

Gwent Federation of Women's Institutes.

Trustees Report 2025

Registered Charity Number 1208227.

Principal Office

Room 3, Hazel Suite, Caerleon House
Mamhilad Park Estate,
Pontypool NP4 OHZ

**Founded in 1921 to the Constitution and Rules as laid down by the
National Federation of Women's Institutes.**

Board of Trustees

Mrs Mary Clarke	Chairman
Mrs Judith Meese	Treasurer
Ms Karen Green	Vice Chair
Ms Nicola Awni	Vice Chair
Ms Barbara Atton	
Mrs Lynn Davies	
Mrs Rosanna O'Shea	
Mrs Gill Lewis	Joined March 2025
Mrs Elizabeth Judd	Resigned 1 September 2025
Mrs Linda Martin	Joined October 2025

Federation Secretary

Mrs Angela Lloyd	Retired 29 March 2025
Ms Rachel Saunders	from 31 March 2025

Independent Examiners

Dorrell Oliver Ltd
Chartered Accountants
Linden House
Monk Street
Abergavenny
Monmouthshire

Bankers

Lloyds Banking Group plc

Objectives.

Signed.....

The main purposes of the Women's Institute organisation are: -

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

Organisation.

Gwent Federation of Women's Institutes is a member of the National Federation of Women's Institutes [NFWI] and is a member of Associated Countrywomen of the World [ACWW]. It is run by the Board of Trustees, elected every two years by members of the Women's Institutes throughout the Federation. The Committee is voluntary.

WI Advisers now receive initial training from NFWI followed by Federations training and when completed are now appointed by the Federation to support all WIs. The WI Advisers are required to update their training regularly. Events and day schools are organised by voluntary sub-teams, consisting of members of the Board of Trustees and WI members. The Federation employs one part time secretary. The Federation office at Mamhilad Park Estate complies with the Disability Discrimination Act.

The Board of Trustees have received training from NFWI and external trainers and have worked together to put updated Policies and Procedures in place to safeguard the Federation and its members. The team of Independent Financial Examiners on request, continue to examine the accounts for individual WIs. Federation Chair and Treasurer attend NFWI National Council meetings and various other NFWI meetings through the year. Federation Chair also sits on the Federations of Wales Committee, and the Federation Chair and Treasurer have joined the NFWI Wales Membership Development Team.

The Federation Secretary attends regular sessions with NFWI CEO Melissa Green and other Federation Secretaries.

The Federation has a Safeguarding Officer who is pleased to report that there have been no safeguarding issues raised.

Finance

Financial Statements for the year ended 31 December 2025 accompany this report.

You will see that the figures have been Independently Examined by Dorrell Oliver Ltd, Chartered Accountants of Abergavenny.

At the start of 2025 GFWI CIO forecast a shortfall for the year of £2,315. Mid-year we completed a full financial review and the year-end forecast was much improved and was showing a small surplus of £385.

You will see from the accounts that the Federation has in fact made a surplus of £5,393.

The surplus this year is due to income generated from the wonderful events and trips organised by the Combined Arts & Sports & Leisure Teams.

The Public Affairs & Campaigns Team have also been extremely active putting on great events whilst working hard to cover their costs, which is of course a great help to the Federation finances.

The Membership Team continue to provide ongoing support and training to all WIs, the cost of which is covered by the payment received from all WIs annually with their subs.

We are also holding £1,100 in deposits for the NFWI Wales Conference that will be paid out in 2026.

Sadly, we have also received £1,873 from two WIs who were suspended in 2025. In line with the constitution these funds will be ring fenced for a period of 3 years in the hope that these WIs can be resurrected in the future.

There has been a reduction in members in 2025 which is mostly attributed to the closure of the two WIs mentioned previously. This has resulted in subs revenue for 2025/2026 remaining very much in line with last year's figures despite the subs paid to GFWI increasing by 50p per member.

We have also seen a drop in the interest received from our investments. This is due to timing differences. Our largest investment is £40,000 which is held with the Charity Bank. Following our transfer to CIO status on 1 January the funds were reinvested in early February 2025 on a 12-month fixed term. This will mature in February 2026 when we will receive interest for the 12-month period.

Last year we saved over £1,000 by printing the Gwent News at Federation Office when it was only 2 pages. This year the Trustees wish to showcase the wonderful events taking place within the WI's and will produce a 4-page copy of the Newsletter when there is sufficient material available to fill the pages. So please keep those photos and reports coming!

The Federation has claimed Gift Aid again this year receiving £1,132. We are still collecting Gift Aid forms from members, so please continue to send them to us.

