Kendal and Sedbergh Area Quaker Meeting

Trustees' Annual Report and accounts for the period

January 1st 2025, to December 31st 2025.

Charity registration number:1197234

and acting as agent for Kendal and Sedbergh Area Meeting (KSAM) the excepted charity.

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1. Objectives and Activities

The objects of the charities are the furtherance of the religious and charitable purposes of the Religious Society of Friends in the Kendal and Sedbergh area and beyond, including:

- strengthening the life and witness of Quaker meetings both in the area of Kendal and Sedbergh Area Meeting and beyond;
- spreading the message of Quakers and interpreting and developing the thought and practice of the Religious Society;
- funding the concerns that Quaker meetings in the area of Kendal and Sedbergh Area Meeting or beyond have adopted or agreed to support;
- providing for the pastoral care of individual Members and Attenders including assistance to those in need and for education;
- maintaining and developing Quaker Meeting Houses as places for public worship and from which to carry our witness into the world;
- administering and maintaining the organisation of Kendal and Sedbergh Area Meeting (KSAM) and Kendal and Sedbergh Area Quaker Meeting (KSAQM) and contributing to the support of Britain Yearly Meeting.

The ongoing activities include:

- working in pursuit of our Quaker concerns and testimonies,
- the right holding of public meetings for worship in our constituent meetings,
- fostering the spiritual life and development of all Members and Attenders at these meetings,
- the holding of regular meetings for church affairs (i.e., business) in all the constituent meetings and for the Area Meeting as a whole,
- maintaining our places for worship and burial grounds,
- spreading the messages of Quakerism in our communities.

These form a key part of the Society's role in providing a public benefit. The means of achieving these involve activities which are often similar from year to year and include the publicising of our meetings and activities.

Statement of Public Benefit

Of the Area Meeting's four Local Meetings, Kendal remains the largest and Kirkby Stephen is the smallest. The other Meetings are at Preston Patrick and Brigflatts. At the end of 2025, membership of the Area Meeting stood at 95, down from 99 in the previous year. There are 35 men, down from 38, and 60 women down from 61. There were also 44 regular attenders fully involved in the life of the Meeting but not in membership, of whom 8 are children. In 2025 Kendal Local Meeting welcomed two new children with their parents. Sadly, four members within the Area Meeting died during 2025. The ageing nature of a significant proportion of our members is recognised by trustees as continuing to pose challenges in the future for the effective running of this volunteer served charity and is addressed in more detail as it was in the report for 2024 in the section on 'Assessing risks for the charity'.

Local Meetings have continued to offer Meetings for Worship to meet a range of individual needs for Members, Attenders and visitors in person within their Meeting Houses and on-line. A monthly Sunday morning and a weekly evening on-line meeting have been maintained for the benefit of Friends unable to access Meeting for Worship in person. Meetings for Worship in person are held every Sunday morning in the four Meeting Houses and, at Preston Patrick, on Sunday evening once a month. Kendal also holds weekly Meetings for Worship on Friday lunchtimes and Wednesday evenings. The Area Meeting continues to support regular all age family weekends at Rookhow, a Quaker centre attached to Swarthmoor Area Meeting.

Annually Friends hold an outdoor Meeting for Worship on Firbank Fell to commemorate George Fox, the founder of Quakerism in his worship and ministry there. Friends visit this event from across the country.

Friends maintained an active pastoral/social and educational events programme in furtherance of Quaker testimonies and concerns which has attracted members and attenders from across the Kendal and Sedbergh Area Quaker Meeting throughout 2025. These have often also included invited members of the wider community and other religious groups.

In the past two Local Meetings provided regular written updates for Friends on national Quaker activities and study opportunities as well as on local events. In 2025 this practice was adapted to produce updates for all Friends across the Area Meeting.

Some of the areas of activity in support of public benefit include the following.

