



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' annual report (including Directors' report) for the period

From: Period start date 01/09/2024

To: Period end date 31/08/2025

Charity name: The Gwynedd Meirionydd Federation of Women's Institutes CIO

Charity registration number: 1177885

Company number:

Objectives and activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To advance the education of all females
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	Provide environmental assistance in agriculture. Help and develop music and drama together with home economics and healthy living.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Charity has been registered for more than 50 years and has always followed and complied with Charity Commission guidance.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	

Other		
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Achievements and performance

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	The members of the Charity have benefitted from the attendance of various meetings that gave insights into health, fitness and crafts skills.
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial review

Review of the charity's financial position at the end of the period	Para 1.21	The sale of Penrhyndeudraeth Hall was completed in July 2025.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Reserves are held for 3 years after the closing of an Institute in accordance with the Constitution.
Amount of reserves held	Para 1.22	£759
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	The continuance of the Charity is only guaranteed due to the closures of Institutes and their monies reverting to the Federation.

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	Membership fees and activities.
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, governance and management

Description of charity's trusts:		
Type of governing document: for example, trust deed, memorandum and articles of association etc	Para 1.25	Constitution and rules of Women's Institutes.
How is the charity constituted?	Para 1.25	CIO

for example limited company, unincorporated association, CIO		
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	Bi-annual members vote in accordance with the rules in the Constitution.

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	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and administrative details

Charity name	The Gwynedd Meirionydd Federation of Women's Institutes CIO
Other name the charity uses	
Registered charity number	1177885
Charity's principal address	3 Bridge End, Bridge Street, Dolgellau, Gwynedd LL40 1AU

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	Miriam Roberts	Chair		
2	Glenys Davies	Treasurer		
3	Rachael Madeley Davies	Vice Treasurer		
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

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

Director name	

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (optional information)

Type of adviser	Name	Address

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

Exemptions from disclosure

Reason for non-disclosure of key personnel details

Other optional information

Declarations

The company has taken advantage of the small companies' exemption in preparing the report above.

The trustees declare that they have approved the trustees' report (including directors' report) above.

Signed on behalf of the charity's trustees/directors

Signature(s)	<i>Clennys Davies</i>	<i>Miriam Roberts</i>
Full name(s)	CLENY S DAVIES	MIRIAM ROBERTS
Position (for example Secretary, Chair, etc)	TREASURER	CHAIR

Date 1. 5. 26

Gwynedd Meirionydd Federation of Women's Institutes

Registered Charity number: 1177885

Financial Statements for the year ended 31st August 2025

Gwynedd Meirionydd Federation of Women's Institutes
Receipts and Payments Account for the year ended 31st August 2025

	Notes	Unrestricted Funds	Total 2025	Total 2024
		£	£	£
<u>Income Receipts</u>				
General income receipts	1	53218	53218	14323
Bank interest received			10	18
Introduced into Reserve account				112
		<u>53218</u>	<u>53228</u>	<u>14453</u>
<u>Expenditure</u>				
Transferred from Reserve to current account				1000
General direct charitable expenditure	2	<u>15918</u>	<u>15918</u>	<u>17959</u>
		15918	15918	18959
Net receipts(payments) for the year		<u><u>37300</u></u>	<u><u>37310</u></u>	<u><u>-4506</u></u>
 Bank balance at 31 August 2024		<u><u>2562</u></u>	<u><u>3311</u></u>	<u><u>7817</u></u>
Bank balance at 31 August 2025		<u><u>39862</u></u>	<u><u>40621</u></u>	<u><u>3311</u></u>

Approved on behalf of the Executive Committee

Miriam Roberts

Miriam Roberts
Chairperson

Glenys Davies

Glenys Davies
Treasurer

1.5.26

Date

Gwynedd Meirionydd Federation of Women's Institutes
Notes to the Receipts and Payment account for the year ended 31st August 2025

	2025 £	2024 £
1. Analysis of General Income Receipts		
Unrestricted Funds		
W/C AGM	15	1780
100 Club	540	516
Subscriptions	3624	3979
Publications	-	-
Events	459	549
Donations and grants	500	-
Raffles	21	31
Sports	43	121
NFWI	-	-
Denman	-	-
Home economics	1168	1291
Music and drama	-	-
Suspended Institute	-	-
Spring Council	348	-
New WI's	-	-
Federation of Women's Institute	-	1056
Sundries	46500	5000
Officers expenses	-	-
Headquarters	-	-
ANC	-	-
Public affairs	-	-
Utilities (Blaenau Ffestiniog)	-	-
Hall Letting (Blaenau Ffestiniog)	-	-
	<u>53218</u>	<u>14323</u>