A surplus again this year is very welcome to ensure that the Federation is secure for the future.

It goes without saying that the Trustees and the supporting Teams will continue to work hard to put on events in 2026. Please continue to come along and support these events whenever you can.

RESERVES

GFWI holds reserves to manage peaks and troughs in income & expenditure during the year.

Most of the Federations income relates to members subscriptions which are received in April.

It must therefore retain sufficient funds to be able to manage the impact of any unexpected events later in the year.

The reserves policy ensures that sufficient free reserves are maintained such that the overhead cost of running and maintaining the Federation including rent, rates, insurance, and salaries are fully covered.

A full review of the policy was undertaken in October 2025 by the Board of Trustees, the decision was taken to reduce the reserves required from 24 months to 18 months.

The decision is based on the continued recovery of the Federations financial position over the last 2 years.

Reserves required are estimated at £45,250 with Reserves held being £77,665 (this figure does not include funds held on behalf of suspended WI's).

The Gwent Federation of Women's Institute CIO is in a very positive position. This is due to the dedication and hard work of the Trustees and supporting Teams and you the members who attend our many events.

Board Programme

Gwent Federation's Annual General Meeting was held on Saturday 29 March, 2025 and began with Mary Clarke, Federation Chair welcoming delegates, members, and guests to Usk Memorial Hall. The business of the day followed: the Chairs Address and adoption of the Annual Report, the Treasurer's presentation of the Financial Statement both for the Gwent Federation Unincorporated and the newly registered CIO Federation. The morning speaker, a member of Usk WI, Dr Barbara Compitus, Doctor Advisor at Canopi Comree, Chair of the Welsh Medical Committee, the Usk and Raglan Diary Doctor and formally an NHS GP for more than 20 years spoke on the importance of '*Be Kind To Your Mind*' A most interesting talk, of great value and benefit to all present.

The morning ended with the Presentation of Trophies and Anniversary Certificates, too many to individually mention, but congratulations go to all those members who won competitions through the year.

Representing their WI Ponthir won the Annual Federation quiz, going on to represent the Federation and to win the Inter Federation Wales Quiz. A wonderful result, congratulations go to the team along with the Boards thanks for representing the Federation.

Newbridge WI won the largest increase in membership for a WI with under 25 members with an 18.2% increase and Shirenewton WI won the over 25 category with a 40% increase.

The Marian Martin Rosebowl for Inspiring Women was awarded to Abergavenny Y Fenni WI, who also won the Chair's Challenge for the WI with most members attending Federation Events.

Our afternoon speaker Julie Mackey, retired Detective Superintendent with the Avon and Somerset Police and co-author of '*To Hunt a Killer*' was an inspirational speaker, clearly committed to her work and to helping others and greatly enjoyed by members.

The Boards main aim for 2025 was to be more visible and engage with members and introduced a Federation Roadshow that would visit every WI.

This was well received and the feedback from the visits has been analysed and wherever possible built into the Federation's future plans.

Following the NFWI's Annual Meeting on Wednesday 4 June 2025 with new constitutions passed for sections of the organisation, the Gwent Federation held a meeting of the Federation Council to adopt the new CIO Constitution for the Gwent Federation. This was passed unanimously and has been registered with and accepted by the Charity Commission.

At the National Armed Forces Day for Wales, Saturday 28 May 2025, the Board had a large and colourful display to promote the WI. The timeline told the 110 year history of the WI, illustrated by the amazing 6 Postbox Toppers crafted by Goytre and Penperlleni WI which drew many visitors, both men and women to the stand. Many ladies were given details of surrounding WIs with 11 signing up as being interested in forming a WI in Caldicot which is being actively investigated. Various Resolutions were highlighted, one being the importance of pollination of food by Honeybees and children received a knitted Bee to take home and everyone enjoyed the Honey Cake!

In recognition of the 110th birthday of the WI organisation, the Board held a 'Picnic in the Park' for our members to come together and celebrate this important milestone in the WI's history. The Federation's event went from being a *Picnic in the Park* to a *Picnic in the Hall* due to the extremely high temperatures on the day. Nevertheless, a good time was had by all. The winners of the best dressed themed WI table were Newbridge WI with an outstanding tea table, absolutely stunning! Runners up were Gilwern WI who also won the table quiz. Some WIs had interpreted the competition in a different way and Goytre and Penperlleni WI and Abergavenny WI came joint first in this category. There was much interest in the Archive Display which included the amazing Wall Hangings, the WI Pennants, Banners, the recent Display for Armed Forces Day, along with wonderful albums and items from WIs. Our Alto Saxophonist played throughout which lent a lovely ambience to the afternoon. Angela Lloyd baked and decorated the beautiful Birthday Cake, we toasted the WI and all sang Happy Birthday! The Federation was grateful to Usk Town Council for sponsorship of the day.