- Provision of information for the public on Quakerism in our Meeting Houses and in external displays.
- Providing an 'open Church' approach for visitors in two of our Meeting Houses, Brigflatts and Kendal. Brigflatts is open during the day to visitors seven days a week, and Kendal is open to visitors on five and a half days a week. This has provided opportunities for quiet reflection for visitors as well as spreading information on Quakerism.
- Welcoming visits from a range of other churches, as well as Quaker groups from the UK and abroad, along with other organisations from the wider community to our historic Meeting Houses. In 2025 this included groups from the USA involved in pilgrimage journeys to places of importance in Quaker history.
- Working to provide sustainable spaces to promote wildlife in our burial grounds and other spaces, e.g in Brigflatts, pasture and woodland and in Sedbergh Road Burial Ground in Kendal.

- Continuing to support, by annual contribution, Rookhow Quaker family weekends which attract parents and children who have little previous experience of Quakerism as well as those with established links.

In the account of area meeting activities undertaken in 2025, the Trustees have regard to the guidance of the Charity Commission on public benefit.

Grant-making policies

Kendal and Sedbergh Area Quaker Meeting (KSAQM) makes grants to Members and Attenders of the meeting and to Quaker recognised bodies and in support of Quaker related activities. The grants cover four areas.

a. To provide grants for the education of Friends and Attenders when attending short courses around Quaker themes: grants are applied for by individuals to the Area Meeting Support Group then a grant may be awarded from the income from the relevant restricted fund.
b. To issue grants to Friends and Attenders when they find that they are in financial need (same application process as a)
c. To provide grants for Quaker recognised bodies, as listed by Britain Yearly Meeting, to support activities in line with our Quaker testimonies.
d. To support other activities in line with our charitable objectives.

2. Achievements and Performance

Along with maintaining regular opportunities for worship throughout the year, all four Local Meetings continued to further develop systems of support for the pastoral and spiritual care for Members and Attenders through organised and informal groups. Local Meetings have worked on the use of circles of Friends to offer pastoral care and opportunities for spiritual growth and mutual support through study groups and meetings for learning for instance. In addition, many Friends provided informal spiritual support to each other. Friends work to follow the guidance of Quaker Faith and Practice, sections12.13 that pastoral care involves responsibility for welcome; encouraging attendance; involvement and the possibility of membership; attending to practical matters affecting individuals in their relationship with their Meeting; supporting Friends living elsewhere as well as responding when occasional or unexpected needs arise. They also follow the guidance on spiritual care in the right holding of Meetings for Worship; in seeing that there are opportunities for spiritual nurture and for learning; ensuring meetings for business are held in right ordering and responding when occasional or unexpected needs arises.

The Area Meeting has been continuing to work to meet the challenge of maintaining adequate "eldering" for Friends in Meetings for Worship and Business Meetings across the four Local Meetings. This has included gaining support through developmental sessions with our Quaker Life Local Development Worker. We have also held sessions delivered by Woodbrooke on 'Developing a Quaker Community'

The Area and Local Meetings maintained their Meetings for Worship for Business supporting the life of the Religious Society and, when not in person, on-line or by "blended" meetings.

An active educational events programme, in furtherance of Quaker testimonies and concerns of peace, truth, equality, justice, and sustainability, has been run throughout 2025. These included for instance a consideration of the work of the Ecumenical Accompaniment

Programme. A number of these events continue to be centred around issues relating to climate justice and have attracted members from across the Area Meeting, from other churches and from the wider community. These continue to be stimulated by the Area Meeting wide Sustainability Group. Further details of this group's activities are outlined in the section of the report on sustainability. Local Meetings have held regular study groups and meetings for learning.

Local Meetings have strived to maintain well used and extensive libraries on Quakerism, spiritual matters and related issues.

We have maintained our outreach activities and enabled the use of our buildings by external groups so contributing to the life of our local communities. Additionally, Kendal and Kirkby Stephen Meetings hosted events for the 2025 Interfaith Week.

Caring for our properties

KSAQM, acting as agent for KSAM has maintained the eleven properties: four Meeting Houses and seven other properties. Five of these properties have been tenanted during 2025.Three of the Meeting Houses are listed; one grade 1 and two grade 2, one of these is grade 2*. Kendal Meeting House and Kirkby Stephen Meeting House have been used extensively for room hire for a range of community and other groups in 2025: Preston Patrick Meeting House to a lesser extent. Brigflatts Local Meeting has offered rooms within an adjacent building for room hire.

