

the **WI** Hertfordshire
HERTFORDSHIRE
FEDERATION OF WOMEN'S INSTITUTES
ANNUAL REPORT

For the year from 01 April 2024 to 31 March 2025

FEDERATION CHAIR: Jill Profit - **Royston WI**
Kestrels, Church End, Barley, Royston, SG8 8JN

FEDERATION VICE-CHAIRMAN: Pat Kingsland - **Knebworth WI**
13 Shackledell, Stevenage, SG2 9AE

FEDERATION VICE-CHAIRMAN: Joanna Defries - **Colney Heath WI**
The Willow, Church Lane, Colney Heath, AL4 0NH

HONORARY TREASURER: Caroline Ellis - **Bricket Wood WI**
(Until 12 October 2024) 8 Broomfield, Park Street, St Albans, AL2 2HY

VICE TREASURER: (Until 12 October 2024) Rahat Aboobaker - **Potters Bar Gems WI**
HONORARY TREASURER: (From 13 October 2024) 38 SanTERS Lane, Potters Bar, EN6 2BX

FEDERATION SECRETARY: (Until 12 April 2024) Hayley Tapp
FEDERATION SECRETARY: (From 13 April 2024) Lorraine Stapleton – **Wheathampstead WI**

COUNTY HOUSE: 29 High Street, Wheathampstead, AL4 8BB
Tel: 01582 834010 Email: office.herts.wi@gmail.com

MEMBERS OF THE BOARD OF TRUSTEES

Rahat Aboobaker 38 SanTERS Lane, Potters Bar, Herts, EN6 2BX
Potters Bar Gems WI

Hannah Costin 63 Caesars Road, Wheathampstead, AL4 8NR
Wheathampstead WI

Joanna DeFries The Willow, Church Lane, Colney Heath, AL4 0NH
Colney Heath WI

Margaret Eccleston 3 Lindsey Road, Bishops Stortford, CM23 2TA
Bishops Stortford WI

Caroline Ellis 8 Broomfield, Park Street, St Albans, AL2 2HY
Bricket Wood WI (Until 12 October 2024)

Pamela Kershaw 4 Icknield Close, St Albans, AL3 4NQ
The Causeway WI

Pat Kingsland 13 Shackledell, Stevenage, SG2 9AE
Knebworth WI

Phillippa MacKinnon 210 Rumley Road, Luton, Beds. LU1 1UB
St Albans City WI

Lorraine Mead 68 Longacres, St Albans, AL4 0DR
The Causeway WI

Rita Powell 34 Fulling Mill Lane, Welwyn, AL6 9NS
Codicote WI (co-opted 14 October 2024 – 08 April 2025)

Jill Profit Kestrels, Church End, Barley, Royston, SG8 8JN
Royston WI

Joyce Spackman Standon Green End Farm, High Cross, Ware, SG11 1BW
Much Hadham WI

Anne Styles Robbers Cottage, The Street, Braughing, SG11 2QF
Braughing WI (Until 12 October 2024)

Jackie Westlake Wickham Cottage, Church Lane, Much Hadham, SG10 6DH
Much Hadham Evening WI (From 10 December 2024)

Pamela Wright 29 The Walk, Potters Bar, EN6 1QG
Oakmere WI (Until 12 October 2024)

WI ADVISERS

Margaret Eccleston 3 Lindsey Road, Bishops Stortford, CM23 2TA
Bishops Stortford WI Chair

Pamela Kershaw 4 Icknield Close, St Albans, AL3 4NQ
The Causeway WI

NON-BOARD OF TRUSTEES APPOINTMENTS

FEDERATION ARCHIVIST

Catherine Abrahams (Bricket Wood WI)

FEDERATION EDITOR OF WI NEWS

Beverley Hayes (Codicote WI)

INDEPENDENT FINANCIAL EXAMINERS (IFEs)

Catherine Abrahams (Bricket Wood WI)

Caroline Ellis (Bricket Wood WI)

Carrie Lennon (Tring WI)

Jayne Hale (Great Gatsby of Great Ashby WI)

Sara Evans (Great Gatsby of Great Ashby WI)

BOARD OF TRUSTEE APPOINTMENTS

WI CAMPAIGNS OFFICER

Jackie Westlake (Much Hadham Evening WI)

CLIMATE CHANGE OFFICERS

Phillippa MacKinnon (St Albans City WI)

Jackie Westlake (Much Hadham Evening WI)

DATA PROTECTION OFFICER

Rahat Aboobaker (Potters Bar Gems WI)

EDUCATION & DEVELOPMENT TEAM

Rahat Aboobaker (Potters Bar Gems WI)

Margaret Eccleston (Bishops Stortford WI)

Jill Profit (Royston WI)

FEDERATION & INTER-COUNTY QUIZ

Pamela Wright (Oakmere WI) (Until 12 October 2024)

Pauline Baycroft (Oakmere WI) (From 13 October 2024)

FINANCE TEAM

Rahat Aboobaker (Potters Bar Gems WI)

Catherine Abrahams (Bricket Wood WI)

Caroline Ellis (Bricket Wood WI)

Sara Evans (Great Gatsby of Great Ashby WI)

Jayne Hale (Great Gatsby of Great Ashby WI)

Pat Kingsland (Knebworth WI)

Carrie Lennon (Tring WI)

Jill Profit (Royston WI)

HEALTH & SAFETY OFFICER

Rita Powell (Codicote WI) (14 October 2024 – 08 April 2025)

IFE COORDINATOR

Rahat Aboobaker (Potters Bar Gems WI)

MUTLIMEDIA OFFICER

Hannah Costin (Wheathampstead WI)

RESOLUTION OFFICERS

Margaret Eccleston (Bishops Stortford WI)

Jackie Westlake (Much Hadham Evening WI)

(From 10 December 2024)

SAFEGUARDING OFFICER

Lorraine Mead (The Causeway WI)

NUMBER OF INSTITUTES:

NUMBER OF MEMBERS:

Meetings held: 12 Board of Trustees, 1 Appointment Meeting, 1 Annual Council Meeting and 1 Special Meeting.

