

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

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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

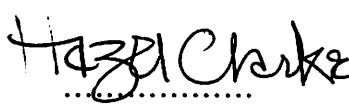
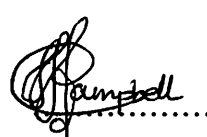
KENDAL UNITARIAN CHAPEL TRUST
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE FINANCIAL YEAR ENDED
31ST DECEMBER 2024

		<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.

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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
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8. <u>Tangible Fixed Assets</u>	<u>Computer</u>	<u>Chapel</u>		<u>Plant &</u>	
	<u>Equipment</u>	<u>Alterations</u>	<u>Manse</u>	<u>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