

West Kent Federation of Women's Institutes

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

for the year ended

30 September 2025

Charity number 1188341

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**WEST KENT FEDERATION OF WOMEN'S INSTITUTES
YEAR ENDED 30 SEPTEMBER 2025**

LEGAL AND ADMINISTRATIVE INFORMATION

REGISTERED CHARITY	1188341
TRUSTEES	Mrs P Bates (resigned 19 March 2025) Mrs B Bickell Mrs A Bird (appointed 19 March 2025) Mrs A Breach (Chair) Mrs G Brown Mrs D Daniels Mrs C Gupwell Mrs Valerie Keeler (appointed 19 March 2025) Mrs R King (Treasurer) Mrs G Martin (resigned 19 March 2025) Mrs J Smith Mrs S Sudlow
FEDERATION SECRETARIES	Ms M McGovern
FEDERATION BOOKKEEPER	Mr A Shopland
SYSTEMS ADMINISTRATOR	Ms K Smart
PRINCIPAL ADDRESS	Ethel Hunt Lodge 4 Hawkwell Business Centre Maidstone Road Pembury, Tunbridge Wells Kent TN2 4AG
BANKERS	Bank of Scotland Banking Direct Money Market Accounts Centre Teviot House 41 South Gyle Crescent Edinburgh EH12 9BB
BANKERS	Natwest Bank Plc 3 High Street Maidstone Kent ME14 1XU
INDEPENDENT EXAMINER	James Mathieson FCA Lindeyer Francis Ferguson Limited Chartered Accountants North House 198 High Street Tonbridge Kent TN9 1BE

WEST KENT FEDERATION OF WOMEN'S INSTITUTES

YEAR ENDED 30 SEPTEMBER 2025

TRUSTEES' REPORT

The trustees submit their annual report and the financial statements for the year ended 30 September 2025. The trustees have adopted the provisions of the "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019) (Charities SORP (FRS 102)).

Legal and administrative information set out pages 1 forms part of this report.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The charity is a Charitable Incorporated Organisation ("CIO") incorporated on 1 October 2020 (registered charity number 1188341). It was formed to convert an unincorporated charity, Kent-West Kent Federation of Women's Institutes (registered charity number 228183) to a CIO status. The charity is governed by its Trust Deed and the Constitution and Rules as laid down for County Federations from time to time by the National Federation of Women's Institutes.

Recruitment, Induction and Training of Trustees

The Trust Deed of the charity governs the appointment of trustees. The Managing Trustees are authorised to appoint new trustees to fill casual vacancies arising among the elected members by co-option.

Every two years, nominations for members of the Board of Trustees are requested from all the WIs in the Federation. If more than twelve members are nominated, an election involving all the WIs in the Federation is held. Other members may be co-opted on to the Board of Trustees at any time.

Trustee training sessions with a tutor from the National Federation of Women's Institutes are held on a regular basis.

Organisational Structure

The Federation is a member of the National Federation of Women's Institutes of England, Wales, Jersey, Guernsey and the Isle of Man (NFWI), a company limited by guarantee no. 2517690, charity registration no. 803793, whose principal address is 104 New King's Road, London, SW6 4LY. The Federation acts as an important link between the NFWI and the individual WIs and Districts in the West-Kent region.

The NFWI Annual meeting was held on zoom on 4 June 2025.

The Charity is organised so that the Trustees meet regularly to manage its affairs. Three staff are employed to assist with the administration of the charity as appropriate, including one staff member employed on a full-time basis and two staff members on a part-time basis.

BOARD OF TRUSTEES

Ten Board of Trustees meetings and a special meeting were held. The following were the members of the Board of Trustees in 2025:

Mrs B Bickell (Petts Wood WI)	Federation Vice Chair
Mrs A Bird (South Park WI)	
Mrs A Breach (Petts Wood WI)	Federation Chair
Mrs G Brown (Hadlow WI)	Federation Vice Chair
Mrs D Daniels (South Park WI)	Federation Vice Chair
	Assistant Federation Treasurer
Mrs C Gupwell (South Park WI / West Kent Zoomers VWI)	
Mrs R King (Lenham WI / West Kent Zoomers VWI)	Federation Treasurer
Mrs J Smith (Walderslade WI)	
Mrs S Sudlow (Nevill WI)	Assistant Federation Treasurer
Mrs V Keeler (Bearsted and Thurnham WI)	