NFWI Events

The NFWI General Meeting covered the business of the day which included the voting on the new Constitutions for various sections of the organisation. These were duly passed. The Annual Meeting followed with Speakers, celebrated British ceramicist Emma Bridgwater, and Angela Strawbridge author, entrepreneur and *Escape to the Chateau* star. Both meetings were held online.

The Federation Chair and Federation Treasurer attended National Council Meetings throughout the year and also the Federation Networking sessions hosted by the NFWI.

NFWI Wales Events

Federation of Wales Conference Wednesday 16 April 2025 - Selwyn Centre, Llanelli. 38 members travelled by coach to attend the Conference. The 2024/25 Recruitment award for WIs with 25 members and over was awarded to Shirenewton WI, Gwent Federation who increased from 25-40 members, a 60% increase during this period. With excellent speakers and entertainment, the well organised day was enjoyed by all.

The four Federation of Wales Committee Meetings were attended by the Federation Chair as well as the Task Force Meetings held.

Both Federation Chair and Treasurer attended the Membership Development Meetings.

Federation was represented at the following

- 'Not In My Name' stakeholder event at the Senedd by Federation Waterloo Project Champion and Federation Chair.
- Wales VE Day Remembrance Service at Llandaff Cathedral.
- British Legion's Service of Remembrance in Abergavenny with a wreath laid on behalf of the Federation.

At the Royal Welsh Summer Show, Agincourt WI gained 5th place in the WI Collective Class Shades of One Colour and Kath Rees, Devauden Green WI gained Highly Commended in the Floral Art Class. At the Winter Fair, Angela Lloyd, Bryngwyn WI, won first prize in the Produce class A Jar of Chilli Jam presented as a gift, and in the craft class, A Fiddle Mat, Sue Wildblood, Gilwern WI gained 3rd place. Great results and the Board thank them for representing the Federation.

Waterloo Project

The National Federation of Women's Institutes (NFWI), secured 2 years of funding (February 2025-2027) from the Waterloo Foundation to build on the work around ending Violence Against Women and Girls (VAWG). The Project Lead Nicola Awni, Vice Chair, was approved by the Board who have given their full backing to the Project.

WI members across GFWI have been welcomed as project champions leading actions in their own WIs to raise awareness of VAWG, the White Ribbon campaign and the support services available to survivors. We have 10 WI champions across the Federation additionally supported by the Public Affairs and Campaigns team.

Training and workshops arranged by NFWI Wales have been held during 2025 to educate and inform project leads and wider members of the WI community. Resources to support Champions and leads in their role were made available.

The project leads have made significant networks across the community with businesses, town and community councils and specialist VAWG services. Champions and the Lead have been actively recruiting male Ambassadors to support the Not in my Name campaign and the White Ribbon promise to 'never use, excuse or remain silent about men's violence against women'.

Activity and Outputs

- The recruitment of approximately 10 ambassadors per Federation over a 2 year period has been exceeded in the first year.
- Two annual activities organised by Champions/federations for organisations/male ambassadors recruited in partnership with experts in the VAWDASV sector have been achieved
- Federation Champion took part in a panel at the Everywoman Festival, Cardiff
- The annual Light a Candle event held at St Mary's Priory Church, Usk with a call for male ambassadors

- A procession through Usk, of WI members with banners and representatives and members of the Community, heralded the start of the 16 days of activism prior to the LAC event
- Literary piece, article and diary doctor account in the Usk and district diary by Dr Barbara Compitus, Usk WI
- Exhibition of 'the Dress' made by Liz Davis, Llandenny and District WI at Monmouthshire County Council during the 16 days of activism
- Participation by the Champion and 3 Leads at the annual Cyfannol Christmas hamper packing event, Cwmbran
- A roadshow promotion stand at Nuffield Health and Fitness club, Cwmbran and sign up as an Ambassador
- Participation in the NFWI Wales Steering committee
- Member of the Newport City Council Network

Monitoring and Evaluation

The project plan is submitted to the Board at regular monthly intervals and an activity report is made each month. Spend is within budget.

A Not in my Name /White Ribbon banner was purchased along with items for the Light a Candle event.

· External organisations are involved in the project at Wales, Federation and local levels.