Meeting Houses and their associated buildings have been managed by the Area Meeting Properties Committee and KSAQM Trustees. The care of all let properties and two of the Meeting House sites is organised by an agency under the supervision of the Properties Committee. The care of Kendal Meeting House has been organised jointly for the bulk of 2025 with the Quaker Tapestry Ltd which has been the leaseholder for the Meeting House and adjoining property and has shared the building and its costs with the Kendal worshipping community for over thirty years.

In 2025 two major changes occurred in our arrangements for our Meeting Houses. After a number of years of consideration and discernment and with the advice of an external agency, the Area Meeting, has determined to sell Kirkby Stephen Meeting House. The worshipping community of this local meeting has fallen to four. It is not a property in permanent endowment. For a number of years, Trustees have noted in their reports that in the medium term we have more property than we can maintain cost effectively and still fulfil our charitable objectives. Trustees and Friends within the Area Meeting are aware of the need to achieve a manageable balance between a smaller and ageing number of Friends and the number of properties owned so as to focus on the key aims of the charity. As a result, Kirkby Stephen Meeting House with its attached flat will be put on the market. The Local Meeting will not be laid down but the few remaining Friends will meet for worship in alternative accommodation.

The second major change which will take effect in 2026 is the closure of the Quaker Tapestry Museum at Kendal Meeting House. Quaker Tapestry Ltd (QTL), a separate charity which runs the museum, announced on October 8th 2025 that its financial difficulties would result in it closing the museum for the time being and making its staff redundant. In early December QTL gave notice to Friends Trust Ltd, the custodian trustee, that it was terminating its whole building lease of Kendal Quaker Meeting House. This had been a no

rent lease under a specific Charity Commission scheme, which has given QTL the use of the income streams provided by the property e,g, a café business licence and room hire as well as running the museum with its shop and mail order facility. In return QTL, managed the building and the local Quaker Meeting maintained its ability to worship there and use it for its related activities. From early March 2026 the Area and Local Meeting will face the challenge of wholly running this large historic Georgian site in the centre of the wider Kendal community.

Trustees and advisors have also been working through the remaining unresolved issues of property transfer. This will complete the process of moving from the excepted charity, KSAM to the current incorporated charity KSAQM. The process has involved the completion of the development of a scheme and schedule of all properties and a careful examination of the historical records for property identified as in permanent endowment by these records. We have received relevant legal advice on this and to establish steps to ensure simpler governance of Kendal and Sedbergh Area Quaker Meeting in the future.

Trustees consider that in 2025 the Area Meeting has made appropriate progress in fulfilling the areas of its responsibility despite some challenges.

Sustainability.

Local Business Meetings have continued to take a series of small steps to become more energy efficient and reduce heat loss in their Meeting Houses but recognise the sustainability challenges which old, often listed, buildings can pose. Three of the Area Meeting sites have solar panels and one has a zoned heating system to focus heating use more efficiently. One building has an air source heat pump. A survey of the Meeting Houses and other properties to identify potential suitable renewable heating methods is ongoing. This will support the Area Meeting to make appropriate future decisions about energy conservation. Friends are increasingly conscious of the carbon burden of their journeys to Meeting Houses, noting that Preston Patrick and Brigflatts Meeting Houses are not accessible easily by public transport. Car sharing is encouraged.

The Area Meeting Sustainability group first established in 2023 has continued work in 2025. The aims are to support Friends to fulfil the need to live as sustainably as possible. The group has initiated a range of materials and activities to support this including the following.

- Silent vigils/Meetings for Worship for climate justice are held on the first Monday of every month at the Birdcage in Kendal town centre. These have been well attended by members of the Area Meeting and others. Links have been established with other faith groups with shared concerns and a 'Thought for the day' is presented each time by members of the group or by invited speakers. Some of these links have been furthered by the AM membership of the Western Dales mission and the Kendal based Churches Together in Cumbria network.

- A series of public lectures and events have been held to build awareness of sustainability issues across Area Meeting and in our wider community.

- The Sustainability Group has developed outreach to other churches and the wider community following up public talks with the offer of discussions and work with other groups. Friends have held some plant based bring and share lunch events as part of this activity.