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TRUSTEES' REPORT

WI ADVISERS

Mrs S Boner (Royal Eltham WI)
Mrs F Farley (Greenslade WI)
Mrs C Gupwell (South Park WI / West Kent Zoomers VWI)
Mrs W Keast (Bredhurst WI) (resigned 19 March 2025)
Mrs C Powell (Badgers Mount WI) (resigned 31 December 2024)
Mrs R Tidby (Bredhurst WI)
Mrs B Wild (West Wickham WI)
Mrs J Smith (Walderslade WI) (appointed 19 March 2025)

FEDERATION APPOINTMENTS

West Kent News Co-ordinators	Mrs L Wills, Mrs R King and Mrs J Buller
Resolutions Co-ordinator	Mrs R Tidbury
Federation Archivists	Mrs C Klempau and Miss S Harris
Publicity Officer	Mrs A Breach, Miss K Smart
ACWW Co-ordinator	Mrs C Gupwell
Combined Arts & Leisure Representative	Mrs J Jones
Science Representative	Mrs W Keast
Systems Administrator & Webmistress	Ms K Smart
Health & Safety Officer	Mrs G Brown
Independent Financial Examiner Administrator	Mrs G Neville

FEDERATION REPRESENTATIVES ON OTHER BODIES

West Kent Country Markets Society Limited	Mrs A Wilkinson
Kent Voluntary Sector Emergency Group	Mrs D Daniels and Mrs J Fissenden

OBJECTIVES AND ACTIVITIES

The objects of every Women's Institute are:

1. To advance the education of women and girls for the public benefit in all areas including (without limitation):
 - a. Local, national and international issues of political and social importance;
 - b. Music, drama and other cultural subjects; and
 - c. All branches of agriculture, crafts, home economics, science, health and social welfare.
2. To promote sustainable development for the public benefit by:
 - a. Educating people in the preservation, conservation and protection of the environment and the prudent use of natural resources; and
 - b. Promoting sustainable means of achieving economic growth and regeneration.
3. To advance health for public benefit; and
4. To advance citizenship for the public benefit by the promotion of civic responsibility and volunteering.

The specific objectives of the charity are to further the purposes of the Women's Institute (WI) organisation within West Kent, and elsewhere.

There are 144 institutes in West Kent. There were unfortunately 3 suspensions within the Federation:

Cage Green	Mar-25
Horton Kirby	Mar-25
North Tonbridge	Mar-25

Two WIs were formed in 2025. Beckenham Belles and Falcon Wood.

One WI was reformed in Oct 2024, Wateringbury.

WEST KENT FEDERATION OF WOMEN'S INSTITUTES YEAR ENDED 30 SEPTEMBER 2025

TRUSTEES' REPORT

The policy of the charity continues to be to offer a wide variety of activities to members and to give support to local institutes as necessary. In planning the few activities for the period, the trustees have given due regard to the guidance issues by the Charity Commission on public benefit. The interests of all members are covered by the variety of classes and events normally organised.

ACHIEVEMENTS AND PERFORMANCE

Enquiries for WI membership are increasing and it is our intention to make opening new WI's a priority going forward as well as growing our overall membership.

The AGM was an outstanding success and was enjoyed by all the members with numbers gradually increasing to pre covid numbers.

BURSARIES

The Federation offers three individual bursaries' and two for individual WIs. Each bursary is worth £200. Winners were drawn at the annual meeting 2025 and were as follows:

Individual winners

Jean Jarvis, Meopham WI

Sarah-Jane Venebales, Nevill WI

Tina Reynolds, East Malling WI

WI Winners

St Mary's West Wickham WI

Madginford Bearsted WI

Chair's Report

This year has been a quite a successful one with a few bumps along the way though! Our Federation events still seem popular however, we are noticing that members are not always supporting the more obvious ones! Consequently, we have had to cancel a few events as the numbers attending did not reach the figures required to avoid a loss. It's always disappointing to have to cancel, for the members who had booked but especially for the committee members who had worked so hard to source the speakers or tutors and the venues. However, we learn from it, look at the possible reasons behind the lack of take up and hope to do better.

