vis-à-vis coffee morning receipts) but in general the income and expenditure are usually fairly well balanced. Expenditure includes the various utilities (energy, telephones, waste etc), coal and firewood, cleaning materials, taxis, window cleaning, printing of *The Fellowship*, posters etc, office supplies, and milk for coffee mornings. Obviously much of this expenditure ceased with the cessation of Sunday services and the use of the Schoolroom. The annual General Assembly quota of £35 per member also comes from this account, as do donations to the various charities we support. The balance of the Chapel Account at the beginning of 2020 was £12,518.36, falling to £10,593.66 at the end of the year. Since the end of March 2020 the income has been made up almost entirely of donations by members and friends, old and new. It has been enormously heart-warming to see how generously people have given to maintain the life of this ancient Chapel, which belongs to us all and continues to play such an important part in so many lives.

The Chapel also has a savings account book with the Cumberland, in which there is a sum of just over £13,000. As well as these accounts, the Chapel has investments, which are looked after by the Charities Aid Foundation and on 31 December 2020 had a value of £49,344.40. Finally there is the very small B Thompson Dr Holme and Ralph Ford Hall Trust with a value of £572.58. Incidentally the Dr Holme referred to in this is he whose portrait hangs in the Vestry, whilst Ralphford Hall is the original name of the Masons' Arms and Yard, given to the Chapel in 1771 and held until 1941.

Update to Spring 2021

A lot of money has already been spent on the maintenance of our commercial properties to bring them to a high standard, using the best materials. The work is not yet finished. Work on 40 Market Place is drawing to a close but there is still a leak to be attended to on 17 Market Place, where scaffolding is still in place and at the rear of the New Shambles, where our neighbours, have caused damage to our walls. The ginnel has been redesigned with a barrel-vaulted ceiling and the gates have been restored and rehung. Invoices continue to arrive. Furthermore, with buildings that are all well over 200 years old, regular maintenance is required and we cannot relax. When all shops had to close on 22 March 2020, the trustees were actively sympathetic to the situation in which the tenants found themselves and most of the tenants responded positively, especially when the Government stepped in and issued grants to them. Now that the situation is easing, we hope that they will do well. All our properties are currently let, except for 7 New Shambles, which is in process of being let.

In July 2020 we took advantage of the fact that the Schoolroom was closed to give it a thorough clean, along with a deep-cleaning of the kitchen. The walls and fireplaces were repainted, and old carpet removed from the stage steps, which were varnished. The floor was then sanded and relacquered. The result is a smart Schoolroom ready for use. During the latter part of 2020 and into 2021 Audioworks extended WiFi throughout the premises, updated the audio equipment in the Chapel and installed a camera so that we may continue to maintain contact with those many people who have joined our Zoom services during the past year. The cost of this (£7,696.80) has been paid for out of the Chapel account, essentially therefore from the regular donations of members and friends.

John Campbell - Treasurer

1st May 2021

Minister's Report July 2020 to June 2021

Life at Chapel seems very different this year. The things that were 'temporary' have become that oft-used phrase the 'new normal'. What is normal? We are still meeting for worship via Zoom even though the Chapel opened for services fully again recently. Many have joined us virtually (in both senses of the word) every Sunday this past year even though they live too far away to attend Chapel, and through 'Connections' we are maintaining contact with many people weekly. It is both distant and more intimate. I look to the future with excitement even though many of us are a bit anxious getting to grips with a lot of new technology and, love it or hate it, having been fast propelled into living life in a digital age. We all need to make choices to ensure that works well for us if indeed we have the requisite technology.

So what has it been like since my last annual report? The AGM due to take place on 19th July 2020 was cancelled. It was on that Sunday that Hazel led the Service for us on Zoom with the title 'Gardens: an Earthly Paradise' which included a slideshow of places that were important to you. Finding solace in nature seems to have been a recurrent theme, with the Chapel garden being at the heart of that; the 'hidden jewel' which we have been polishing and doing our best to put on public display.