Team Reports

Public Affairs

The Team has really pulled out all the stops this year to promote the WI and its campaigns. A major achievement this year has been the successful application for grant funding from the Waterloo Trust for our Not in My Name - Abolition of Violence Against Women - Campaign and the associated White Ribbon Campaign. Each Federation has been allocated funding for this year and for 2026, not only to raise the profile of this campaign, but to make our campaigning more effective. Each Federation in Wales has appointed a Federation Champion and here in Gwent we have now got WI Champions in one third of our WIs. Our Light a Candle Service in Usk in November began this year with a procession, with banners, from the Sessions House in Usk to the Priory Church for the event. We were joined by many of those involved at first hand in dealing with the appalling rise in the number of instances of domestic violence in our area, and in the country as a whole, as well as members of the local council, survivors, male ambassadors and those wishing to raise the profile of the campaign. The event which followed in the church was extremely well attended and the format, which continues to change and develop each year, was very well received by those present. Our Federation Champion is always available to visit WIs to talk about the project.

During the year we continued to support the Neurodiversity campaign, including a webinar on the topic, also the Dental Health Matters. Donations of toothbrushes, toothpaste and bags were collected at the Light a Candle Service for distribution to refuges and food banks. The new campaign on the books was the adopting of the Bystanders Can Be Lifesavers Campaign at the NFWI Annual Meeting in June. Many WIs have got behind this campaign, running training sessions within their WIs as well as holding discussions on the topic. One of our

Team has also been delivering sessions to WIs on Coronary Heart Disease in Women, the number one cause of death in women in the UK.

This year we launched our Green Heart Eco Award Scheme for WIs in Gwent and the first round of awards will be presented to WIs who have successfully completed at least Bronze level at the GFWI Annual Council Meeting. Many are now working on their Silver Award and the Scheme will continue as long as it is relevant.

Clean Rivers and Climate Change were very big on our agenda this year, as was the End Plastic Soup Campaign. Many of these events were affected by weather but overcome this we did.

In early October, to mark the week of River Action, Gwent WIs were among five Federations who supported NFWI Public Affairs in a photo stunt on the banks of the Wye in Monmouth, accompanied by our own Loch Ness Monster, carefully constructed by an artist from degradable materials. Our annual stand at the Usk River Festival in June was postponed to September, due to the promise of bad weather. The rearranged event on 14th September, for which we mounted an excellent eye-catching stand, enjoyed even worse weather. But the team were undaunted, sporting very fishy attire to start with, but resorting to full wet weather gear when packing up the display for the day.

In July a visit to the Recycling Centre and shop in Llanfoist, near Abergavenny, was well supported and quite an eye opener for those who attended. Two successful visits to Newport Wetlands during the year, to look at climate change and its effects on the bird population and habitats, were popular, particularly the November visit to observe the starling murmuration.

Once again we celebrated ACWW Day by holding two walks, one short, one a little longer. The first in April went ahead as planned but the second had to be postponed to later in the year, due to the weather. Once again we were able to raise funds to help women in less developed countries to start up sustainable projects that will benefit not only themselves, their families but their rural communities. NFWI was a founder member of ACWW and the organisation has been most appreciative of the support we, as WI Members in Gwent, have given them. A member of the Team is always available to arrange talks on the organisation at your WI meetings.

Finally we completed our year with two Christmas Coffee Mornings in December, where we had the opportunity to discuss the short-listed campaign resolutions ready for WIs to cast their votes in early February 2026 and to help them decide which one they would like to take forward to the Annual Meeting in 2026. This year we ran two events, one in Cwmbran and one in Abergavenny. They were extremely interesting and enjoyable events and not only helped us gain a greater understanding of the underlying issues, but really got everyone in the Christmas mood!

Thank you all the Gwent Members who attended our events throughout the year, and a big thank you to those who crafted fish for our Clean Rivers Campaign and made bags to carry the toothbrushes and toothpastes which went to the refuges and food banks in December.

Membership Team

The Membership Team supports and advises WIs in Gwent Federation and the group includes the 3 WI Advisers currently operating in the Federation. The Team met 6 times during 2025; 1 meeting was face to face and 5 were on Zoom. The 6pm start time initiated in 2024 has worked well. At the start of the year there

were 4 other members on the Team; in March 1 person resigned due to personal reasons.

At the beginning of the year the Board of Trustees approved the Federation training for new WI Advisers designed by the Team. In the Autumn a new promotional leaflet was produced to use at GFWI events to encourage more members to become Advisers. Being a WI Adviser is a rewarding role and is vital to the growth and future of the Federation. If you've always wanted to help take the WI forward do get in touch to see what is involved.

In the Spring we had to suspend Llangybi WI and Penhow WI. Both had lost members and were unable to form a committee. Fortunately, both suspended WIs have fairly close neighbouring WIs that members could join.