Our membership numbers have stabilised even though we sadly suspended three WI's this year however, we have opened two - Beckenham Belles and Falconwood with another WI in Petts Wood opening soon.

The one big change we had was the venue for our AGM. The move to the Woodville in Gravesend was a bit of a gamble but one that I am pleased to say paid off. We had 550 members attend and despite a long queue for coffee before the start, the reviews of the day were very positive and for the first time in a while the event made a profit!

Amanda Breach
Federation Chair

Art and Craft

The Art & Craft year started in November 2024 with a tutor trial workshop with floral designer Wendy Andrade. The committee, which was joined by four trustees, had a go at making floral jewellery wire bracelets. It was deemed a great success leading to Wendy being booked as a speaker for 2025 Art & Craft Annual Day with potential future bookings for workshops for the Federation.

The Art & Craft Committee designed the Kaye Moore Cup Competition to take place at the AGM in March on the theme of a Favourite Plant or Flower in any medium to be judged by our speaker, Adam Frost from Gardeners World.

**WEST KENT FEDERATION OF WOMEN'S INSTITUTES
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TRUSTEES' REPORT

The next event was meant to be workshops in Getting to Know Your Sewing Machine with ex-Denman tutor Pat Lumsdale in April 2025. Unfortunately, Pat had to cancel as she was having surgery on her hand, and after that decided to retire and move nearer to her family.

We arranged workshops for an Introduction to Pastels with professional artist Kim Langford to take place in June. Members were very pleased to learn techniques on using this beautiful medium and proud of the lovely still life pictures they created.

After a summer off, members looked forward to workshops in September in Broderie Perse (French for Persian Embroidery), with Maxine Keeble, who is a former head of Textiles at a Kent Grammar school and a Qualified Adult Education tutor. It is a style of appliqué where motifs are cut from a printed fabric and arranged on another fabric with embroidery and beading. Ladies brought their own choice of fabrics but were also able to help themselves to a wide range of fabric samples kindly donated by The House Interior Design Company in Southborough.

Our Art & Craft Annual Day also took place in September with more than 200 tickets sold. We had three excellent speakers, seven retail stalls, our usual Bring & Buy and a raffle. Especially interesting were talks about the artist James McNeill Whistler and his contemporaries in anticipation of a major retrospective exhibition to take place at the Tate Gallery next year and a talk about the history and art of the circus. There was very positive feedback from members.

Paula Bates,
Chair, Art & Craft Committee

Green Team

This year has seen new members join the Green Team. Our zooms are well attended and always interesting! We have held 2 events – our mindful walk round Shoreham in June coincided with Great Big Green Week and was well attended by members from across the Federation. In keeping with our green ethos, the walk was accessible by train and I'm glad to say most members used this way to get there. We also took part in the first Tunbridge Wells Climate and Nature Fair to bring the campaigning in green issues by the WI to the public. In spite of the awful rain many people attended, and we had lots of interest in our stand. Our talks to WIs are still being offered by Janie Ramsay and we contribute monthly items to the West Kent News.

Amanda Breach
Annette Smith
The Green Team

Lifestyle (Previously HE)

The Lifestyle Team have held two very successful and well attended Annual Days from October 2024 – September 2025.

The first Annual Day was held on Wednesday 23rd October 2024. One hundred and eighty members attended and listened to talks on – Setting up a bakery - Make do and mend – Face Blindness. We had twelve stalls selling various items including bread from the bakery which sold out very quickly.

Our next Annual Day was held on Wednesday 7th May 2025. Our speakers were – Sloe Seduction – Around the Beehive – Flower arranging Demonstration. These speakers were very popular with our members as we received many messages saying how much they had enjoyed their day.

Barbara Bickell
Lifestyle Joint Chair

**WEST KENT FEDERATION OF WOMEN'S INSTITUTES
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TRUSTEES' REPORT

Public Affairs and International (PA&I)

KVSEG (Kent Voluntary Services Groups)

Diane Daniels continues to be coordinator and liaison and attends the quarterly meeting of volunteer groups. As it has been very difficult to keep an up-to-date volunteers list, as many groups have closed and membership changes regularly, and we are all getting a little older, we decided we could no longer offer 24/7 emergency cover to KVSEG. However, we will contact members through our Federation weekly emails and offer support on training days. Many volunteers have helped Tonbridge and Malling Council achieve welfare centre training for their staff.

