



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day	Mon	Year		Day	Month	Year
	1	10th	2024		30	09	2025

Section A Reference and administration details

Charity name Cuddington WI

Other names charity is known by

Registered charity number (if any) 1192531

Charity's principal address Currey Federation of WI's

6 Paris, Parklands

Railton Road, Guildford, Surrey

Postcode

GU9 9JX

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	Stephanie Garrett	Treasurer		
2	Denise Gould			
3	Maureen Jones			
4	Winifred Laundry			
5	Wendy Leveridge	Vice President		
6	Julianna Matthews	President		
7	Angela Reed			
8	Jenny Roberts			
9	Carole Stone			
10	Teresa Terrazas	Secretary		
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Institute
Trustee selection methods (eg. appointed by, elected by)	Elected

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

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Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

To provide women with educational opportunities and the chance to make a difference to their communities

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Monthly meeting with informative talks

Membership to open to all women

Organized trips to social and educational locations

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

CUDDINGTON WI ANNUAL REPORT 2024-5 Our year started in November 2024 with a new President Julie Matthews appointed at our AGM. We also welcomed Angela Reed onto the committee. In December we were entertained by Alan Haines with his Baby Boomer Nostalgia Show over a glass of prosecco and a slice of cake. We also held a Christmas raffle to fundraise for this year's chosen charity, St Raphaels' Hospice. A small group of members met to make Christmas Origami Stars at a craft workshop and again we helped out at the Epsom and Ewell Silver Band Christmas Concert at St Mary's church. The New Year was welcomed in January with an afternoon of Bingo, a chance to hear the Band of the Scots Guards play at Epsom Playhouse and yet another enjoyable lunchtime roast at the Hogsmill Carvery. We also switched the timing of our meetings from 1.30pm to 11.30am due to the changes to Bar opening hours at Wandgas. In our February meeting, Julia Jane Heckles talked to us on William Morris and Merton Abbey Mills. We also held a collection for the Epsom and Ewell Foodbank. In March Alison Hoyland gave us fashion and colour advice in her talk Never Judge a Book by its cover. We also had our first trip out of the year with a tour of the Mosque in Morden. In April Gordon Thomas gave a talk on If I Can Write a Novel So Can You and 10 members voluntarily supported the Great British Clean Up by litter-picking the area around Wandgas. In May we spent our money at our plant bring and buy sale and on some wonderful hats and bags from Madagascar after Jane Muddle had entertained us with her talk on the country. June was a busy month. We had our 9th birthday party with an appetising buffet lunch and a fun quiz. We had a great coach trip out to the Weald and Downland Museum on a hot and sunny day. Members again ran a Bottle Tombola at the Big Day Out to fundraise and our President Julie attended the National Federation's Annual Meeting as the delegate for us and 3 other Wis. In July Gordon Gillett gave an informative talk on the history of Tollsworth Manor and during our summer break in August we kept going, with another well attended informal picnic in Auriol Park. In September Hazel Shirley from St John Ambulance persuaded us to go down on our knees and practise our life saving skills and we rounded off a lively meeting with another fundraising raffle. In our October meeting, Andy Thomas explained the Bonfire Night traditions of the Sussex town of Lewes to us and in the last few weeks we have been out to see Starlight Express at Wembley Theatre and to Richmond to tour the Poppy Factory followed by lunch at Cote. On top of this the Book Club, Walking Groups, Lunch Club and Knit and Natter have all continued with their monthly activities, along with our monthly Coffee Mornings and support for Terracycle. In addition to this, our President Julie has been working to finalise a formal rental agreement with Wandgas which will hopefully be signed shortly. Looking back on the year, it's been a busy and varied programme, but a real challenge for the reduced committee membership to deliver.

Section E Financial review

Brief statement of the charity's policy on reserves

£2500

This amount should cover 6 months running costs

Details of any funds materially in deficit

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F Other optional information

Section G Declaration

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

Signed on behalf of the charity's trustees

Signature(s) Stephanie Garrett

Full name(s) Stephanie Garrett

Position (eg Secretary, Chair, etc) Treasurer

Date 4 December 2025



The main purposes of the Women's Institute organisation are to enable women who are interested in issues associated with rural life, including arts, crafts and sciences, to improve and develop conditions of rural life, to advance their education in citizenship, in public questions both national and international, in music, drama and other cultural subjects and in all branches of agriculture, handicrafts, home economics, health and social welfare. It seeks to give to women the opportunity of working through the Women's Institute organisation, and of putting into practice those ideals for which it stands.