REPORT FOR THE CHAIR FOR THE YEAR TO MARCH 2025

Meetings in person: 8

Meeting via Video Conferencing (Zoom): 2

Hybrid meetings (In-person and Zoom): 2

REPORT FOR THE CHAIR FOR THE YEAR TO MARCH 2025

Meetings in person: 8

I am serving my third year in office as Chair of the Federation. It is a great honour and a role that I am very pleased to be fulfilling.

Our annual meeting was held in October 2024. We were pleased to welcome Annie Brewster, JP, High Sheriff of Hertfordshire and Esme Young, from BBC One's Great British Sewing Bee judging duo. We hold one business meeting a year, which is our Annual Meeting in October, whereas we used to hold two, one in the spring too. Our spring meeting has changed into "An Afternoon with...". In April 2024, we held a musical event entitled "An Afternoon at the Musicals" with performers from the West End. The spring event will be an annual fundraiser for the Federation.

Our teams are organising entertaining and educational events for you all to enjoy. Although our larger events attract a good audience, we must not forget all our Team events too, whether large or small gatherings. It is not all about fundraising, although we must, but offering our members the hand of friendship, education or enjoyment in a group suited to that activity. We hope to provide something for everyone.

We are pleased our membership remains constant, sadly we have had WIs suspend, which is always sad, very often not through lack of members but lack of members willing to stand as Officers. Remember, you can share Officers' roles and it is not too onerous a task, worth stepping up and giving it a try rather than see your Institute suspended. We, as the Board of Trustees are here to support you. We have welcomed new institutes, whose membership quickly grows due, in a large part, to the power of social media. It is so encouraging to see our members, younger or more mature, enjoying the ethos of this wonderful organisation. Learning from each other and sharing friendship. You are never alone when you enter a room of WI ladies.

We had a successful letting of our County Room at our Headquarters at 29 High Street, Wheathampstead from April 2023 to the present day.

It is a major part of our income, added to returned support for our Team and Federation events, which has led to a healthier financial year. The proportion of your subscription that the Federation receives is not enough to cover the

Federation expenses of running our Headquarters in Wheathampstead or cover the staff salaries etc. All Board of Trustees are volunteers claiming only for their expenses.

We need your continued support, either as a member or as a member of our Team or Board of Trustees. Our success depends on you.

We look to move positively into our next financial year.

Jill Profit
Chair from October 2022

COMBINED ARTS TEAM

Meetings in person

Pauline Baycroft (Oakmere WI)
Hannah Costin (Wheathampstead WI)
Joanna DeFries, Chair (Colney Heath WI)
Patricia Gale (Potten End WI)
Joyce Gray (Kings Langley WI)
Rita Powell (Codicote WI) (14 October 2024 – 08 April 2025)
Pam Wright (Oakmere WI) Until 12 October 2024

Last year, we scheduled the Kimpton Tea Party for 4th July, following the feedback we collected, an earlier date than usual – but we were cancelled by the General Election!

The next event was the (usually biennial) Literary Lunch. It was a sell out and with only hours to our speaker author had to pull out due to illness. With a huge stroke of luck, the author Gill Paul was able to step in and she was terrific.

We are having another Literary Lunch on 6th November when our original speaker, Maggie Brookes-Butt, will talk to us.

Next event, the Christmas Carol Party, we plan to hold another, early December this year.

Next event, this year on 9th July is a watercolour painting afternoon with tea and cake, run by an experienced artist and teacher.

Joanna DeFries
Chair, Combined Arts Team
(formerly Performing Arts Committee)

CRAFTS, CULINARY & BLOOMS TEAM

Meetings in person

Ann Chance Read (Wheathampstead WI) From October 2024
Emma Golding (Herts Belles WI)
Marilyn Hornsby (Hertford Heath WI)
Wendy Kersey (Hertford Heath WI)
Lorraine Mead, Chair (The Causeway WI)
Janet Rogers (Boxmoor WI)
Eileen Walker (Boxmoor WI)

Crafts, Culinary & Blooms (formerly known as

Arts & Crafts) saw a new team leader and new team member in October 2024. This brought about some slight changes to our events. Try A Craft moved from November to February, having a spring theme for a change. There was a smaller in attendance, however, fun was had by all.

Homecraft Day was also moved to a later date from March to May. Members listened to two very good speakers. The morning speaker was Annie Godfrey, from Daisy Roots, Hertford, who took us on a journey through the gardening year with delightful pictures of all seasons. A wonderful display of potted plants, large and small, were on offer for members to buy.

We had a lunch break and members were able to purchase items from two vendors, Madeline, Ulla, and of course, Annie's wonderful plants. In addition, we had our usual Bring & Buy Haberdashery table.

Monita from Communities 1st talked to us about Air fryers and how they have changed some peoples' cooking habits. Monita demonstrated how to make muffins in the Air fryer using oil and yoghurt. They were very tasty, and members had the opportunity to taste them too, if they wished. Feedback was very positive.

A note for your diaries, Try A Craft will now be known as Dabble Day. This will be held on 12th November 2025, from 10.00 am to 3.00 pm at Woolmer Green Village Hall. Homecraft Day will be back in March 2026, with date and venue to be confirmed.

Lorraine Mead
Chair of Crafts, Culinary & Blooms Team
(formerly Arts & Crafts Committee)

CURRENT & INTERNATIONAL AFFAIRS TEAM

Meetings in person

Margaret Eccleston (Bishops Stortford WI)
Pat Kingsland (Knebworth WI)
Phillippa MacKinnon (St Albans City WI)
Pat Murray (Buntingford WI)
Joyce Spackman, Chair (Much Hadham WI)
Barbara Wedgbrow (Bishops Stortford WI)
Jackie Westlake (Much Hadham Evening WI)
(From 10 December 2024)

We have welcomed Jackie Westlake, OBE, to our team in December, her interests are the resolutions and how we can be more involved in them.