I started making a note of the different services we have had. Last year I said that we have been less reliant on visiting service leaders. Now I am amazed at the length of the list of names of people who have either led a service on their own or with another. And who should be designated as a 'Visitor'? The distinction is becoming blurred. Members and Attenders used to be clear. They were the folk who came to the Chapel very regularly or every Sunday if they could. Visitors were those who joined us once or twice a year from other Unitarian congregations or from the wider local community to take a service. We have still had 'one-off' visits on Zoom specifically to take a service for us - Celia Cartwright, Anne Mills and Robert Ash - and I think that Celia and Anne might have joined us on other Sundays too when they didn't have commitments elsewhere. A big thank you to them and to everyone else who

has taken a service, especially those who have dipped in often or joined us faithfully every week on Zoom - because they have become an important part of our Chapel 'family', not simply visitors. As well as hearing from me 12 times so far, and from Ann Wilcox, Rob Crompton and John Pickering who, together with me, form the Ministry Team, and from Griff Jones, who once again took the Remembrance Sunday Service and Carol Service for us, thanks must go (in alphabetical order) to:-

John Campbell, Hazel Clarke, Ken Compton, Olivea Dewhurst-Maddocks, Daniel Dyer, Sian Evans, Lizzie Foster-Bollons, Katie Hall, Andrew Hunter, Helen Jones, Trish Lindsay, Gerry Pyves, Jan Smith, Monika Strell and Rosie Whiting

who have taken one or more services, and also to those of you I have not named who have spoken at our popular 'Shared Worship' Services on the 5th Sunday or done readings.

Zoom or Chapel? There might not be a choice for you. There is also the half-way option of joining on Zoom from the Schoolroom, which hasn't always worked very successfully but should do now with the overhaul and additions to our sound system. We certainly didn't expect to be relying on Zoom this far on, and we have gained much from it, so we want to continue enabling people to access events at Chapel that way. After we were permitted to hold services in the Chapel again we didn't rush into it, knowing that some would be a bit anxious, but on 11th October 2020 there was the 'United in Lockdown' service that Rob and Trish had prepared based on their respective experiences of working in prisons. That was very much a 'one-off' in two ways - it was a 'hybrid' of sorts with Rob and Trish delivering it on Zoom from their homes and John C and me speaking for them in the Chapel; it was also the first and last of our planned monthly 'back in the Chapel' services, because the Remembrance one we had planned for November was affected by the second lockdown. It wasn't until Sunday 18th April 2021 that we were back in the Chapel again most weeks, when there was the rather aptly named

'Homeground' service led by Hazel. We are currently feeling our way with the balance between 'in person' and 'virtual' services.

At the moment our focus is very much on Sunday Morning services. I would like us to do more than that. I experimented with a 'Doing December Differently' more informal gathering via Zoom on Sunday 20th December 2020, and a number of us are interested in hosting 'Heart & Soul' type weekly or monthly gatherings which allow for a more intimate sharing beyond the 'chat' or 'discussion'. There is also the forthcoming 'Build Your Own Theology' course specifically intended for those who have not done it before. That will probably happen after the Summer. There are lots of opportunities to include those in the community beyond the open gates (which are increasingly effective), but it takes energy and vision which are probably not in great supply again just yet. If you have your own ideas they would be welcome, and do please speak up if you are in any way feeling left out with all the changes going on.

We had one wedding (Simon Day & Michelle Walling) in August 2020 - postponed from an earlier date - and then no weddings until 15th May 2021 when Jasmine Wall & Gabriella Long were able to exchange their vows with 15 people present. It was a delightful ceremony, and I am very much looking forward to finally marrying our own Debbie & Malcolm on 12th June at a slightly larger gathering limited to 30. No ceremonies for babies or children took place during the year and no 'Chapel' funerals, although in October 2020 we were able to make the Chapel available for the funeral of Rev John Mason, a local interfaith Minister known to several of us. We will soon be able to allow ashes to be buried in the Multi-Faith Garden of Remembrance once more, but at a quiet ceremony on 18th December 2020 Marjorie Yeadon's ashes were buried in the Rose Garden at the front of the Chapel, which is reserved for members.

