

CARDIGANSHIRE HORTICULTURAL SOCIETY

England & Wales · Charity number 1016174

Details

Status Registered

Legal form Other

Registered 1993-01-12

Register [View on the Charity Commission register](#)

Contact

Address 61 Bridge Street
Kington
Herefordshire
HR5 3DJ

Phone 07974 348526

Email a3ellin@gmail.com

Website www.cardhortsoc.org.co.uk

Activities

Objects: THE ADVANCEMENT OF EDUCATION IN HORTICULTURE AND THE PROMOTION OF THE IMPROVEMENT OF HORTICULTURE

Activities: We are based in Aberystwyth. We hold monthly lectures on horticultural topics in autumn and winter. Daytrips to nearby venues with horticultural interest are run during spring and summer. We also organise an annual 3-5 day tour in Britain or abroad. An annual plant sale

Classification

- **How:** Provides Advocacy/advice/information
- **What:** Education/training, Environment/conservation/heritage, Recreation
- **Who:** The General Public/mankind

Geography

- Ceredigion
- Pembrokeshire
- Powys

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£34,129	£34,883	-	-
2024-12-31	£8,176	£9,205	-	-
2023-12-31	£6,422	£7,708	-	-
2022-12-31	£7,733	£8,158	-	-
2021-12-31	£8,301	£3,335	-	-

Trustees

Name	Role	Appointed
Dr Peter Charles Wootton-Beard	Chair	2019-03-12
ANNE ELLIN		2018-03-13
JAN ELDRIDGE		2025-11-26
Kathleen Beatrice - Kay Edwards		2016-03-15
Nia Margaret Hughes		2023-03-10
PENNY DAVID		2018-03-13
Professor Lynda Warren		2026-03-10
Stuart Bradley		2024-03-12
Val Jones Hughes		2024-03-12

CARDIGANSHIRE HORTICULTURAL SOCIETY

England & Wales - Charity number 1016174

Accounts



Trustees' Annual Report for the period

From 1st January 2025 to 31st December 2025

Charity name: **Cardiganshire Horticultural Society**

Charity registration number: **1016174**

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To advance education in horticulture To promote the improvement of horticulture in the community
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	The Charity: <ul style="list-style-type: none">- holds guest lecture series' on horticultural themes- organises day trips and residential trips to visit gardens of note- holds an annual plant sale
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees have had regard to the guidance issued by the Charity Commission on public benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	The Charity does not make grants.
Policy on social investment including program related investment	Para 1.38	The Charity does not use social investments.
Contribution made by volunteers	Para 1.38	The Charity does not have any volunteers.

Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	Through its activities referred to above (see SORP reference 1.17 and 1.19 above), the Charity provides members of the local community with the opportunity to extend their horticultural knowledge and expertise, by becoming members of the Charity.

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	The Charity's objectives are as per its charitable purposes (see SORP reference 1.17 above). See directly above for the means by which the Charity achieves these objectives.
Performance of fundraising activities against objectives set	Para 1.41	The Charity raises money through its membership fees, by holding an annual plant sale, tabletop plant sales at its lecture series meetings, and from general donations. Currently, it also receives an annual grant from the Lady Grace James Memorial Fund. The Charity has no specific objectives as regards the amount of funds to be raised from each of these sources.
Investment performance against objectives	Para 1.41	The Charity does not make investments.
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The Charity has a deficit of £754.59 for the year ended 31 st December 2025. This is lower than last year. As at 31 December 2025, its reserves were £7,255.68. The Charity therefore has sufficient funds to continue operating at its current deficit level for a number of years. However, over the course of 2026, the Trustees will be discussing ways in which the deficit can be eliminated for future years, with the intention of putting such measures in place by 2027.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The Charity has a financial policy, pursuant to which it must aim to maintain a reserves amount to cover essential running costs (e.g. insurance and hall fees) for a period of 24 months. This requirement is currently being met.
Amount of reserves held	Para 1.22	£7,255.68
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	There are currently no uncertainties about the Charity continuing as a going concern in the near future. But see reference 1.46 below for longer-term risks.

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	See SORP reference 1.41 above for a list of the Charity's principal sources of funds.
Investment policy and objectives including any social investment policy adopted	Para 1.46	The Charity does not have an investment policy.
A description of the principal risks facing the charity	Para 1.46	The principal risks to the Charity are as follows: <ul style="list-style-type: none"> - Currently, the Charity receives significant funding from the Lady Grace James fund. In 2025, this amount was £800. If this funding were to cease, it may be difficult for