Our first wonderful event of the year was with Adam Frost in March 2024, who told us about his life in horticulture, his passion for gardening and about his work on the Coronation Gardens.

Our spring meeting was to visit the lambing sheds at Standon Green Farm; always a popular visit with members.

Next came a guided walk around Hitchin in April, a fascinating old town. This was later followed by another walk in September, this time around the village of Ashwell with a guide showing members the historical parts of the village.

In September, the team met to discuss the resolutions for 2025.

Our next big meeting was at the end of March 2025 when three farmers joined us, giving an insight into their farms and then answered members non-political questions.

We are having an indoor meeting on 23rd September when it is hoped that a speaker from Hertfordshire County Council will tell us about Waste Aware in the county plus a speaker to talk about recycling.

We hope to see you there!

Joyce Spackman

Chair of Current & International Affairs Team

EDUCATION & DEVELOPMENT TEAM

Rahat Aboobaker, Chair (Potters Bar Gems WI)
Ann Chance Read (Wheathampstead WI)
Margaret Eccleston (Bishops Stortford WI)
Jill Profit (Royston WI)

We have launched an exciting new initiative. WIs have been invited to apply for educational opportunities which will be supported by the HFWI Restricted Fund of £5,000.

The first round of applications will open on June 1, 2025. Information and application forms were circulated to WIs earlier in the year. The Team will initially review applications and WIs will be informed of HFWI Board decisions later in the year.

The Federation has applied for grant funding of £10,000 from the Denman Education Trust Fund. The Team decided on a proposal aimed at 'Bridging Our Digital Divide'.

Underpinning the proposal is to offer a range of IT training. WIs were surveyed to prove member needs and requirements. If successful, HFWI will use the funding to buy IT equipment, support services, and external training providers.

We are also hoping to encourage peer to peer mentoring and appoint volunteer digital ambassadors to support IT skills and learning within our membership.

Rahat Aboobaker

Chair of Education & Development Team

FINANCE TEAM

Rahat Aboobaker, Treasurer (Potters Bar Gems WI)
Catherine Abrahams (Bricket Wood WI)
Margaret Eccleston (Bishops Stortford WI)
Caroline Ellis (Bricket Wood WI)
Pamela Kershaw (The Causeway WI)
Pat Kingsland (Knebworth WI)
Carrie Lennon (Tring WI)
Jill Profit (Royston WI)

The recently formed team concentrated their efforts in two areas.

A comprehensive review of the 2023/2024 end of year Financial Statements sent from WIs was undertaken. The main purpose of this exercise was to highlight areas where further training for Treasurers' might be necessary to support and build skills and knowledge.

The second is an ongoing initiative to set up and join the Independent Financial Examiner (IFE) training, to encourage and promote recruitment to the HFWI IFE programme.

We currently have a team of six examiners who have undertaken several examinations for WIs. We believe the robust training and appointment of an in-house team ensures a consistent approach and provides expert support to WIs.

The Federation is keen for more members to join our current team:

Caroline Ellis, Carrie Lennon, Catherine Abrahams, Jayne Hale and Sara Evans.

Rahat Aboobaker

Treasurer

HOUSE TEAM

Meetings in person

We continue to monitor all aspects of the maintenance of the house in the past year, and have undertaken any repairs or servicing of equipment that was required. The County Room (shop) has been rented out for the past 12 months and continues to be so for another 12 months.

During the past year, it was considered by the Board of Trustees that the House Team no longer needed to meet separately, as all team members were also Board of Trustee members, therefore, House business could be included at Board Meetings. Provision was agreed that if required, a special meeting could be called to discuss House business.

Pat Kingsland

Chair of House Team

MEMBERSHIP SUPPORT TEAM (MST)

Meetings in person & Zoom

WI Advisers:

Margaret Eccleston (Bishops Stortford WI)

Pamela Kershaw (The Causeway WI)

Ex-Officio:

Jill Profit (Royston WI)

Lorraine Mead (The Causeway WI)

During 2024/25, the members of the Membership Support Team (MST) met regularly, either in person, or kept in touch virtually or by telephone. Latterly, joined by Lorraine Mead, The Causeway WI.

Following a national review, the WI Adviser role changed significantly in 2024. Concluding that the 6-month training period was off-putting to potential recruits to the role, NFWI cancelled future courses and relinquished their responsibility for training Advisers to Federations. Now, any member can self-enrol for an online course and after successfully completing the 6 x 30-minute modules will receive a certificate. They should then tell Federation, who will invite them to join the Membership Support Team where they can receive practical experience shadowing other Advisers.

A second major change was in the responsibilities of the role. In future, WI Advisers will focus on opening new WIs (including working with their committees for a period of months until they are established), helping WIs that wish to merge or “enlarge”, advising WIs that run into difficulties

and suspending WIs prior to closure. Thirdly, Advisers would no longer handle giving advice about finances, this responsibility passed to the Federation Finance Team with whom the MST work closely.

MST discussions regularly focus on the health of our WIs, particularly those finding it difficult to encourage members to take on the officer roles of President, Vice President, Treasurer or Secretary. This has become more problematic since NFWI gave 3 months grace on fees in 2020 thus moving the start of the subscription year to 1st April. While not a universal issue, in some Hertfordshire WIs, where the annual election of officers occur in May, members became reluctant to rejoin in April if they could not foresee anyone willing to take up the required roles in May potentially leading to early suspension.

HFWI faced this again in March 2025. Kimpton WI, which had narrowly escaped suspension in 2024, was suspended in March 2025. They were joined by: Chorleywood WI, Letchworth Garden City WI, Hinxworth & Edworth WI and Offley WI. Each WI had a long history, and we were sorry to see them suspended despite their members’ valiant efforts to continue. Many members said they would join other WIs close by. HFWI has recognised this issue and recently suggested to WIs that they may wish to be more flexible in choosing the month of their Annual Meeting in future years.