Speakers auditions days

We held our annual day in October. Unfortunately, two of the six speakers booked did not arrive! All speakers were successful in getting into the book and were of high quality.

International Day - Africa

Unfortunately, due to lack of bookings, this event had to be cancelled.

Resolutions coordinators

PAI now have new representatives, sharing the job Thushara Kasturiratne and Rosemary Tidbury. This year's resolution on Bystanders as first aiders was covered by zoom meetings from Red Cross and many groups invited their own speaker to give an overview of CPR and use of defibrillators.

ACWW Team

We held another successful afternoon tea with the proceeds going to ACWW. We continue to provide sacks at events for the collection of jewellery, electrical items to send to Collections for Good Causes and the proceeds go to ACWW.

Diane Daniels

PA&I Chair

Performing Arts, Leisure and Sport (PALS)

We began our year in October 2024 with the popular Annual Whist Day with approximately 60 ladies battling it out under the watchful eyes of Sheila Miles. Two pairs tied for top slot (Ros Meredith & Joan Cook from Gates Green WI and Kay Gordon & Lynn Dempsey from West Wickham WI) and as part of the Day the participants enjoyed a ploughman's lunch.

The Federation Poetry competition run under the PALS banner had the theme 'Moving On' and had 22 entries. The winning entry by Susan Roberts was read out by her at the AGM. Not a dry eye in the house!

The first Paddleboarding and Kayaking event was enjoyed by 27 members on a lovely warm day in June. Many of the novice paddleboarders completed their session confident to stand which is a great tribute to them and the Mote Park Instructor. Unfortunately, the September session did not fare so well and had to be cancelled due to lack of applications.

Sadly, we had to cancel not just the September Watersports event but also a proposed Walking Netball session in May due to lack of applications. We had hoped to run an Activities Day (archery, climbing and rifle shooting) in July but the venue we were planning on using was still under refurbishment.

We end the 2024-25 year looking forward to the 2025 Whist Day in October and also venturing into Performing Arts by holding a Murder Mystery Event planned for Spring 2026.

Jeannette Smith

PALS Chair

**WEST KENT FEDERATION OF WOMEN'S INSTITUTES
YEAR ENDED 30 SEPTEMBER 2025**

TRUSTEES' REPORT

Safeguarding

During this year the FSO has undertaken Safeguarding refresher training (courtesy of the WI Learning Hub) and updated various of the documents that are loaded on the West Kent website.

General enquiries from WIs (eg should each WI have its own Safeguarding Officer, who is the National Safeguarding Officer etc) have been answered along with specific questions on content and structure of various NFWI and WKF Safeguarding documents.

Although advice has been sought by WIs in respect of some experiences of members, no actual Safeguarding report forms have been returned to the FSO.

The FSO gave a brief talk on 'Safeguarding and the WI' to one WI during the course of the year.

Jeannette Smith
Federation Safeguarding Officer (FSO)
West Kent Federation of Women's Institutes

Associated Country Women of the World (ACWW)

I have had a busy year giving talks to WIs around Kent about ACWW and the projects that it has chosen to support around the world. We are pleased to have the West Kent Federation and so many WI members that support ACWW and have given generously through "Walk the world" and afternoon Teas to showcase the various projects.

We had a presentation by Casey Daudelin (ACWW Engagement Officer) who reported on the current projects being supported and funded by ACWW.

Women Walk the World: Many WIs around Kent participate in ACWW annual celebration. Together with members across the globe, we raise awareness and funds, showing the strength of our shared movement. We grow stronger when we celebrate and support each other.

I was lucky enough to attend the European Conference in Bucharest and listened with care the speakers who talked about the ongoing problems in various countries surrounding Women and girls. We carry forward the words that inspired us, "If you educate a man, you educate one person: if you educate women, you educate the whole world".

Carol Gupwell
ACWW coordinator

Archives

We are still sorting through the files; there was quite a backlog from all the WIs that closed due to covid.