		<p>the Charity to raise replacement funds by other means – with the result that our reserves would become fully depleted in a number of years and the Charity would have insufficient funds to continue.</p> <ul style="list-style-type: none"> - The Charity needs a large committee of Trustees to operate. Many of the Trustees have served on the committee for a number of years. A large number of Trustees have retired from the committee this year, and a number of others have indicated their intention to do so within the next 1 - 3 years. The future of the Charity depends on there continuing to be sufficient individuals prepared to serve on the committee going forward.
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution of a charitable unincorporated association
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Charitable unincorporated association
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	<p>The Trustees are appointed by the general membership. There must be 14 trustees – 7 of whom must be officers with named positions, and 7 general trustees. Trustees must step down and stand for re-election every 3 years. If a person ceases to be a trustee mid-term, the other trustees can appoint an alternative person to fill a vacancy. The appointee will hold office for the remainder of the retiring trustee's term and is then subject to re-appointment by the membership.</p> <p>At the AGM in March 2026, the membership will be asked to adopt a new constitution which, amongst other things, would alter the above provisions.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	None
The charity's organisational structure and any wider network with which the charity works	Para 1.51	The Charity's organisational structures are as per its constitution.
Relationship with any related parties	Para 1.51	N/A
Other		

Reference and Administrative details

Charity name	Cardiganshire Horticultural Society
Other name the charity uses	None
Registered charity number	1016174
Charity's principal address	The Charity's registered office address is 61 Bridge Street, Kington, HR5 3DJ

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Kate Beech	President	To 6/12/25	N/A
2	Peter Wootton-Beard	Chair		N/A
3	Catherine Byers	Vice Chair	From 11/3/25	N/A
4	Barry Thomas	Treasurer		N/A
5	Shelagh Byers	Secretary	From 11/3/25	N/A
6	Anne Ellin	Membership Secretary		N/A
7	Val Jones Hughes	Lecture Secretary		N/A
8	Nia Hughes	Summer Trips Organiser		N/A
9	Bethan Hughes	Summer Trips Organise	To 7/12/25	N/A

	Jan Eldridge	Annual Trip Organiser	From 26/11/25	
10	Edwina Ellis	Website Coordinator	To 17/1/26	N/A
11	Penny David	Spadework Editor		N/A
12	Kay Edwards			N/A
13	Stuart Bradley			N/A

Corporate trustees – names of the directors at the date the report was approved

Director name		
None		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
N/A		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	None
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
N/A		

Name of chief executive or names of senior staff members (Optional information)

N/A

Exemptions from disclosure

Reason for non-disclosure of key personnel details

N/A


Other optional information

N/A

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature	
Full name	Catherine Byers
Position (eg Secretary, Chair, etc)	Vice Chair
Date	18 th February 2026



Cardiganshire Horticultural Society Accounts

Year Ended 31/12/25

Balance Sheet

Opening Balances 01/01/25		Closing Balances 31/12/25	
TSB Current	1070.95	TSB Current	611.02
TSB Savings	6644.24	TSB Savings	5331.23
Nat West Trips	295.08	Nat West Trips	<u>1313.43</u>
		8010.27	
Surplus/(Deficit) for y/e 31/12/2025	<u>(754.59)</u>		<u>7255.68</u>
	7255.68		0.00

Receipts and Payments

	2025		2024	
Receipts			Receipts	
Outings Income	29969.60		Outings Income	4358.80
Membership Subs	1507.49		Membership Subs	1489.00
Plant Sales	1213.93		Plant Sales	1208.03
Collections	0.00		Collections	99.92
Tabletop Sales	29.33		Tabletop Sales	115.70
Grant	800.00		Grant	800.00
Interest	86.99		Interest	104.67
Other Receipts	<u>521.46</u>		Other Receipts	<u>0.00</u>
		34128.80		8176.12
Payments			Payments	
Outings	30507.00		Outings	5366.50
Website & IT	359.87		Website & IT	887.66
AGM costs	310.50		AGM costs	309.80
Plant Sale costs	155.84		Plant Sale costs	33.87
Donations made	200.00		Donations made	200.00
RHS subscription	0.00		RHS subscription	45.00
Insurance	253.61		Insurance	80.00
Room hire	150.00		Room hire	90.00
Admin expenses	643.31		Admin expenses	434.34
"Spadework"	764.60		"Spadework"	574.40
Speakers	1016.00		Speakers	780.00
Other Payments	200.99		Other Payments	360.00
Sundries	321.67		Sundries	<u>43.65</u>
		<u>34883.39</u>		<u>9205.22</u>
Surplus/(Deficit)		<u>(754.59)</u>	Surplus/(Deficit)	<u>(1029.10)</u>



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Cardiganshire Horticultural Society

**On accounts for the
period**

1st January 2025 to 31st December
2025

**Charity no
(if any)**

1016174

**Responsibilities and
basis of report**

I report to the trustees on my examination of the accounts of the above charity for the period 1st January 2025 to 31st Decemebr 2025

As the charity trustees of the Trust, 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 Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act. The accounts have been prepared on a Receipts and Payments basis in accordance with section 133 of the act.

**Independent
examiner's statement**

I confirm that I have the requisite skills and experience to conduct the Independent Examination for this charity to the standards required as set out in Appendix 5 of CC32. Although retired from practice as an accountant and as a member of a listed professional accountancy body, I continue to conduct a number of examinations on a voluntary basis every year. I also confirm that I am independent of the charity as set out in Direction 2 of CC32.

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

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

Signed:

Date:

16/3/26

Name:

Andy Moore

Address:

Blaenpentre, Swyddffynnon, Ystrad Meurig, SY25 6AW