Safeguarding

KSAQM follows the policy and practice guidelines outlined by Quakers in Britain. It is a member of a recommended national specialist advice agency. This agency continues to be used for some of the training of Trustees and other Friends as appropriate. This training covers both the safeguarding of children and/or vulnerable adults. One of the current Trustees is the Area Meeting Safeguarding Co-ordinator and there is an Assistant Safeguarding Co-ordinator with relevant professional experience. We endeavour to keep Friends across the Area Meeting up to date with our Safeguarding Policy and Procedures. To this end, a repeat of the Introduction to Safeguarding is offered, as required, so that we continue to ensure all local meetings, at any given time, have representatives who are familiar with the Code of Conduct; what constitutes abuse and how to respond to a Safeguarding concern. Local Meetings are required to identify a named Friend who is responsible for DBS checks and training to be carried out as needed. Each Local Meeting has members who have attended training and a number of Friends have relevant training and experience through their work.

Currently there are no activities for young people which are run directly by local meetings without the presence of the children's parents or grandparents. However, Friends are aware of the need to follow the Safeguarding policy and procedures should that change.

A newly formed children's group has recently been established at Kendal Meeting House. The Friend leading and those supporting this group will be undertaking specific training for Safeguarding Children and Young People.

There are a significant number of elderly Friends who are members or attenders of Meetings for Worship and attend either in person or via Zoom. Some of them may become frail and /or vulnerable. It is recognised that an understanding of changes in their circumstances may in extreme cases put them in danger. It is therefore planned that in 2026 at least two people will attend specific training on Safeguarding Vulnerable Adults

Friends from Kendal Meeting have supported the educational visits of young people to the Quaker Tapestry from local schools in 2025. These have been well received and it is hoped to continue in the future following a period of review.

3. Financial Review

The sources of funds for the Area Meeting are threefold.

1) Voluntary contributions from members and attenders

2) Investment income

3) Letting of properties – three residential and a business unit.

The accounts for 2025 are presented following a process of 'merger accounting' that is the production of one set of accounts to reflect the continuing activity in following the charitable objectives, in a period of transition to the merger of the excepted charity with the CIO. This is reflected in the CC16a report attached. The background to this is outlined in the section on governance.

In 2025 further progress has been made in reducing the deficit between income and expenditure in comparison to 2024. We recognise the challenges to Area Meeting finances

which may result from the Quaker Tapestry Ltd's termination of its lease of Kendal Meeting House and the requirement for the Area and the Local Meeting to be responsible for 100% of its running costs as opposed to the previous 50:50 shared arrangement for maintenance and running costs.

The reserves policy is to hold twelve months' expenditure (excluding building maintenance costs) in the unrestricted reserve but also to maintain a designated building reserve within the unrestricted reserve of between 5% and 10% of the insured value of our properties, which are currently valued at £5.467 million. As at 31 December 2025 the unrestricted fund stood at £345k. The designated building reserve stood at £298k, 5.4% of insured property value, so within our target range. The remaining balance of the unrestricted reserve was £47k, representing 87% of relevant 2025 expenditure of £54k.

Expenditure supports the aims of the charity for individuals and as detailed under grant making policy. The other areas of our expenditure are to maintain the Meeting Houses for our religious purposes.

The Area Meeting Properties Committee and Trustees of KSAQM acting as agents for KSAM are pursuing the strategy of maximising income from rental properties in order to fulfil our charitable objectives. Although the pre- 2025 refurbishment of these properties now enables the generation of rental income, maintenance of the Meeting House estate and other properties remains a significant drain on cash reserves. Ultimately this will have a negative effect on the General Fund which is how we finance our Quaker charitable activities. This underlines the fact that the Area Meeting owns more property than it can maintain over the medium to long term. We have referred to our continuing plans to address this in the 'caring for our properties' section of this report.

4. Assessing risks to the charity

Consideration of risk assessment for the Area Meeting in 2025 included an increased awareness of and planning to take account of the gradually ageing membership and the reduced availability of Friends to take up service. This accompanied a recognition that younger Friends are often involved in other activities and unavailable to undertake some parts of this service. We note that this is a challenge common to many small Area Quaker Meetings. The declining number of Friends able to serve has posed challenges in finding appropriate role holders for managing property and other aspects of governance as well as providing service in other key roles. Work to meet these challenges has been on going in 2025.