When a WI suspends everything belonging to that WI is kept at EHL for three years. After that time, if the WI does not re-form everything except their records of monthly meetings and financial statements are disposed of. We encourage the WIs to give their scrap books to local archives as the information is more relevant in their local area. We just do not have room to keep scrap books.

Any banners and tablecloths are stored in the loft and sometimes are used in a display when the history of the Federation is required. We make a pictorial record of the items put in the loft.

We get the occasional request for help, and we do what we can to answer the query.

Sheila Harris
Chris Klempau
Federation Archivists

**WEST KENT FEDERATION OF WOMEN'S INSTITUTES
YEAR ENDED 30 SEPTEMBER 2025**

TRUSTEES' REPORT

West Kent News

The West Kent News Editorial Team continues to comprise of Rita King, Lenham WI, Linda Wills, Istead Rise WI, and Janet Buller, Leeds WI. Using Desktop Publisher, Rita and Linda take it in turns monthly at home, to edit the magazine with Janet proof reading throughout the setting up of the monthly magazine. A draft is supplied to the Trustees as part of the final proof reading.

Articles from members remains popular and are entered as they are received, as space allows. Federation items take priority, and the magazine is aimed to be completed by the 18th of each month to allow for a final proof-read and for the magazine to be published ready for WI committee meetings.

A PDF copy of the magazine is uploaded to the Federation Website at the start of each month. Members can then print their own copy, download, or just read online. A small percentage are posted each month, at a cost to the WIs if requested.

Rita King
Linda Wills
Janet Buller
West Kent News Editorial Team

WI Advisers Committee (Membership, Communication and Support)

WI Advisers have had another busy year. Each Adviser continues to maintain contact with their Groups.

A big benefit is Zoom, where we can invite all the WIs within West Kent to discuss issues large and small and also enjoy their success stories.

Though we are a small team we enjoy the help and support of the Board of Trustees' when we need them.

We continue to open WI's as and when the need arises. We welcome Tudor Roses and wish them well.

We continue to seek out other WI members who may like to join our happy band.

Carol Gupwell
Vice Chair

FINANCIAL REVIEW

We finished the year with an overall deficit of £13,048 (2024: surplus of £12,712). Our total reserves at the end of the year were £513,159 (2024: £526,207).

Investment Policy and Objectives

The Trust Deed authorises the trustees to make and hold investments using the general funds of the charity. Under the constitution, the charity has the power to make any investment which the trustees see fit. The trustees consider the return on investments in the period to be satisfactory, given the current economic climate.

Reserves

It is the aim of the trustees to maintain unrestricted free reserves in the range of £100,000 to £125,000, which will cover the costs of running the Federation for about 9 months while enabling all prior commitments to be met and including an amount to cover future inflation.

Our unrestricted free reserves, that is unrestricted reserves excluding those represented by tangible fixed assets, amounted to £163,640 (2024: £173,443) at the balance sheet date, before designations.

Therefore, we now have free reserves of £38,640 over and above the £125,000.

WEST KENT FEDERATION OF WOMEN'S INSTITUTES YEAR ENDED 30 SEPTEMBER 2025

TRUSTEES' REPORT

Our reserves are invested and are now included in two 90/95-day deposit accounts.

As a Federation we are extremely grateful for the members contribution to the finances – it provides our one secure income stream. However, in a normal year it does only account for approximately 57% of the income needed to cover the Federation's expenditure. The remaining 43% has to be raised by us mostly through our charitable activities such as events including art and craft days etc. In 2024 fundraising events continued to increase.

What has the Federation income been spent on:

- Staff salaries, including national insurance, pension;
- Public liability insurance; and
- Upkeep and maintenance of Ethel Hunt Lodge including; buildings/contents insurance, utility bills, stationery; phones/computers, cleaning, waste collection.

Federation volunteers, including Trustees, Advisers, and team members are paid expenses. Basically, this is for mileage (45p per mile) and items we may have provided for events e.g. purchase of raffle prizes. Volunteers should not be out of pocket.

All the above covers running the Federation but what benefits are provided to the members and WIs?