There is no doubt that those WIs continuously take in and support new members, try new ideas and continuously evolve are more likely to prosper. Once again, we must congratulate Codicote WI as they were rewarded nationally for a further increase in membership numbers.

In June 2024, the MST received a positive response to an interactive workshop it hosted for new committee members and officers.

During April and May 2024, with help from other Board Trustees, we attended 15 Annual Meetings, running their elections and speaking on the proposed resolution “Dental Health Matters”. In a move to encourage more WIs to ask an Adviser or Board Member to attend their Annual Meeting in 2025, the Board of Trustees agreed to no longer charge WIs. This is an ideal meeting for members to focus on the role of the WI in society and one where a board member can bring a wider perspective, highlighting current activities at

federation and national level.

Throughout the year, we have spontaneously answered members' questions, some of which were later used for articles in HFWI News. We have often worked with WI Committees to find solutions to problems and will continue to do so.

Margaret Eccleston
Chair of Member Support Team
 (formerly Members Advisory Committee)

SPORTS & LEISURE TEAM

Meetings in person

Ann Chance Read (Wheathampstead WI)
 Lorraine Mead, Chair (The Causeway WI)
 Jill Profit (Royston WI)
 Jean Thomas (The Causeway WI)

Walking Netball held at Stanborough School, Welwyn Garden City, continues to be very popular and enjoyed by all attendees. A free netball taster day will be held on 21st June 2025. The event was attended by Walking Netball England coaches. Hopefully, this will encourage more members to start up their own Institute teams with the help of Federation Walking Netball, England. Thank you, Jean Thomas, our netball team captain for organising the event.

Several members are going to brave taking to the skies in a gilder from Cambridge Gliding Centre in July. The evening has been organised by Jill Profit and we are really looking forward to it.

A Golf Taster Day at Redbourn Golf Club with a two course lunch has been organised for any member that wishes to try golf in a relaxed and fun atmosphere.

In the future, we hope to be able to offer members a range of exciting sports activities including, dance, low impact fun exercise classes, fencing, Croquet, Boules to name but a few.

Lorraine Mead
Chair of Sports & Leisure Team

Note 3

Analysis of income

		Unrestricted funds	Restricted income funds	Endowment funds	Total funds £	Prior year £
Analysis						
Donations and legacies:	Donations and gifts	3,657			3,657	296
	Gift Aid	1,775			-	-
	WI Closing Institutes		9,130		9,130	1,901
	General grants provided by government/other charities				-	-
	Membership subscriptions and sponsorships which are in substance donations	30,834			30,834	30,553
	Donated goods, facilities and services				-	-
	Other				-	-
Total		36,266	9,130	-	45,396	34,014
Charitable activities:		-	-	-	-	-
	Fundraising Activities	17,878	-	-	17,878	19,700
	AGM Accommodation	-	-	-	-	1,337
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
	Other Charitable Activities income	-	-	-	-	315
Total		17,878	-	-	17,878	21,352
Other trading activities:		-	-	-	-	-
	Room Rental	15,193	-	-	15,193	13,373
	Newsletter income	7,020	-	-	7,020	7,016
	Publications	5,966	-	-	5,966	5,826
	Other Trading activities	242	-	-	242	180
Total		28,421	-	-	28,421	26,395
Income from investments:	Interest income	3,073	614	-	3,687	2,359
	Dividend income	3,665	-	-	3,665	2,885
	Rental and leasing income	-	-	-	-	-
	Other	-	-	-	-	-
Total		6,738	614	-	7,352	5,244
Separate material item of income:		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
	Total	-	-	-	-	-
Other:	Conversion of endowment funds into income	-	-	-	-	-
	Gain on disposal of a tangible fixed asset held for charity's own use	-	-	-	-	-
	Gain on disposal of a programme related investment	-	-	-	-	-
	Royalties from the exploitation of intellectual property rights	-	-	-	-	-
	Other	-	-	-	-	-
	Total	-	-	-	-	-
TOTAL INCOME		89,303	9,744	-	99,047	87,005

Other information:

All income in the prior year was unrestricted except for: (please provide description and amounts)
CC17a (Excel)

Excess on AGM accommodation spending over receipts of £3,256 and Closed Institutes receipt of £822

08/05/2025

Note 6 Analysis of expenditure

Analysis	This year				Last year			
	Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Unrestricted funds	Restricted income funds	Endowment funds	Total funds
	£				£			
Expenditure on raising funds:								
Staging fundraising events	11,704	-	-	11,704	11,231	-	-	11,231
	-	-	-	-	-	-	-	-
Total expenditure on raising funds	11,704	-	-	11,704	11,231	-	-	11,231
Expenditure on charitable activities:								
Charitable Activities Expenses	1,320	-	-	1,320	1,566	-	-	1,566
AGM Accommodation Costs	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Total expenditure on charitable activities	1,320	-	-	1,320	1,566	-	-	1,566
Other								
Administration costs	64,075	-	-	64,075	56,994	-	-	56,994
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Total other expenditure	64,075	-	-	64,075	56,994	-	-	56,994
TOTAL EXPENDITURE	77,099	-	-	77,099	69,791	-	-	69,791

Note 8 Funds received as agent

8.1 Please complete this note if the charity has agreed to administer the funds of another entity as its agent. Note: If a charity is acting as an agent, it should not recognise the income in the Statement of Financial Activities or the Balance Sheet.