In May the WI Advisers supported WIs who were electing a new President by attending their annual meetings. At the end of June we ran two training and networking events in Llanarth Hall and Magor Hub. These were primarily aimed at new Committee members but open to existing members as well. The training involved group discussions on a case study. This was sent to WI Committees unable to attend the meeting for information. Feedback was very positive; as well as the information sharing the attendees valued networking with other WIs.

At the end of June Team members attended the Armed Forces Day at Caldicot Castle with members of the Board of Trustees. The focus of the Team was to gauge interest in settling up a new WI in the Caldicot/Caerwent area. There was a positive response to the formation of a WI and a meeting was set up in October with a view to forming a WI before Christmas. Despite advertising the meeting in Caldicot and on social media the attendance was poor so it was agreed to hold another introductory meeting in the Spring 2026. If you think any other area in Gwent Federation has the potential to develop a new WI do get in touch, we rely on local knowledge!

The WI Annual Summary returns had a return rate of 71%. It was agreed that the forms used by the Membership Team and Treasurer should be amalgamated into one to reduce duplication of information by WIs. From 2026 we will only collect data for the financial period from 1 January to 31 December each year. In addition it was agreed that annual meetings should move to April to coincide with the subscription year. This change will take place with effect from April 2027. However, WIs may wish to move their Annual Meeting to April in 2026 if programme planning allows.

Total membership at the end of 2025 was 1314, a 3% drop from 2024.

Sports & Leisure

The Sports & Leisure Team have worked well together this year putting on a number of events which bring members together in a fun social setting and sometimes some friendly rivalry between WIs but always with good humour.

The first event of the year was Quoits held at Usk Memorial Hall in January; 10 teams took part with Usk WI taking the Cup.

The ever-popular quiz was held at The Grange, Usk, this is a very welcoming venue with very helpful staff setting out the room for us. 18 teams took part with Ponthir WI winners for the third year running. They went on to represent Gwent at the Inter-federation quiz at Llandeilo and won that too. Congratulations!

In May we returned to The Grange for a Skittles evening, again a well-attended event with 16 teams. Gilwern WI were the winners this year.

The Sports & Leisure team were asked to support the Picnic in The Park for the 110th Anniversary of WI. We took along Quoits, Petanque and Buckets and Bean bags but not many members engaged in these activities.

A Treasure Hunt around Chepstow town was enjoyed in July by 14 teams followed by a welcome drink and socialising at The Boat while eagerly awaiting the results. Joint winners were a Team from Chepstow WI and a team from Govilon WI. Everyone thanked the committee for all the preparation work that went into setting and checking the route.

In response to feedback from WIs during the Board's Federation Roadshow asking for some events to be held in the Wentloog area, the Kurling competition was held at High Cross Community Scout Hall. It was a very wet October afternoon, but 14 teams found their way to this new venue and had an enjoyable afternoon with the winners being St Mellons WI. The WIs appreciated that we had taken on their feedback and hopefully we can use this hall again for other events.

A Darts evening had been planned for 14 November but Storm Claudia had other ideas and the event was cancelled. This was the second year running that the darts has been cancelled due to factors beyond our control, we will look to hold it earlier in the year!

Walking Netball has continued throughout the year in Monmouth, a small but dedicated group of members and coach Gary Fish meet weekly at Monmouth School Sports Hall. It is always an evening of fun and laughter along with some exercise and friendly competition. The sessions are as good for our mental health as our physical health.

Again, following feedback from the Board Roadshow, we tried to get a walking netball group going in Cwmbran Stadium but unfortunately only 2 members were able to attend at that time, so it did not go ahead. This will be revisited next year if enough members are available to attend at a time when the court is available.

The Sports & Leisure team have not only put on events that members enjoy but have contributed towards the financial success of the Federation.

As Chair of the team, I would like to thank all the team members for their invaluable support throughout the year. Everyone is always willing to help at all stages of planning, researching and booking venues, shopping before events, attending events, setting up, serving the refreshments, running raffles, scoring and clearing up at the end.

Combined Arts

2025 was a busy year for the Combined Arts Team, which saw three new members joining the team. Lizzie Judd from Gilwern WI, Jill Nicholson from Govilon WI and Wendy Grey from Rogerstone Roses.

The focus at the start of the year was planning for Competition Day in May where the winning Co-operative entry went forward to the Royal Welsh Show in July. As a new team we reflected on what had gone well and how to make changes to encourage more members to attend events.