Rob continues to take main responsibility for Pastoral Care, but others do this informally too, as they have always done. We have tried to introduce more formal structures from time to time, but there has not been much interest in

that. I tend to be rather 'hands off', for which I apologise, but just because I am not pro-active it doesn't mean that you can't contact me if you are worried about something, would like me to remember you in prayer or just want a chat.

I continue to send out an email every Sunday and Wednesday in order to keep in touch. That probably works more effectively than face to face in terms of the 'Notices' and 'What's On', as some have always liked to have either a hard copy or an email to refer to. 'Connections' took off, and I am grateful to Sue Gill for taking over the production of that each week since 6th January 2021. 'Connections' was one of those temporary measures that has just kept on going. John C has printed off copies to send out in the post and has also put them in a folder which is kept in the vestry. Do pop in and have a look through when restrictions are finally fully eased. It isn't a detailed description of day-to-day life in a time of pandemic, but it is a testament to the resilience, love and kindness which are in abundance at the Chapel.

Throughout the year I have taken part in several teaching events organised by the Unitarian General Assembly:-

'Leading Change in the Congregation' an 8 session course led by Rory Castle-Jones and Andy Pakula

'Worship #Future-Group' conversations hosted by Bob Janis-Dillon

'Digital Resources Network' sessions organised by Louise Rogers

'Congregations in the Community', a session with Jane Blackall on 'Engagement Groups'

as well as attending the Annual Meetings as one of the voting delegates along with John C.

Mandy Reynolds - Minister

30th May 2021

KENDAL UNITARIAN CHAPEL TRUST

ACCOUNTS FOR THE YEAR ENDED

31ST DECEMBER 2020

KENDAL UNITARIAN CHAPEL TRUST

CONTENTS

	PAGE
INDEPENDENT EXAMINER'S REPORT	1
STATEMENT OF FINANCIAL ACTIVITIES	2
BALANCE SHEET	3
NOTES TO THE ACCOUNTS	4-8

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
KENDAL UNITARIAN CHAPEL TRUST

We report on the accounts of the Kendal Unitarian Chapel Trust for the year ended 31st December 2020, which are attached.

Respective responsibilities of the 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 the year ended 31st December 2020 under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

It is our 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 our attention.

Basis of independent examiner's statement

Our 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 our examination, no matter has come to our attention:

- (1) which gives us 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 our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Chartered Accountants
Date

Jackson & Graham
Lynn Garth
Gillinggate
Kendal
Cumbria LA9 4JB

KENDAL UNITARIAN CHAPEL TRUST
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE FINANCIAL YEAR ENDED
31ST DECEMBER 2020

		<u>This Year</u>	<u>Last Year</u>
	Note	Unrestricted Funds	Unrestricted Funds
<u>Incoming Resources</u>	3		
Donations and legacies		-	1000
Income from investments		90042	100429
Other income		<u>3809</u>	<u>1702</u>
Total income and endowments		<u>93851</u>	<u>103131</u>
 <u>Resources Expended</u>	4		
Expenditure on raising funds		75477	25869
Expenditure on charitable activities		<u>53681</u>	<u>47380</u>
Total resources expended		<u>129158</u>	<u>73249</u>
Net (Expenditure)/Income		(35307)	29882
(Loss)/Gain on revaluation of investment assets		<u>(3082)</u>	<u>6393</u>
Net movement in funds		(38389)	36275
 Reconciliation of funds:			
Total funds brought forward		<u>1330873</u>	<u>1294598</u>
Total funds carried forward		<u>1292484</u>	<u>1330873</u>