Description/name of party	Related party (Yes or No)	Amount received		Amount paid out		Balance held at period end	
		This year	Last year	This year	Last year	This year	Last year
		£	£	£	£	£	£
Subscriptions to National Federation of Womens Institute (NFWI)	Yes	35,809	37,172	36,771	37,040	-	96:
Formation of New Institute			1,655	-	1,655	-	-
Payment to ACWW			36	-	36	-	-
Provision for Service Charge		1,000	1,000	937	937	2,375	2,06:
Total		36,809	39,862	37,707	39,667	2,375	3,02:

Note 11

Paid employees

Please complete this note if the charity has any employees.

11.1 Staff Costs

Salaries and wages

Social security costs

Pension costs (defined contribution scheme)

Other employee benefits

Total staff costs

This year £	Last year £
33,789	27,566
-	-
675	467
-	-
34,464	28,033

This year:

Please provide details of expenditure on staff working for the charity whose contracts are with and are paid by a related party

Last year:

Please provide details of expenditure on staff working for the charity whose contracts are with and are paid by a related party

Please give details of the number of employees whose total employee benefits (excluding employer pension costs) fell within each band of £10,000 from £60,000 upwards. If there are no such transactions, please enter 'true' in the box provided.

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000

TRUE

Band	Number of employees	
	This year	Last year
£60,000 to £69,999	-	-
£70,000 to £79,999	-	-
£80,000 to £89,999	-	-
£90,000 to £99,999	-	-
£100,000 to £109,999	-	-

Please provide the total amount paid to key management personnel (includes trustees and senior management) for their services to the charity. For specific amounts paid to trustees, see Note 28.

This year £	Last year £
-	-

11.2 Average head count in the year

This year	Last year
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Note 10 Details of certain items of expenditure**10.1 Fees for examination of the accounts**

Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner. If nothing was paid please enter '0' in the appropriate box(es).

Independent examiner's fees**Assurance services other than audit or independent examination****Tax advisory fees****Other fees (for example: financial advice, consultancy, accountancy services) paid to the independent examiner**

This year £	Last year £
1,200	1,080
-	-
-	-
-	-

Note 14 Tangible fixed assets*Please complete this note if the charity has any tangible fixed assets***14.1 Cost or valuation**

	Freehold land & buildings	Other land & buildings	Plant, machinery and motor vehicles	Fixtures, fittings and equipment	Total
	£	£	£	£	£
At the beginning of the year	351,605	-	-	-	351,605
Additions	-	-	-	-	-
Revaluations	-	-	-	-	-
Disposals	-	-	-	-	-
Transfers *	-	-	-	-	-
At end of the year	351,605	-	-	-	351,605

14.2 Depreciation and impairments

**Basis	SL or RB (Straight Line or Reducing Balance)	SL or RB	SL or RB	SL or RB	SL or RB
** Rate					

At beginning of the year	-	-	-	-	-
Disposals	-	-	-	-	-
Depreciation	-	-	-	-	-
Impairment	-	-	-	-	-
Transfers*	-	-	-	-	-
At end of the year	-	-	-	-	-

14.3 Net book value

Net book value at the beginning of the year	351,605	-	-	-	351,605
Net book value at the end of the year	351,605	-	-	-	351,605

Note 17 Investment assets

Please complete this note if the charity has any investment assets.

17.1 Fixed assets investments (please provide for each class of investment)

	Cash & cash equivalents	Listed investments	Investment properties	Social investments	Other	Total
Carrying (fair) value at beginning of period	-	147,774	-	-	-	147,774
Add: additions to investments during period*	-	-	-	-	-	-
Less: disposals at carrying value	-	-	-	-	-	-
Less: impairments	-	-	-	-	-	-
Add: Reversal of impairments	-	-	-	-	-	-
Add/(deduct): transfer in/(out) in the period	-	-	-	-	-	-
Add/(deduct): net gain/(loss) on revaluation	-	- 9,539	-	-	-	9,539
Carrying (fair) value at end of year	-	138,235	-	-	-	138,235

*Please specify additions resulting from acquisitions through business combinations, if any.

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Please note that Fair Value in this context is the amount for which an asset could be exchanged between knowledgeable and willing parties in an arm's length transaction. For traded securities, the fair value is the value of the security quoted on the London Stock Exchange Daily Official List or equivalent. For other assets where there is no market price on a traded market, it is the trustees' or valuers' best estimate of fair value.

17.2 Please provide a breakdown of investments shown above agreeing with the balance sheet row B04 differentiating between those held at fair value and those held at cost less impairment.**Analysis of investments**

	Fair value at year end	Cost less impairment
	£	£
Cash or cash equivalents	-	-
Listed investments	138,235	-
Investment properties	-	-
Social investments	-	-
Other investments	-	-
Total	-	-
Grand total (Fair value at year end+Cost less impairment)		-

Note 19 Debtors and prepayments

Please complete this note if the charity has any debtors or prepayments.

19.1 Analysis of debtors

Trade debtors

Prepayments and accrued income

Other debtors

Total

This year	Last year
£	£
-	300
100	2,435
-	-
100	2,735

Please complete 19.2 where a material debtor is recoverable more than a year after the reporting date.

19.2 Analysis of debtors recoverable in more than 1 year (included in debtors above)

Trade debtors

Prepayments and accrued income

Other debtors

This year	Last year
£	£
-	-
-	-
-	-
-	-
Total -	-

Note 20 Creditors and accruals

Please complete this note if the charity has any creditors or accruals.

20.1 Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Accruals for grants payable	-	-	-	-
Bank loans and overdrafts	-	-	-	-
Trade creditors	-	-	-	-
Payments received on account for contracts or performance-related grants	-	-	-	-
Accruals and deferred income	1,666	6,208	-	-
Taxation and social security	-	795	-	-
Other creditors	-	962	-	-
Total	1,666	7,965	-	-

20.2 Deferred income

Please complete this note if the charity has deferred income.

Please explain the reasons why income is deferred.