- Training for your WI Officers held every year;
- Training of Independent Financial Examiners;
- Six Federation bursaries at £200 each;
- Subsidies for events;
- Value for money on ticket prices for our standard events;
- Provide the set-up costs for new WIs for their first three meetings i.e. we pay the cost of the hall and speaker; and
- Subsidised premium for the WI insurance.

FUTURE PLANS

The Trustees intend to continue to develop the services available to members and to ensure the continued financial strength of the Federation.

STATEMENTS OF TRUSTEES' RESPONSIBILITIES

The Trustees are responsible for preparing the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which gives a true and fair view of the affairs of the charity and of the incoming resources and application of resources of the charity for that period.

In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP (FRS102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is appropriate to presume that the charitable company will continue in business.

WEST KENT FEDERATION OF WOMEN'S INSTITUTES
YEAR ENDED 30 SEPTEMBER 2025

TRUSTEES' REPORT

The Trustees are responsible for keeping proper accounting records that are sufficient to show and explain the financial position of the charity and enable them to ascertain to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees and signed on their behalf by:

.....

Mrs A Breach
Chair

Date:

WEST KENT FEDERATION OF WOMEN'S INSTITUTES

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF WEST KENT FEDERATION OF WOMEN'S INSTITUTES YEAR ENDED 30 SEPTEMBER 2025

Independent examiner's report to the trustees of West Kent Federation of Women's Institutes

I report to the trustees on my examination of the accounts of the West Kent Federation of Women's Institutes ('the CIO') for the year ended 30 September 2025.

Responsibilities and basis of report

As the charity trustees of the CIO 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 CIO's accounts carried out under section 145 of the 2011 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 CIO as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

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.

.....
James Mathieson FCA
Lindeyer Francis Ferguson Limited
Chartered Accountants
North House
198 High Street
Tonbridge
Kent TN9 1BE

Dated:

WEST KENT FEDERATION OF WOMEN'S INSTITUTES

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 30 SEPTEMBER 2025

	Notes	2025 £	2024 £
Income from:			
Donations and legacies	2	3,224	36,452
Charitable activities	3	96,885	103,982
Other trading activities		1,603	1,227
Investments		2,687	3,377
Total income		104,399	145,038
Expenditure on:			
Charitable activities	5	117,447	132,326
Total expenditure		117,447	132,326
Net (expenditure) / income and net movement in funds		(13,048)	12,712
Reconciliation of funds:			
Total funds brought forward		526,207	513,495
Total funds carried forward	11	513,159	526,207

There were no restricted funds in the current or preceding period.

WEST KENT FEDERATION OF WOMEN'S INSTITUTES

BALANCE SHEET AS AT 30 SEPTEMBER 2025

		2025 £	2025 £	2024 £	2024 £
	Notes				
Fixed assets					
Property, plant and equipment	9		349,519		352,764
Investments - cash on deposit			109,991		108,852
			<u>459,510</u>		<u>461,616</u>
Current assets					
Stocks		506		403	
Debtors	10	9,183		12,590	
Cash at bank and in hand		96,139		106,858	
		<u>105,828</u>		<u>119,851</u>	
Liabilities					
Creditors: amounts falling due within one year	11	(52,179)		(55,260)	
		<u></u>		<u></u>	
Net current assets			53,649		64,591
Total net assets			<u>513,159</u>		<u>526,207</u>
The funds of the charity					
Unrestricted funds	11		<u>513,159</u>		<u>526,207</u>

The financial statements were approved on the..... and signed on their behalf by:

.....
Mrs A Breach
Chair

.....
Mrs R King
Treasurer

WEST KENT FEDERATION OF WOMEN'S INSTITUTES

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2025

1 Accounting policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

1.1 Basis of preparation

The financial statements have been prepared in accordance with "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019) - (Charities SORP (FRS 102)), and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

West Kent Federation of Women's Institutes meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

There are no material uncertainties about the charity's ability to continue, and so the going concern basis of accounting has been adopted.

The financial statements are presented in pounds sterling and rounded to the nearest pound.

1.2 Status

West Kent Federation of Women's Institute is a charitable incorporated organisation (CIO) registered with the Charity Commission in England and Wales. The charity is governed by its Trust Deed. The principal address of the charity is Ethel Hunt Lodge, 4 Hawkwell Business Centre, Maidstone Road, Pembury, Tunbridge Wells, Kent, TN2 4AG.