KENDAL UNITARIAN CHAPEL TRUST
BALANCE SHEET AS AT 31ST DECEMBER 2020

		<u>This Year</u> <u>Unrestricted</u> <u>Funds</u>	<u>Last Year</u> <u>Unrestricted</u> <u>Funds</u>
<u>FIXED ASSETS</u>	Note		
Tangible assets	8	255702	257778
Investments	9	<u>1002026</u>	<u>1004056</u>
		1257728	1261834
<u>CURRENT ASSETS</u>			
Debtors	10	10822	25360
Cash at bank and in hand	11	<u>29469</u>	<u>47913</u>
		40291	73273
<u>CREDITORS</u>			
Amounts falling due within one year	12	<u>5535</u>	<u>4234</u>
NET CURRENT ASSETS		<u>34756</u>	<u>69039</u>
NET ASSETS		<u>1292484</u>	<u>1330873</u>
<u>FUNDS OF THE CHARITY</u>			
Unrestricted funds		<u>1292484</u>	<u>1330873</u>
Total Funds		<u>1292484</u>	<u>1330873</u>

The notes on pages 4 to 8 form part of these accounts.

	Signature	Name	Date of Approval
Signed by:			
On behalf of all the Trustees			

KENDAL UNITARIAN CHAPEL TRUST

NOTES TO THE ACCOUNTS FOR THE FINANCIAL YEAR ENDED

31ST DECEMBER 2020

1. Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value (except that investments are shown at market value). The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16th July 2014, and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), and with the Charities Act 2011.

2. Accounting Policies

2.1 Reconciliation with previous generally accepted accounting practice

In preparing the accounts, the trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102 a restatement of comparative items was needed. No restatements were required.

2.2 Income

(i) Recognition of income

These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

(ii) Offsetting

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.

(iii) Grants and donations

Grants and donations are only included on the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS 102 SORP).

(iv) Tax reclaims on donations and gifts

Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

(v) Income from interest, royalties and dividends

This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.

(vi) Income from membership subscriptions

Membership subscriptions received in the nature of a gift are recognised in Donations and Legacies.

(vii) Investment gains and losses

This includes any realised or unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

Cont...

KENDAL UNITARIAN CHAPEL TRUST
NOTES TO THE ACCOUNTS FOR THE FINANCIAL YEAR ENDED

31ST DECEMBER 2020

2.3 Expenditure and Liabilities

(i) **Liability recognition**

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

(ii) **Governance and support costs**

Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

(iii) **Creditors**

The charity has creditors which are measured at settlement amounts less any trade discounts.

2.4 Assets

(i) **Tangible fixed assets for use by charity**

These are capitalised if they can be used for more than one year, and cost at least £100. They are valued at cost. The depreciation rates and methods used are disclosed in note 8.

(ii) **Investment Properties**

These are let properties included at a valuation at 31st December 2018 by Peill & Co, Kendal. They are not depreciated and are revalued every 5 years.

(iii) **Investments**

Fixed asset investments in quoted shares, traded bonds and similar investments are valued initially at cost and subsequently at fair value (their market value) at the year end.

(iii) **Debtors**

Debtors are measured on initial recognition at settlement amount after any trade discounts or amounts advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.

3. Incoming Resources

Donations and legacies:

Donations and gifts	— -	— 1000
	— -	— 1000

Income from investments:

Rental income	88947	98962
Bank and other interest	43	23
Dividends (from Investment Assets)	1052	1444
	<u>90042</u>	<u>100429</u>

Other income

Covid grants received	1600	-
Sundry income	60	-
From Kendal Unitarian Congregation Accounts	2149	1702
	<u>3809</u>	<u>1702</u>

Cont...

KENDAL UNITARIAN CHAPEL TRUST
NOTES TO THE ACCOUNTS FOR THE FINANCIAL YEAR ENDED
31ST DECEMBER 2020 (continued)