We charge for a speaker directory, which is published bi-annually. Half the income is held over to the following year

This year	Last year
-	3,468

Balance at the start of the reporting period
 Amounts added in current period
 Amounts released to income from previous periods
 Balance at the end of the reporting period

This year £	Last year £
3,468	310
-	3,468
(3,468)	(310)
-	3,468

Note 20 Creditors and accruals

Please complete this note if the charity has any creditors or accruals.

20.1 Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Accruals for grants payable	-	-	-	-
Bank loans and overdrafts	-	-	-	-
Trade creditors	-	-	-	-
Payments received on account for contracts or performance-related grants	-	-	-	-
Accruals and deferred income	1,666	6,208	-	-
Taxation and social security	-	795	-	-
Other creditors	-	962	-	-
Total	1,666	7,965	-	-

20.2 Deferred income

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This year	Last year
-	3,468

Balance at the start of the reporting period
 Amounts added in current period
 Amounts released to income from previous periods
 Balance at the end of the reporting period

This year £	Last year £
3,468	310
-	3,468
(3,468)	(310)
-	3,468

Note 24

Cash at bank and in hand

Short term cash investments (less than 3 months maturity date)
Short term deposits
Cash at bank and on hand
Other
Total

This year £	Last year £
-	-
104,268	101,196
48,370	32,445
-	-
152,638	133,641

Note 24

Cash at bank and in hand

Short term cash investments (less than 3 months maturity date)
Short term deposits
Cash at bank and on hand
Other
Total

This year £	Last year £
-	-
104,268	101,196
48,370	32,445
-	-
152,638	133,641

Note 1 Basis of preparation

This section should be completed by all charities.

1.1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

- and with* ☒ the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014
- and with* ☒ the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102)
- and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.*

* -Tick as appropriate

1.2 Going concern

If there are material uncertainties related to events or conditions that cast significant doubt on the charity's ability to continue as a going concern, please provide the following details or state "Not applicable", if appropriate:

An explanation as to those factors that support the conclusion that the charity is a going concern;

Not applicable

Disclosure of any uncertainties that make the going concern assumption doubtful;

Not applicable

Where accounts are not prepared on a going concern basis, please disclose this fact together with the basis on which the trustees prepared the accounts and the reason why the charity is not regarded as a going concern.

Not applicable

1.3 Change of accounting policy

The accounts present a true and fair view and the accounting policies adopted are those outlined in note ().

Yes*

☐

No*

☒

* -Tick as appropriate

Please disclose:

(i) the nature of the change in accounting policy;	
(ii) the reasons why applying the new accounting policy provides more reliable and more relevant information; and	
(iii) the amount of the adjustment for each line affected in the current period, each prior period presented and the aggregate amount of the adjustment relating to periods before those presented, 3.44 FRS 102 SORP.	

1.4 Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period (3.46 FRS 102 SORP).

Yes*

☐

No*

☒

* -Tick as appropriate

Please disclose:

(i) the nature of any changes;	
(ii) the effect of the change on income and expense or assets and liabilities for the current period; and	
(iii) where practicable, the effect of the change in one or more future periods.	

1.5 Material prior year errors

No material prior year error have been identified in the reporting period (3.47 FRS 102 SORP).

Yes*

☒

No*

☐

* -Tick as appropriate

Please disclose:

(i) the nature of the prior period error;	
(ii) for each prior period presented in the accounts, the amount of the correction for each account line item affected; and	
(iii) the amount of the correction at the beginning of the earliest prior period presented in the accounts.	

Note 2

Accounting policies

2.2 INCOME

This standard list of accounting policies has been applied by the charity except for those ticked "No" or "N/a". Where a different or additional policy has been adopted then this is detailed in the box below.

Recognition of income	These are included in the Statement of Financial Activities (SoFA) when: <ul style="list-style-type: none"> the charity becomes entitled to the resources; it is more likely than not that the trustees will receive the resources; and the monetary value can be measured with sufficient reliability. 	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> </table>	Yes	No	N/a	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Yes	No	N/a						
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
Offsetting	There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> </table>	Yes	No	N/a	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Yes	No	N/a						
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
Grants and donations	Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> </table>	Yes	No	N/a	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Yes	No	N/a						
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
Legacies	In the case of performance related grants, income must only be recognised to the extent that the charity has provided the specified goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP). Legacies are included in the SOFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input checked="" type="checkbox"/></td></tr> </table>	Yes	No	N/a	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Yes	No	N/a						
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>						
Government grants	The charity has received government grants in the reporting period	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td><input checked="" type="checkbox"/></td></tr> </table>	Yes	No	N/a	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Yes	No	N/a						
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>						
Tax reclaims on donations and gifts	Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> </table>	Yes	No	N/a	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Yes	No	N/a						
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
Contractual income and performance related grants	This is only included in the SoFA once the charity has provided the related goods or services or met the performance related conditions.	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input checked="" type="checkbox"/></td></tr> </table>	Yes	No	N/a	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Yes	No	N/a						
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>						
Donated goods	Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so. The cost of any stock of goods donated for distribution to beneficiaries is deemed to be the fair value of those gifts at the time of their receipt and they are recognised on receipt. In the reporting period in which the stocks are distributed, they are recognised as an expense at the carrying amount of the stocks at distribution. Donated goods for resale are measured at fair value on initial recognition, which is the expected proceeds from sale less the expected costs of sale, and recognised in 'Income from other trading activities' with the corresponding stock recognised in the balance sheet. On its sale the value of stock is charged against 'Income from other trading activities' and the proceeds from sale are also recognised as 'Income from other trading activities'.	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input checked="" type="checkbox"/></td></tr> </table>	Yes	No	N/a	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Yes	No	N/a						
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>						
	Goods donated for on-going use by the charity are recognised as tangible fixed assets and included in the SoFA as incoming resources when receivable.	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> </table>	Yes	No	N/a	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Yes	No	N/a						
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
	Gifts in kind for use by the charity are included in the SoFA as income from donations when receivable.	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input checked="" type="checkbox"/></td></tr> </table>	Yes	No	N/a	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Yes	No	N/a						
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>						
Donated services and facilities	Donated services and facilities are included in the SOFA when received at the value of the gift to the charity provided the value of the gift can be measured reliably. Donated services and facilities that are consumed immediately are recognised as income with an equivalent amount recognised as an expense under the appropriate heading in the SOFA.	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input checked="" type="checkbox"/></td></tr> </table>	Yes	No	N/a	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Yes	No	N/a						
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>						
Support costs	The charity has incurred expenditure on support costs.	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> </table>	Yes	No	N/a	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Yes	No	N/a						
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td><input checked="" type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td><input checked="" type="checkbox"/></td></tr> </table>	Yes	No	N/a	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Yes	No	N/a						
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						
Income from interest, royalties and dividends	This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input checked="" type="checkbox"/></td></tr> </table>	Yes	No	N/a	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Yes	No	N/a						
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>						
Income from membership subscriptions	Membership subscriptions received in the nature of a gift are recognised in Donations and Legacies. Membership subscriptions which gives a member the right to buy services or other benefits are recognised as income earned from the provision of goods and services as income from charitable activities.	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input checked="" type="checkbox"/></td></tr> </table>	Yes	No	N/a	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Yes	No	N/a						
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>						
Settlement of insurance claims	Insurance claims are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP) and are included as an item of other income in the SoFA.	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input checked="" type="checkbox"/></td></tr> </table>	Yes	No	N/a	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Yes	No	N/a						
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>						