We note that of our 95 members only approximately 40 are actively available for service fulfilling necessary roles. As reported in the 2024 report, of these 20 Friends serve in 31 roles. 12 of these are aged 70-79 and 3 are aged over 80. Only a small number of Friends under 60 serve in Area Meeting roles. This pattern indicates a need to both simplify the way we operate and ensure we have enough paid support. For instance, the Area Meeting uses the services of a professional letting agency and conservation architects/technicians when needed.

Our awareness of these issues has led the Area Meeting to join the 'Crossing Boundaries' initiative. This involves the joint work with seven other Area Meetings in the North West and in parts of Yorkshire to work towards establishing a new shared CIO which will bring together

Area Meetings to achieve economies of scale in their necessary management of the processes for which they are legally responsible.

Trustees have also considered the impact of a comparatively lower number of Friends making donations to Local, Area Meeting and Britain Yearly Meeting and have considered ways of addressing this.

Risk assessments associated with our properties are reported on regularly to Trustees through the Area Meeting Properties Committee.

The risk register was revised and completed in 2025.

Trustees consider they have appropriate systems for responding to risk and seek legal and other professional advice when required and amend practice as appropriate.

5. Structure, Governance and Management

Kendal and Sedbergh Area Quaker Meeting is structured and managed in line with its constitution and governing documents. KSAQM became an incorporated charity in December 2021 (CIO). We recognise an unbroken continuation of the objectives, activities, membership and structures of Kendal and Sedbergh Area Meeting, the excepted charity, governed by the 2007 governing document, reviewed and confirmed in 2015 and the CIO Kendal and Sedbergh Area Quaker Meeting under its 2021 constitution. We note that the charity activities are unchanged in essentials except for the updated legal status. In 2025 considerable work was undertaken with advice from a charity law specialist to develop a scheme and schedule, following the Quakers in Britain model, appropriate to the complexity of this historic Area Meeting estate and to vest assets from KSAM to KSAQM. The process has involved and follows a careful examination of the historical records for KSAM property including those in permanent endowment. The process of transition has taken longer than intended. We note therefore that the CIO KSAQM is holding funds as agent for KSAM and its subsidiary trusts during this process. As outlined in the financial review a process of merger accounting has been applied to the reporting of the accounts.

The work of Trustees is defined by the Terms of Reference and Memoranda of Understanding between Trustees, Area Meeting and Local Meetings. Guidance for Quaker Trustees is provided by the Handbook for Trustees of Quaker Meetings circulated by Quakers in Britain. Trustees are appointed by Area Meeting in Business Meeting through the Nominations Committee process. Upon appointment, Trustees are provided with past minutes, other relevant documents and a briefing by the Clerk to Trustees. Training for new and prospective Trustees is held from time to time as provided by Woodbrooke Quaker Study Centre and by Quaker Life. On going support and updates are provided nationally by Quaker Life through the Clerks of Trustees Liaison Group and related events.

Meetings for church affairs in which the Religious Society of Friends conducts its business are meetings for worship based on silence, carrying the expectation that the way forward can be discerned if members are truly listening together and to each other in a spirit of trust. The unity that is sought depends on the willingness of all to seek the truth in each other's utterances. There is no voting because Friends believe that this can create divisions and inhibits the process of seeking a way forward to which all can unite which is then expressed as the sense of the meeting.

The Clerk of the meeting bears the final responsibility for preparing the business and conducting the meeting. Minutes are drafted by the Clerk during the meeting and then

offered to the meeting for acceptance, amendment or rejection. The final decision about whether each minute represents the sense of the meeting is the responsibility of the meeting of Trustees not just the Clerk.

KSAQM Trustees meet at such frequency, times and places as the Meeting itself directs. The Clerk may arrange for a special meeting to be held, if necessary, to maintain active and timely governance. KSAM trustees have been consulted on all relevant decision making.

Properties matters are managed by the Area Meeting Properties Committee reporting directly to KSAQM Trustees.

The minutes of Trustees Meetings and on-going advice and response to Area Meeting are provided at each of the Area Business Meetings which are held six times a year.