4. Resources Expended

	<u>This Year</u> Unrestricted Funds	<u>Last Year</u> Unrestricted Funds
<u>Expenditure on Raising Funds</u>		
Let property expenses	24968	19162
Let property bad debts written off	11310	-
Professional fees	10661	2393
Repairs to let properties	25081	1122
Property insurance	<u>3457</u>	<u>3192</u>
	<u>75477</u>	<u>25869</u>
<u>Expenditure on Charitable Activities</u>		
Costs of Minister	12379	5080
Ministry Team Leader Honorarium	-	571
Pulpit supply	951	3956
Caretaker	10647	10740
Administrator	850	810
Treasurer Honorarium	1000	1750
Treasurer and Property Manager	2600	-
Fellowship Editor Honorarium	150	600
Organists	680	2142
Travel expenses	37	290
Property expenses - Chapel	12096	8092
- Manse	4541	5498
Building alterations depreciation	1986	1986
Donations (Note 7)	20	20
General assembly quota	1750	1400
General assembly meetings	-	596
Governance & support costs (Note 5)	<u>3994</u>	<u>3849</u>
	<u>53681</u>	<u>47380</u>

5. Governance & support costs

Accountancy	2568	2664
Telephone & internet	168	50
Equipment depreciation	90	111
Sundries and training	<u>1168</u>	<u>1024</u>
	<u>3994</u>	<u>3849</u>

Cont...

KENDAL UNITARIAN CHAPEL TRUST

NOTES TO THE ACCOUNTS FOR THE FINANCIAL YEAR ENDED

31ST DECEMBER 2020 (continued)

	<u>This Year</u>	<u>Last Year</u>
6. <u>Paid Employees</u>		
Gross wages	27860	21501
Employers NIC	-	-
Pension costs	<u>307</u>	<u>88</u>
	<u>28167</u>	<u>21589</u>

7. Donations

The following donations were made during the year ended 31st December 2020:-

SLACC	£20
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8. Tangible Fixed Assets

	<u>Computer Equipment</u>	<u>Chapel Alterations</u>	<u>Let Properties & Manse</u>	<u>Plant & Equipment</u>	<u>Total</u>
ASSET COST/VALUE					
At 1 st January 2020	3891	99274	187250	3956	294371
Additions	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
At 31 st December 2020	<u>3891</u>	<u>99274</u>	<u>187250</u>	<u>3956</u>	<u>294371</u>
DEPRECIATION					
At 1 st January 2020	3891	29192	-	3510	36593
Charge for year	<u>-</u>	<u>1986</u>	<u>-</u>	<u>90</u>	<u>2076</u>
At 31 st December 2020	<u>3891</u>	<u>31178</u>	<u>-</u>	<u>3600</u>	<u>38669</u>
WRITTEN DOWN VALUE					
At 31 st December 2019	<u>-</u>	<u>70082</u>	<u>187250</u>	<u>446</u>	<u>257778</u>
At 31 st December 2020	<u>-</u>	<u>68096</u>	<u>187250</u>	<u>356</u>	<u>255702</u>

Depreciation is provided for at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Chapel alterations	2% straight line basis
Computer equipment	33% straight line basis
Plant & equipment	20% reducing balance basis

Cont...

KENDAL UNITARIAN CHAPEL TRUST
NOTES TO THE ACCOUNTS FOR THE FINANCIAL YEAR ENDED
31ST DECEMBER 2020 (continued)

9. <u>Fixed Asset Investments</u>	Listed Investments	Investment Properties
Carrying value at 1 st January 2020	54056	950000
Acquisitions at cost	1052	-
Net Gain/Loss on revaluation	<u>(3082)</u>	<u>-</u>
Carrying value at 31 st December 2020	<u>52026</u>	<u>950000</u>

10. <u>Debtors & Prepayments</u>	<u>This Year</u>	<u>Last Year</u>
Other debtors	1610	1739
Prepayments	4557	4089
Other debtors (accrued rents)	<u>4655</u>	<u>19532</u>
	<u>10822</u>	<u>25360</u>

11. <u>Cash at Bank and in Hand</u>	<u>This Year</u>	<u>Last Year</u>
Cash at bank and in hand	29469	47913

12. <u>Creditors & Accruals</u>		
Amounts falling due within one year		
	<u>This Year</u>	<u>Last Year</u>
Accruals & deferred income	5535	4234
	<u>5535</u>	<u>4234</u>

Deferred income comprises rent paid in advance.