1.3 Income

Income from donations is recognised when the charity is entitled to the funds, the receipt is probable and the amount can be measured reliably. This is usually on receipt.

Income from charitable activities are recognised as income to the extent that the charity has provided the related services or held the related event. Income received in advance of the service or event taking place is accounted for as deferred income.

Investment income is recognised when receivable.

1.4 Expenditure

Expenditure is recognised when a present legal or constructive obligation exists at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefits will be required to settle the obligation, and the amount can be estimated reliably.

Expenditure is accounted for on an accruals basis, inclusive of VAT, and has been classified under headings that aggregate all costs related to the category.

The charity only has one charitable activity, being 'Membership support, services and activities'. As such all direct costs and support costs are allocated to this activity.

WEST KENT FEDERATION OF WOMEN'S INSTITUTES

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2025

1 Accounting policies - continued

1.5 Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated realisable value of each asset over its expected useful life, as follows:

Freehold property	1% straight line (excluding land)
Property improvements	5% straight line
Office equipment	25% reducing balance

Tangible fixed assets costing or having a value on acquisition of £100 or less are written off when acquired.

1.6 Stock

Stock is recognised at the lower of cost and net realisable value.

1.7 Pension contributions

The charity makes defined contributions into employees' personal pension schemes. Contributions are charged to the statement of financial activities as they become payable in accordance with contract terms.

1.8 Fund accounting

Unrestricted funds are those funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds are unrestricted funds which are set aside by the trustees from time to time for specific purposes.

1.9 Financial instruments

The charity only has financial instruments of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at amortised cost.

1.10 Cash on deposit

Cash on deposit that is held solely for investment purposes and intended to be invested for a period greater than 1 year after the balance sheet date has been classified as fixed asset investments on the Balance Sheet.

WEST KENT FEDERATION OF WOMEN'S INSTITUTES

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2025

2 Donations

	2025 £	2024 £
Donations	3,224	15,977
Legacies	-	20,475
	<u>3,224</u>	<u>36,452</u>

3 Income from charitable activities

	2025 £	2024 £
Membership support, services and activities includes:		
Membership fees	67,411	64,251
West Kent News	1,305	1,271
Publications	719	635
Sub-committee activities	16,445	24,222
Institute insurances	2,498	2,481
County meetings	7,587	5,646
AGM	-	4,586
Speakers lists	920	890
	<u>96,885</u>	<u>103,982</u>

4 Funds received as agent

During the year the charity received funds of £83,570 (2024: £77,831) as an agent. Of this amount £80,822 (2024: £74,730) relates to funds received on behalf of the National Women's Institute and £2,748 (2024: £3,101) relates to donations to be passed on.

During the year the charity paid funds of £83,753 (2024: £96,407) as an agent. Of this amount £80,652 (2024: £91,727) relates to funds received on behalf of the National Women's Institute, £Nil (2024: £2,432) relates to funds held on trust for Institutes in the District and £3,101 (2024: £2,248) relates to donations to be passed on.

At the year end the charity held £2,918 (2024: £3,101) of funds as an agent, which is included in other creditors.

WEST KENT FEDERATION OF WOMEN'S INSTITUTES

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2025

5 Expenditure on charitable activities

	2025 Total £	2024 Total £
Membership support, services and activities includes:		
Publications	-	30
Sub-committee activities	11,126	12,520
Institute insurances	2,525	2,814
County meetings	4,468	7,125
AGM	14	2,875
Grants committed	695	993
Support costs (note 6)	98,619	105,969
	<u>117,447</u>	<u>132,326</u>

The grants committed were all awarded to individuals to enable them to attend educational courses.

6 Support costs

	2025 £	2024 £
Staff costs	51,993	57,561
Training costs	212	90
Premises costs	17,087	10,843
Other office costs (including lease payments)	18,406	26,171
WI Adviser costs	1,548	1,545
Depreciation	3,245	3,868
Subscriptions	222	241
Governance costs:		
Independent examination fees	3,850	3,360
Trustees' expenses	2,056	2,290
	<u>98,619</u>	<u>105,969</u>

WEST KENT FEDERATION OF WOMEN'S INSTITUTES

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2025

7 Staff costs

	2025 £	2024 £
Gross salaries	49,444	54,806
Pension contributions	2,549	2,755
	<u>51,993</u>	<u>57,561</u>

The average number of employees on a headcount basis, excluding trustees, during the year was as follows:

	2025 No.	2024 No.
Administrative staff	<u>3</u>	<u>3</u>

No employee received employee benefits of more than £60,000 in the current or preceding year.