It is the responsibility of the Area Meeting to appoint an independent examiner of the Area Meeting accounts each year.

The sessions of the Area Meeting for Business are open to all members of the Area Meeting. The business and activities of the Area Meeting are, at all times, conducted in accordance with the provisions of the current edition of Quaker Faith and Practice available at www.quaker.org.uk.

Kendal & Sedbergh Area Quaker Meeting includes all constituent Local Meetings contained within its area: Brigflatts, Kendal, Kirkby Stephen and Preston Patrick. Arrangements for the establishment, running or dissolution of constituent meetings shall be in accordance with Quaker Faith and Practice.

The Area Meeting is the level at which membership is held, but responsibility for the proper stewardship of funds and overview of business within the Area Meeting lies with the Trustees on behalf of the Area Meeting.

Area Meeting appointed roles and Committees reporting to Area Meeting in 2025

Friends are nominated and appointed by Area Meeting Business Meeting to these roles.

- Area Meeting Clerk and two Assistant Clerks
- Area Meeting Trustees
- Area Meeting Treasurer and Assistant Treasurer
- Properties Committee and Clerk to Properties Committee
- Registering Officer
- Cross Area Meeting Support Group
- Safeguarding Co-ordinator and Deputy Co-ordinator
- Friends Giving Co-ordinator
- Children and Young People's correspondent.
- Burial Ground and Funeral Co-ordinating arrangements for the 4 local meetings
- Custodian of Records
- Representatives to the BYM Meeting for Sufferings.
- Representatives to Quaker Life Council
- Area Meeting Nominations Committee

- Kendal Joint Working Group (with the Quaker Tapestry Ltd) This will end with the termination of their lease in March 2026

Relationship with related parties

The Area Meeting is part of Britain Yearly Meeting of the Religious Society of Friends. The meeting has a two-way relationship with the central departments and work of the Yearly Meeting. A large part of this relationship is formed by those Friends who serve as representatives to the central committees and councils, one of the main links for part of 2024 being the reports from our representative to Meeting for Sufferings. Meeting for Sufferings has been the standing representative body entrusted with the care of the business of Britain Yearly Meeting throughout the year. Other role holders linked to central Quaker groups and reporting to Area Meeting are the representatives to Quaker Life and Northern Friends Peace Board. In 2025 a small group of nominated Friends has worked on the choices of development activities for Friends with staff from Woodbrooke Quaker Study Centre. Two of these ran in 2025.

The Area Meeting properties are all held by Friends Trusts Ltd as custodian trustee; Area Meeting Trustees manage and operate the buildings on behalf of Area Meeting as the beneficial owners recognising that they are acting as agent for the excepted charity KSAM and its subsidiary trusts.

6. Reference and Administrative details

Charity name	Kendal and Sedbergh Area Quaker Meeting
Registered charity number	1197234
Charity's principal address	Friends Meeting House Stramongate Kendal Cumbria LA9 4BH

Names of the trustees of the charity during 2025

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Jennifer Pearman	Clerk to Trustees in 2025		Area Business Meeting
2	Mary Robinson	Safeguarding Co-ordinator		As above
3	Paul Scutt	Assistant Treasurer		As above
4	Julia Smith	Clerk of Properties Committee		As above
5	Caroline Stow	Friends Giving Co-ordinator		Service ends in December 2025
	Non – trustee serving as AM Treasurer			
	Peter Warner	Treasurer		As above

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
Friends Trust Ltd (Custodian Trustee)		

Names and addresses of advisers

Legal	Bates Wells Thomson, Hayton, Winkley	10, Queens Street Place, London EC4R 1BE 114-116, Stricklandgate, Kendal LA9 4QA
Conservation architect	Crosby Granger	Fellside Centre, Low Fellside, Kendal LA9 4NW
Bookkeeping services when required	KKAS	Meadowbank Business Park. Kendal LA9 6NY
External Examiner	Stables, Thompson and Briscoe	34, Lowther Street, Kendal. LA9 4DX

Declarations

Signature(s)	Signed on behalf of trustees	Signed on behalf of trustees
Full name(s)	Jennifer Pearman	Paul Scutt
Position (e.g. Secretary, Chair, etc)	Clerk to Trustees in 2025	Trustee and Assistant Treasurer
Date	9th September 2026	9th September 2026