Gwynedd Meirionydd Federation of Women's Institutes
Notes to the Receipts and Payment account for the year ended 31st August 2025

	2024 £	2024 £
2. Analysis of General Direct Charitable Expenditure		
Unrestricted Funds		
W/C AGM	15	2489
100 Club	495	330
Subscriptions	1800	2082
Publications	-	-
Events	178	180
Donations and grants	-	-
Sports	8	35
NFWI	-	-
Denman	-	-
Home economics	1072	1343
Music and drama		
Professional fees	2347	3524
Spring Council	93	-
New WI's	-	-
Rent	3600	3000
Officers expenses	1246	1513
Headquarter expenses		
- General	100	182
- Utilities	741	74
- White Ribbon		100
Suspended Institute	-	-
Organisation	-	-
ANC	-	-
Sundries	81	-
Accountancy	480	480
Public affairs	-	-
Blaenau Ffestiniog		
- Hall letting	-	-
- Key Holder / Caretaker	1305	-
- Utilities	2226	2370
- Maintenance	131	257
	<u>15918</u>	<u>17959</u>

Gwynedd Meirionydd Federation of Women's Institutes
Statement of Assets and Liabilities as at 31st August 2025

	2025 £	2024 £
Monetary Assets		
Investment		
Hargreaves & Lansdown	<u>22843</u>	<u>33098</u>
Bank Accounts		
Unrestricted Funds		
Current Account	<u>39861</u>	<u>6198</u>
Restricted Funds		
Reserve Account	<u>758</u>	<u>1619</u>
Non Monetary Assets		
Property		
Blaenau Ffestiniog Hall fair value brought forward	70000	125000
Revaluation during the year		-55000
Penrhyndeudraeth Hall fair value	40000	
Sale of Penrhyndeudraeth Hall	<u>-40000</u>	
	<u>70000</u>	<u>70000</u>
Reserves		
Revaluation Reserve	<u>25000</u>	<u>25000</u>

Gwynedd Meirionydd Federation of Women's Institutes
Statement of Assets and Liabilities as at 31st August 2025

£

Approximate value of Furniture and Equipment

Screen & Projector	430
Lap Top 1	256
Lap Top 2	256
Free standing heater 1	10
Large cupboard 1	50
Large cupboard 2	50
Small cupboard 1	20
Desk 1	30
Shredder 1	5
Laptop	349
Free standing heater 2	10
Epson 502 SVGA Printer	158
Table 1	56
Table 1	56
Accounting cupboard	20
Sound system	50
Small screen	10
Cups & trophies	2634
Crockery - various	25
Mural	20
Display boards	10
WI Banners x 10	50
Chairs x 50	250
Steel filing cabinet	25
Lecturn	20
Step ladder	20
Dart boards x 2	20
Vacuum cleaners x 3	0
Kettles x 2	0
Teapots - large x 2	5
First aid box	5
	<u>4,900</u>

Notes to the accounts

Prepayments

Insurance	1099
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Accruals

E W Owen & Co	504
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<u>Cash in hand</u>	<u>300</u>
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Blaenau Ffestiniog Hall

The current value of Blaenau Ffestiniog Hall is based on the offer accepted of £70,000.

Penrhyndeudraeth Hall

The sale completed on 28th July 2025.

Sundries

Income -	Transfer from Hargreaves Lansdown	9999
	Gamlins - sales proceeds net of legal fees	35692
	Compensation from NatWest	350
	Closure of Interfed account - Gwynedd Caernarfon WI	459
		<u>46500</u>
Expenses -	Land Registry fee re Penrhyndeudraeth Hall	45
	Postage and stationery	36
		<u>81</u>

Hargreaves Lansdown

Value in statement of assets and liabilities as per value on investment reports as at 31st July 2025

Interest received for the year	<u>499.79</u>
Dividends received for the year	<u>481.69</u>

**Independent Examiner's Report to the
Trustees of Gwynedd Meirionydd Federation of Women's Institutes**

We report on the accounts of the Trust for the year ended 31 August 2025 which are set out on pages 1 to 5.

Respective responsibilities of 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 this year under Section 144(2) of the Charities Act 2011 ("the 2011 Act") and that an independent examination is needed.

It is our responsibility to:

Examine the accounts under Section 145 of the 2011 Act:

To follow the procedures laid down in the general Directions given by the Charity Commission under Section 145(5)(b) of the 2011 Act, and

To state whether particular matters have come to our attention.

Basis of independent examiner's report

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 comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently 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 2011 Act, and
To prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 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.

Date: 26th March 2026

E W Owen & Co
Chartered Accountants
Glyndwr Buildings
Glyndwr Street
Dolgellau
Gwynedd
LL40 1BB