Note 28 Transactions with trustees and related parties
If the charity has any transactions with related parties (other than the trustee expenses explained in guidance notes) details of such transactions should be provided in this note. If there are no transactions to report, please enter "True" in the box or "False" if there are transactions to report.

28.1 Trustee remuneration and benefits

This year

None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity (True or False)

TRUE

Last year

None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity (True or False)

TRUE

28.2 Trustees' expenses

If the charity has paid trustees expenses for fulfilling their duties, details of such transactions should be provided in this note. If there are no transactions to report, please enter "True" in the box below. If there are transactions to report, please enter "False".

No trustee expenses have been incurred (True or False)

TRUE

Type of expenses reimbursed	This year	Last year
	£	£
Travel	2,615	1,645
Subsistence	-	-
Accommodation	-	-
Other (please specify):	-	-
	-	-
TOTAL	2,615	1,645

Please provide the number of trustees reimbursed for expenses or who had expenses paid by the charity

6

6

28.3 Transaction(s) with related parties

Please give details of any transaction undertaken by (or on behalf of) the charity in which a related party has a material interest, including where funds have been held as agent for related parties. If there are no such transactions, please enter 'true' in the box provided.

This year

There have been no related party transactions in the reporting period (True or False)

TRUE

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	Amount	Balance at period end	Provision for bad debts at period end	Amounts written off during reporting period
			£	£	£	£

In relation to the transactions above, please provide the terms and conditions, including any security and the nature of any payment (consideration) to be provided in settlement.

For any related party, please provide details of any guarantees given or received.

Last year

There have been no related party transactions in the reporting period (True or False)

TRUE

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	Amount	Balance at period end	Provision for bad debts at period end	Amounts written off during reporting period
			£	£	£	£

In relation to the transactions above, please provide the terms and conditions, including any security and the nature of any payment (consideration) to be provided in settlement.

For any related party, please provide details of any guarantees given or received.



HERTFORDSHIRE FEDERATION OF WOMEN'S INSTITUTES

**ANNUAL FINANCIAL SUMMARY
FOR PERIOD ENDED
31 MARCH 2025**

Charitable Incorporated Organisation Number 1202209

**HERTFORDSHIRE FEDERATION OF WOMEN'S INSTITUTES (HFWI)
SUMMARY ACCOUNTS FOR PERIOD ENDED 31ST MARCH 2025
TREASURERS REPORT**

I am pleased to present the Treasurers report for the year ending 31st March 2025.

As a Charitable Incorporated Organisation {CIO}, we must prepare the Accounts in a prescribed format. Heartwood Accountants has independently examined the 2024-2025 Final Accounts. A copy of their report is attached. The required submission to the Charities Commission will be made following formal approval at the Annual Council meeting in October 2025.

This report provides the key financial highlights, summarising main income streams and expenditure, and our overall financial health. For reference, the Statement of Financial Activities and Balance Sheet are attached.

Income

Total incoming resources for the year amounted to **£89,303** (excluding Restricted Funds)

- In the year to March 2025, the HFWI received £30,836 in membership subscriptions from 2761 members, slightly higher than the previous year.
- The net surplus generated from Fundraising activities organised by the HFWI Events Teams support operational and fixed cost.
- HFWI continue to claim Gift Aid from HMRC on the Federation element of the Subscription Fee. Income from claims made in this year is approximately £500 higher than 2023/2024.
- We were awarded a Community Grant of £1000 from Hertsmere to support the cost of our 2024 Annual Council Meeting.
- Annual rental income has contributed to HFWI financial stability.
- The dividends from our share portfolio stays level, we received higher interest rates on bank accounts following careful management of cash funds.

Expenditure

Total resources spent for the year amounted to **£77,099**.

- The cost fundraising activities stays at the same level as the previous year, however the net surplus generated has fallen from ~ £10k to £6K.
- Whilst Staff costs have risen in line with inflationary increases, elements of overhead costs included upgrading photocopying equipment, legal fees associated with transfer of assets to the CIO have contributed to higher expenditure in this year.

Net Gain

The net Income gain for the year is **£12,204**.

- Overall net Income, before Investment losses is ~£3k below the previous year.
- The market value of our investment portfolio currently shows a loss of approximately £10K.

Restricted Funds

- Following Charity Commission Guidelines Restricted Funds are separately categorised and checked in the Statement of Financial Activities.
- The balance includes funds to support educational projects, monies held in reserve for 3 years, from closed institutes, and levy income to fund future expenditure associated with attending National General Meetings.