Surrey Federation

WI

Cuddington

May 2024 version

Financial Statement for the year ended

30/09/2025

Page 1 of 2

Registered Charity Number

1192531

You are required to register with the Charity Commission if your income is more than £5,000.00

Objects of the WI

		This year £0.00	Last year £0.00		This year £0.00	Last year £0.00
Receipts				Payments		
1. Receipts at meetings		-	-	WI running costs		
				1. Meeting costs	2,175.29	2,058.42
2. Subscriptions:	**			2. Committee expenses not for meetings	368.19	191.32
Full members	75	3,825.00	3,744.00	3. Insurance	49.65	46.20
Dual Members	11	274.60	305.80	4. Delegate accom + pooling of fares	1.40	26.95
Pro rata members (New)	2	24.00	70.50			
** No of Members				5. Payments to Federation & NFWI		
				Federation Membership Fees	915.07	883.60
3. Publications:				NFWI Membership Fees	1,051.83	1,024.45
Newsletters Diaries and Calendars		-	-	Members paid Fed events	-	-
4. WI Activities				6. Publications:		
(a) Federation		-	-	Newsletters Diaries and Calendars	-	(99.00)
(b) WI		3,077.00	2,537.50			
				WI Activities		
5. WI Fund Raising Events		283.40	263.22	7. Federation paid by WI	-	-
				8. WI	3,183.95	3,346.60
6. Other Items						
(a) Grants & Donations		-	-	9. WI Fund Raising Events	54.00	60.00
(b) Gift Aid		-	-			
(c) Interest paid into C/A		-	-	10. Donations	537.00	540.00
(d) Other income		454.54	276.05			
(e) Deposit Account Interest		-	-	11. Other payments	202.78	217.00
Total Receipts		7,938.54	7,197.07	Total Payments	8,539.16	8,295.54
Agent adjustment (= agent payments)		(1,966.90)	(1,908.05)	Agent payments	(1,966.90)	(1,908.05)
Net income		£5,971.64	£5,289.02	Net Expenditure	£6,572.26	£6,387.49
Total Receipts less Total Payments (Surplus/Deficit for the year)	(A)	£(600.62)				

The balances at year end are shown on page 2

Reconciliation of balance on bank statement with balance from account book

Bank Balance as per bank statement at 30/9 (current account)

£

3,031.45

Plus money paid in but not cleared

Less cheques written but not cleared

100.00

Less uncleared cheques from previous year

Balance from Account Book

2,931.45

Reconciled balance

2,931.45

If your WI has more than one account a reconciliation must be done for each - ask office for adapted spreadsheet if this applies

Total Receipts less Total

Payments (Surplus/Deficit for the year) (A)

£(600.62)

Balance carried forward at the END of the year

(A + B)

£2,931.45

Balance brought forward at the BEGINNING of the year, from last years Financial Statement

(a) at Bank (Current Account), reconciled balance

3,532.07

(b) In Hand (Petty Cash)

(c) Deposit/ Savings Account

(d) Other

Total brought forward (B)

£3,532.07

Balance carried forward at the END of the year consists of:

(a) At Bank (Current Account)

2,931.45

(b) In Hand (Petty Cash)

(c) Deposit/Savings Account

(d) Other

Total Carried Forward

(C)

£2,931.45

Part of the total above relates to the following payments to be made

Outing and event the WI has yet to pay for

225.00

Friendship fund

72.21

Subscriptions not yet passed to SFWI

Fundraising to be passed nominated charity

533.94

831.15

President

Name JULIANNA MATTHEWS

Address 100, VALE ROAD, WORCESTER PARK

Post Code KT4 7EB

Signed J.E. Matthews Date 3/10/2025

I have seen the bank statements and confirm the balances

Treasurer

Name Stephanie Crainett

Address 22 Kilbuck Gdns, Worcester Park

Post Code KT4 8TZ

Signed Stephanie Crainett Date 2 Oct 2025

All WI accounts require an Independent financial examination before presentation to the members

Independent Financial Examiner

Name E COLLINS

Address 40 LEEDWARD GARDENS WIMBLEDON

Post Code SW19 7QR

Basis of Independent Examiner's statement

My examination was carried out under section 145 of the Charities Act 2011, in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent Examiner's statement

In connection with my examination, no matter has come to my attention (other than that disclosed below*)

* Please delete the words in the brackets if an unqualified report is applicable.

1. which gives me reasonable cause to believe that in, any material respect, the requirements:

to keep accounting records in accordance with section 130 of the Charities Act; and

to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Comments: (if a qualified report or feedback if not)

Signed

Date

06/10/2025

Printed 02/10/2025