Competition Day in May saw many entries of a particularly high standard and the judges commended the exhibits. The theme had been extremely well interpreted by the competitors and should all be commended.

Our first ever Literary Afternoon Tea in June was an overwhelming success with over 60 members attending. Local writer Justine Pullan not only gave a very interesting presentation about how she started writing, but she also judged the written competition entitled 'Murder in the Afternoon' which saw the highest number of entries. Justine was very impressed with the 500-word entries and commended everyone for taking part.

Based on members comments about entering Co-operatives for Competition Day and Federation Day a training day was held in October to consider the Staging and Interpretation aspect of the judging. Experienced Judge Gill Thomas carried out the training on this day, with over 40 members attending. A great deal of information, together with practical activities ensured members gained quite a lot from the day. Hopefully this will be reflected in the increased number of co-operative entries at Competitions Day in March 2026 and Federation Day in September 2026.

Two team members stepped down mid year, but their contribution to the team had been an asset.

Penny Blood had, since the start of the year been extremely busy auditioning various acts and encouraging WI's to take part in Gwent's Got Talent. All that hard work paid off in October when we were entertained by numerous WI's showing Musical, Play Acting and Comedy Talents. What a night we had! WI's rose to the occasion and it was a truly entertaining and thoroughly enjoyable evening. It was very well supported and the photographs captured the entertainment which was proved to be a very talked about event.

November saw the annual trip to the NEC in Birmingham, which was even more successful this year. Even before the bus had arrived at the exhibition, Penny was being asked if it would go ahead in 2026!!!

Our Annual Christmas Concert held at St Peter's Church, Goytre in December was another event that members thoroughly enjoyed. At least we didn't have a problem with the weather this year! The programme was well received with something to suit everyone's taste and ended with refreshments and mince pies served by GAP WI. Jill Nicholson donated a beautifully decorated Christmas Cake as first prize in the raffle and I believe the winner was going to share it with her WI in their meeting that week.

We have already started planning for 2026/27 as we have two big events, Competitions Day in March entitled 'Circles, Rings and All thing Round' and Federation Day in September with the theme 'Books'. As well as these events, after the success of our Literary Afternoon Tea which we will host in 2026 we will continue to reflect on how we can meet the needs and requests of our members.

Group Activities.

The seven WI Groups in Gwent organise themselves in different ways to meet the need of their members. Some have a yearly programme, others meet together for a particular project or event, while others invite their neighbouring WIs to join them for a special occasion. Whatever path they take they keep alive the wider friendships that exist within their Group.

The Wider Community and outside Organisations.

Various members of the Board have attended the Annual Meetings of adjacent Federations, Glamorgan, Herefordshire, Gloucestershire, and Avon.

Locally we continue to attend the regular meetings of Nye's Champions, a group set up by the Aneurin Bevan Health Trust, which seeks to keep people informed of new developments within the Trust as well as listening to issues raised by the group members. This has enabled the Board to pass on valuable updates and information relating to health issues, particularly concerning women.

The Federation has given support to the *Clean Water for Wales Bill*, put forward by the Save The River Usk group (STRU). The Federation Lead on Clean Rivers Helen Westlake and the Federation Chair attended the launch of the Bill at the Senedd. An electronic copy of the Bill will go to all WIs in the New Year.

Our links with local organisations and communities continue to grow and the Board will endeavor to build on these in 2026.

Acknowledgements.

The Board of Trustees work hard to provide an interesting and varied programme for our members, introducing new events and using new venues. The Sub Teams have been equally busy and the Board of Trustees both appreciates and thank them for their commitment.

Our newly growing group of WI Helpers have been invaluable in supporting the many events held and the Board is greatly indebted to them all and looks forward to working with them again in 2026.

The Board acknowledges that members presence is central to the success of any event, and we thank all those who have supported activities during 2025.

GWENT FEDERATION OF WOMEN'S INSTITUTES CIO

FINANCIAL STATEMENTS

for the year ended

31 December 2025

CHARITY NO: 1208227

DORRELL OLIVER LTD

Chartered Accountants
Linden House, Monk Street
Abergavenny, Monmouthshire.

GWENT FEDERATION OF WOMEN'S INSTITUTES CIO

Independent Examiner's report on the unaudited financial statements of Gwent Federation of Women's Institutes - CIO Year ended 31 December 2025

I report to the trustees on my examination of the financial statements of Gwent Federation of Women's Institutes CIO (the charity) for the year ended 31 December 2025 which are set out on pages 2 to 5.

Respective responsibilities of the trustees and examiner

The charity's trustees are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011. The charity's trustees consider that an audit is not required for this financial year under Section 145 of the Charities Act 2011 (the 2011 Act) and that an independent examination is required.