8 Net (expenditure) / income

	2025 £	2024 £
This is stated after charging:		
Independent examination fees	3,850	3,360
Other fees to independent examiner	6,148	2,220
Depreciation	3,245	3,868
Operating lease costs	<u>1,406</u>	<u>1,541</u>

WEST KENT FEDERATION OF WOMEN'S INSTITUTES

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2025

9 Property, plant and equipment

	<i>Freehold property £</i>	<i>Property improvements £</i>	<i>Fixtures & fittings £</i>	<i>Total £</i>
Cost				
At 1 October 2024	355,484	15,860	4,865	376,209
At 30 September 2025	355,484	15,860	4,865	376,209
Depreciation				
At 1 October 2024	9,775	10,794	2,876	23,445
Charge for the year	1,955	793	497	3,245
At 30 September 2025	11,730	11,587	3,373	26,690
Net book value				
At 30 September 2025	343,754	4,273	1,492	349,519
At 30 September 2024	345,709	5,066	1,989	352,764

Included within freehold property is land of £160,000, which is not depreciated.

10 Debtors

	<i>2025 £</i>	<i>2024 £</i>
Trade debtors	4,572	7,579
Prepayments and accrued income	4,611	5,011
	9,183	12,590

11 Creditors: amounts falling due within one year

	<i>2025 £</i>	<i>2024 £</i>
Accruals and deferred income	41,836	42,249
Other creditors	10,343	13,011
	52,179	55,260
Deferred income:		
Opening deferred income	32,452	31,701
Released to statement of financial activities	(32,452)	(31,701)
Incoming resources deferred in the current year	34,142	32,452
	34,142	32,452

Deferred income relates to fees received for services not yet provided.

WEST KENT FEDERATION OF WOMEN'S INSTITUTES

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2025

11 Movement on funds: year to 30 September 2025

	1 Oct 2024 £	Income £	Expenditure £	Transfers £	30 Sept 2025 £
General unrestricted fund	498,558	103,399	(116,327)	305	485,935
Designated funds:					
EHL maintenance fund	21,766	-	-	-	21,766
Friendship fund	3,978	-	-	-	3,978
Bursary fund	1,905	1,000	(1,120)	(305)	1,480
	27,649	1,000	(1,120)	(305)	27,224
Total unrestricted funds	526,207	104,399	(117,447)	-	513,159

EHL maintenance fund - for major maintenance or improvement works at Ethel Hunt Lodge.

Friendship fund - to issue grants to WIs that find themselves in financial difficulties.

Bursary fund - to cover the cost of an educational course for members who win a Federation bursary.

Movement on funds: year to 30 September 2024

	1 Oct 2023 £	Income £	Expenditure £	Transfers £	30 Sept 2024 £
General unrestricted fund	486,071	145,038	(131,558)	(993)	498,558
Designated funds:					
EHL maintenance fund	21,766	-	-	-	21,766
Friendship fund	3,978	-	-	-	3,978
Bursary fund	1,680		(768)	993	1,905
	27,424	-	(768)	993	27,649
Total unrestricted funds	513,495	145,038	(132,326)	-	526,207

WEST KENT FEDERATION OF WOMEN'S INSTITUTES

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2025**

12 Financial commitments

At 30 September 2025 the future minimum lease payments under non-cancellable operating leases to which the charity was committed were:

	2025 £	2024 £
Due within 1 year	1,406	1,541
Due between 1 - 5 years	703	1,992
	<u>2,109</u>	<u>3,533</u>

13 Related party transactions

The Board of Trustees are considered to be the charity's key management personnel.

None of the Trustees received any remuneration in the year (2024: £nil). Expenses totalling £2,113 (2024: £1,969) were reimbursed to 12 (2024: 10) trustees in relation to travel and meeting attendance costs.