STABLES THOMPSON & BRISCOE

www.stb-accountants.co.uk

Independent Examiner's Report to the Trustees of Kendal & Sedbergh Quaker Meeting

I report on the accounts of the charity for the year ended 31 December 2025.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or

2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Helen Holmes BSc FCA
ICAEW
Stables Thompson & Briscoe
First Floor West Wing
Bridge Mills
Stramongate
Kendal
LA9 4UB

Date: 6 October 2026

CHARITY COMMISSION FOR ENGLAND AND WALES

Charity Name	No (if any)
Kendal & Sedbergh Area Quaker Meeting	1197234

Receipts and payments accounts

CC16a

For the period from	Period start date	To	Period end date
	01 January 2025		31 December 2025

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Voluntary receipts	32,424	-	440	32,864	26,986
Activities for generating funds	3,035	15,600	-	18,635	19,507
Investment dividends & interest	8,382	10,516	1,304	20,202	20,298
Charitable activities	-	-	-	-	-
Rental income from investment properties	26,920	-	-	26,920	20,486
Other receipts	899	-	-	899	709
In as agent	1,520	9,267	-	10,787	10,594
Transfers	-	-	-	-	-
***Sub total** (Gross income for AR)*	73,180	35,383	1,744	110,307	98,580
A2 Asset and investment sales, (see table).					
Equities & managed investments	31,803	7,102	10,935	49,840	-
Sub total	31,803	7,102	10,935	49,840	-
Total receipts	104,983	42,485	12,679	160,147	98,580
A3 Payments					
Costs of generating voluntary receipts	-	-	-	-	-
Fundraising costs (trading activities)	235	8,383	-	8,618	13,255
Investment management costs	9,279	-	-	9,279	28,304
Costs of charitable activities	60,028	-	2,586	62,614	72,740
Governance costs	197	-	-	197	238
Other costs	1,304	-	-	1,304	1,130
Out as Agent	1,635	6,868	-	8,503	5,216
Transfers	-	-	-	-	-
	-	-	-	-	-
Sub total	72,678	15,251	2,586	90,515	120,883
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	72,678	15,251	2,586	90,515	120,883
Net of receipts/(payments)	32,305	27,234	10,093	69,632	(22,303)
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	67,639	(2,541)	3,145	68,243	90,546
Cash funds this year end	99,944	24,693	13,238	137,875	68,243

Section B Statement of assets and liabilities at the end of the period

B1 Cash funds

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	Cash at bank	99,944	24,693	13,238
		-	-	-
		-	-	-
	Total cash funds (agree balances with receipts and payments account(s))	**99,944**	**24,693**	**13,238**

B2 Other monetary assets

Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
Other debtors	94	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

B3 Investment assets

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
Equities and managed investments	Unrestricted funds	-	236,461
Equities and managed investments	Restricted funds	-	356,338
Equities and managed investments	Endowment funds	-	38,883
Investment property - Preston Patrick Cottage	Endowment funds	-	-
Investment property - Preston Patrick Stables	Endowment funds	-	-
Investment property - Krkby Stephen flat	Unrestricted funds	-	-
TOTAL		**-**	**631,682**

B4 Assets retained for the charity's own use

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
Meeting House - Preston Patrick	Endowment funds	-	-
Meeting House - Kirkby Stephen	Unrestricted funds	-	-
Meeting House - Kendal	Endowment funds	-	-
Meeting House - Brigflatts	Endowment funds	-	-
Schoolroom - Brigflatts	Endowment funds	-	-
Rosebank	Restricted funds	-	-
Photovoltaic panels	Unrestricted funds	12,450	8,857
Photovoltaic panels	Restricted funds	9,706	4,893
TOTAL		**22,156**	**13,750**

B5 Liabilities

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
Rent deposit	Unrestricted funds	700	
In as agent creditor	Restricted funds	9,168	
TOTAL		**9,868**	
		-	

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

Signature	Print Name	Date of approval
Signed (copy available)	Jennifer Pearman	9th September 2026
" "	Paul Scutt	9th Sept. 2026