It is my responsibility to:-

- examine the financial statements under section 145 of the 2011 Act;
- follow the procedures laid down by the general Directions given by the Charity Commission under Section 145(5)(b) of the Charities Act 2011; and
- state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the 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 financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, 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 which gives me cause to believe that in any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act 2011; or
- the financial statements do not accord with those accounting records; or
- there is further information needed for a proper understanding of the accounts to be reached.

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 financial statements to be reached.



A J VOWLES ACA FCCA

Dorrell Oliver Ltd
Chartered Accountants
Linden House
Monk Street
Abergavenny
Monmouthshire

March 2026

Gwent Federation of Women's Institutes CIO
Receipts and Payments Account
Year ended 31 December 2025

<u>2024</u>		<u>2025</u>
£	General Fund Receipts	£
278	Administration	253
591	Sales	614
-	ACWW	29
1,409	Annual Meeting	1,279
-	Events : 110 Picnic in the Park	555
1,582	Events : Autumns Bounty	-
1,284	Events : Grand Raffle	-
6,307	NFWI AGM	-
520	NFWI Wales Conference	2,215
4,335	Teams : Combined Arts	4,061
1,044	Teams : Public Affairs and Campaigns	1,060
4,011	Teams : Sports & Leisure	4,460
815	Teams : Trustees	1,255
127	Teams : Membership	-
33,193	Membership Fees	33,743
2,034	Members Insurance	2,082
468	WIA Training	468
793	Pooling of Fares	2
1,401	Gwent WI News	1,382
500	Community Grants	-
1,584	Suspended Institutes	1,873
215	NFWI Raffle	191
301	Womens Aid Collection	259
94	New Institutes	-
368	Federation Day	-
3,306	Gift Aid	1,132
2	NFWI Lottery	146
66,562	Total General Fund Receipts	57,059

Gwent Federation of Women's Institutes CIO
Receipts and Payments Account
Year ended 31 December 2025

<u>2024</u>		<u>2025</u>
£	General Fund Payments	£
2,834	Administration	2,163
347	Sales	764
373	ACWW membership	90
859	Annual meeting	1,187
-	Events : 110 years picnic	467
475	Events - Autumns Bounty	-
274	Events : Grand Raffle	-
4,990	NFWI AGM	-
1,052	Wales Conference	1,070
2,838	Teams: Combined Arts	2,081
342	Teams: Public Affairs and Campaigns	921
2,793	Teams: Sports & Leisure	2,811
1,546	Teams: Trustees Expenses	2,236
436	Teams: Membership	282
17,511	NFWI Membership Fees	18,177
1,549	Members Insurance	1,632
688	Pooling Fares	-
189	Gwent WI News	545
10,867	Salaries & National Insurance	10,456
248	Rent & Rates - Raglan House	-
6,035	Rent & Rates - Caerleon House	6,564
439	Electricity & Telephone	446
716	Federation Day	16
300	Womens Aid Collection	211
1,134	New Institutes	63
58,835	Total General Fund Payments	52,182

Gwent Federation of Women's Institutes CIO

Receipts and Payments Account

Year ended 31 December 2025

<u>2024</u>	General Fund	<u>2025</u>
£		£
66,562	Income	57,059
<u>58,835</u>	Less Expenditure	<u>52,182</u>
7,727		4,877
(91)	Stock Difference	0
2,385	Interest	516
<u>10,021</u>		<u>5,393</u>
66,912	Balances brought forward	76,933
<u><u>76,933</u></u>	Balances carried forward	<u><u>82,326</u></u>

Gwent Federation of Women's Institutes CIO
Statement of assets and liabilities
Year ended 31 December 2025

<u>2024</u>		<u>2025</u>
£		£
	Bank and Cash Balances	
<u>8,546</u>	Bank Current Account	<u>6,784</u>
68,217	Barclays Business Premium Account	-
-	Charity Bank Fixed Rate Account	40,000
-	Lloyds Commercial Instant Access	25,145
-	Charity Bank Ethical Notice Account	10,267
<u>68,217</u>		<u>75,412</u>
<u>50</u>	Petty Cash	<u>50</u>
<u>76,813</u>	Total Fund Monetary Assets	<u>82,246</u>
	Non-Monetary Assets	
120	Held for sale by the Charity: Stock & Literature	120
<u>76,933</u>	TOTAL ASSETS	<u>82,366</u>
-	Less: Liabilities	-
	Lloyds Bank Credit Card	(40)
<u>-</u>	TOTAL LIABILITIES	<u>(40)</u>
<u><u>76,933</u></u>	NET ASSETS	<u><u>82,326</u></u>
	Represented by:	
76,933	General Fund	82,326
<u><u>76,933</u></u>		<u><u>82,326</u></u>

Restricted funds relating to Suspended Institutes currently total £4,661 (2024: £3,039) and are to be dealt with in line with NFWI rules relating to such funds.