Financial Outlook and Challenges

- The Board of Trustees continue to oversee the financial health of the Federation. Revenue and expenditure and investment streams are kept under review to support financial stability.
- Organising creative, innovative, and fun charitable events which will attract members attendance stay a constant challenge.
- Strategies for the upcoming year include devolving educational funding to WI's and improving our functionality to keep reliable support to our membership.

Acknowledgements

I would like to extend my gratitude to my fellow Trustees for their dedication. None of whom receive remuneration from HFWI funds; their hard work ensures that Hertfordshire Federation remains financially robust and able to fulfil its charitable purposes. I must also thank my predecessor, Caroline Ellis, who has supported and guided me in my role as your Federation Treasurer.

If any member has questions, please contact me prior to 30th September 2025.
Thank you for your continued support as we continue to focus on prudent fiscal management to sustain and enhance our activities in the year ahead.

Rahat Aboobaker
Honorary Treasurer
3 May 2025



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name Hertfordshire Federation of Womens Institute		Charity No 1202209
Annual accounts for the period		
Period start date	1st April 2024	To Period end date 31st March 2025

Section A

Statement of financial activities

Recommended categories by activity	Guidance Note	Unrestricted funds £ F01	Restricted income funds £ F02	Endowment funds £ F03	Total funds £ F04	Prior year funds £ F05
Incoming resources (Note 3)						
Income and endowments from:						
Donations and legacies	S01	36,266	9,129	-	45,395	34,014
Charitable activities	S02	17,878	-	-	17,878	21,352
Other trading activities	S03	28,421	-	-	28,421	26,395
Investments	S04	6,738	614	-	7,352	5,244
Separate material item of income	S05	-	-	-	-	-
Other	S06	-	-	-	-	-
Total	S07	89,303	9,743	-	99,046	87,005
Resources expended (Note 6)						
Expenditure on:						
Raising funds	S08	11,704	-	-	11,704	11,231
Charitable activities	S09	1,320	-	-	1,320	1,566
Separate material item of expense	S10	-	-	-	-	-
Other	S11	64,075	-	-	64,075	56,994
Total	S12	77,099	-	-	77,099	69,791
Net income/(expenditure) before investment gains/(losses)						
Net gains/(losses) on investments	S13	12,204	9,743	-	21,947	17,214
Net income/(expenditure)	S14	(9,539)	-	-	(9,539)	20,867
Extraordinary items	S15	2,665	9,743	-	12,408	38,081
Transfers between funds	S16	-	-	-	-	-
Other recognised gains/(losses):	S17	-	-	-	-	-
Gains and losses on revaluation of fixed assets for the charity's own use	S18	-	-	-	-	-
Other gains/(losses)	S19	-	-	-	-	-
Net movement in funds	S20	2,665	9,743	-	12,408	38,081
Reconciliation of funds:						
Total funds brought forward	S21	596,354	29,373	-	625,727	587,646
Transferred to Reserves	S21A	3,493	(3,493)	-	-	-
Total funds carried forward	S22	602,512	35,623	-	638,135	625,727

Section B Balance sheet

		Guidance Note	Unrestricted funds	Restricted income funds	Endowment funds	Total this year	Total last year
			£	£	£	£	£
			F01	F02	F03	F04	F05
Fixed assets							
Intangible assets	(Note 15)	B01	-	-	-	-	-
Tangible assets	(Note 14)	B02	351,605	-	-	351,605	351,605
Heritage assets	(Note 16)	B03	-	-	-	-	-
Investments	(Note 17)	B04	138,236	-	-	138,236	147,774
Total fixed assets		B05	489,841	-	-	489,841	499,379
Current assets							
Stocks	(Note 18)	B06	-	-	-	-	-
Debtors	(Note 19)	B07	100	-	-	100	2,735
Investments	(Note 17.4)	B08	-	-	-	-	-
Cash at bank and in hand	(Note 24)	B09	117,015	35,623	-	152,638	133,641
Total current assets		B10	117,115	35,623	-	152,738	136,376
Creditors: amounts falling due within one year	(Note 20)	B11	2,069	-	-	2,069	7,965
Net current assets/(liabilities)		B12	115,046	35,623	-	150,669	128,411
Total assets less current liabilities		B13	604,887	35,623	-	640,510	627,790
Creditors: amounts falling due after one year	(Note 20)	B14	-	-	-	-	-
Provisions for liabilities		B15	2,375	-	-	2,375	2,063
Total net assets or liabilities		B16	602,512	35,623	-	638,135	625,727
Funds of the Charity							
Endowment funds	(Note 27)	B17	-	-	-	-	-
Restricted income funds	(Note 27)	B18	-	35,623	-	35,623	29,373
Unrestricted funds		B19	602,512	-	-	602,512	596,354
Revaluation reserve		B20	-	-	-	-	-
Total funds		B21	602,512	35,623	-	638,135	625,727

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

Signature	Print Name	Date of approval dd/mm/yyyy
	Rahat Aboobaker	
	Gillian Profit	

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name

HERTFORDSHIRE FEDERATION OF WOMEN'S INSTITUTES

**On accounts for the year
ended**

31 March 2025

**Charity no
(if any)**

1202209

Set out on pages

1-2

(Remember to include the page numbers of additional sheets)

**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 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether matters have come to my attention.

**Basis of independent
examiner's statement**

My 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 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 *)

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 to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed:



Date: 16/06/2025

Name:

CHARLES GOLDSTEIN

Relevant professional

CHARTERED ACCOUNTANT

**qualification(s) or body
(if any):**

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Address:

HEARTWOOD ACCOUNTANTS LTD
RIVERSIDE HOUSE, 3 PLACE FARM
WHEATHAMPSTEAD HERTS. AL4 8SB

Section B

Disclosure

Only complete if the examiner needs to highlight material problems.