Signed: _____
Chairperson

For and on behalf of the Board of Trustees

GWENT FEDERATION OF WOMEN'S INSTITUTES CIO

FINANCIAL STATEMENTS

for the year ended

31 December 2025

CHARITY NO: 1208227

DORRELL OLIVER LTD

Chartered Accountants
Linden House, Monk Street
Abergavenny, Monmouthshire.

Independent Examiner's report on the unaudited financial statements of Gwent Federation of Women's Institutes - CIO
Year ended 31 December 2025

I report to the trustees on my examination of the financial statements of Gwent Federation of Women's Institutes CIO (the charity) for the year ended 31 December 2025 which are set out on pages 2 to 5.

Respective responsibilities of the trustees and examiner

The charity's trustees are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011. The charity's trustees consider that an audit is not required for this financial year under Section 145 of the Charities Act 2011 (the 2011 Act) and that an independent examination is required.

It is my responsibility to:-

- examine the financial statements under section 145 of the 2011 Act;
- follow the procedures laid down by the general Directions given by the Charity Commission under Section 145(5)(b) of the Charities Act 2011; and
- state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the 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 financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, 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 which gives me cause to believe that in any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act 2011; or
- the financial statements do not accord with those accounting records; or
- there is further information needed for a proper understanding of the accounts to be reached.

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 financial statements to be reached.



A J VOWLES ACA FCCA

Dorrell Oliver Ltd
Chartered Accountants
Linden House
Monk Street
Abergavenny
Monmouthshire

March 2026

Gwent Federation of Women's Institutes CIO
Receipts and Payments Account
Year ended 31 December 2025

<u>2024</u>		<u>2025</u>
£	General Fund Receipts	£
278	Administration	253
591	Sales	614
-	ACWW	29
1,409	Annual Meeting	1,279
-	Events : 110 Picnic in the Park	555
1,582	Events : Autumns Bounty	-
1,284	Events : Grand Raffle	-
6,307	NFWI AGM	-
520	NFWI Wales Conference	2,215
4,335	Teams : Combined Arts	4,061
1,044	Teams : Public Affairs and Campaigns	1,060
4,011	Teams : Sports & Leisure	4,460
815	Teams : Trustees	1,255
127	Teams : Membership	-
33,193	Membership Fees	33,743
2,034	Members Insurance	2,082
468	WIA Training	468
793	Pooling of Fares	2
1,401	Gwent WI News	1,382
500	Community Grants	-
1,584	Suspended Institutes	1,873
215	NFWI Raffle	191
301	Womens Aid Collection	259
94	New Institutes	-
368	Federation Day	-
3,306	Gift Aid	1,132
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66,562	Total General Fund Receipts	57,059

Gwent Federation of Women's Institutes CIO
Receipts and Payments Account
Year ended 31 December 2025

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4,990	NFWI AGM	-
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342	Teams: Public Affairs and Campaigns	921
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716	Federation Day	16
300	Womens Aid Collection	211
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58,835	Total General Fund Payments	52,182

Gwent Federation of Women's Institutes CIO

Receipts and Payments Account

Year ended 31 December 2025

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<u>58,835</u>	Less Expenditure	<u>52,182</u>
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<u>10,021</u>		<u>5,393</u>
66,912	Balances brought forward	76,933
<u><u>76,933</u></u>	Balances carried forward	<u><u>82,326</u></u>

Gwent Federation of Women's Institutes CIO
Statement of assets and liabilities
Year ended 31 December 2025

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£		£
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<u>50</u>	Petty Cash	<u>50</u>
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	Non-Monetary Assets	
120	Held for sale by the Charity: Stock & Literature	120
<u>76,933</u>	TOTAL ASSETS	<u>82,366</u>
-	Less: Liabilities	-
	Lloyds Bank Credit Card	(40)
<u>-</u>	TOTAL LIABILITIES	<u>(40)</u>
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	Represented by:	
76,933	General Fund	82,326
<u><u>76,933</u></u>		<u><u>82,326</u></u>

Restricted funds relating to Suspended Institutes currently total £4,661 (2024: £3,039) and are to be dealt with in line with NFWI rules relating to such funds.

Signed: _____
Chairperson

For and on behalf of the Board of Trustees