



The Bramhall Village WI

Charity number: 1209902

Trustees

Lynn Grant	President
Sarah Thompson	Vice President
Shirley Jones	Treasurer
Belinda Brunt	Secretary
Jane Sorrell	
Diane Bamford	
Georgina Foot	
Liz Hitch	
Sally Merry	

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Structure, governance and management

The Bramhall Village Women's Institute (BVWI) is an unincorporated association that is part of the wider network of Women's Institute(s) (WI) across the UK. The BVWI registered as a charity in 2024.

The charity adopted the constitution of the National Federation of Women's Institutes in September 2022 on its inauguration. The Trustees are appointed from the membership annually at the Annual General Meeting held in November.

Membership of the BVWI is open to women from the age of 18 upwards with the object to further the purpose of the WI organisation.

Strategic report

The WI organisation is based on the ideals of fellowship, truth, tolerance and justice. All women who are interested in the values and purposes of the WI may join, no matter what their views or politics may be. The aim is for the WI to be an organisation of choice, inspiring and enriching the lives of all women and girls who wish to play an active role in their communities, widen their horizons and learn new skills.

The main WI purposes are:

- To advance the education of women and girls for the public benefit in all areas.
- To promote sustainable development for the public benefit.
- To advance health for the public benefit.
- To advance citizenship for the public benefit by the promotion of civic responsibility and volunteering.

BVWI works towards these goals giving women the opportunity to gain knowledge and skills, and to work together to change and improve the conditions in their community.

Our strategic aims mirror those of the National Federation of WIs:

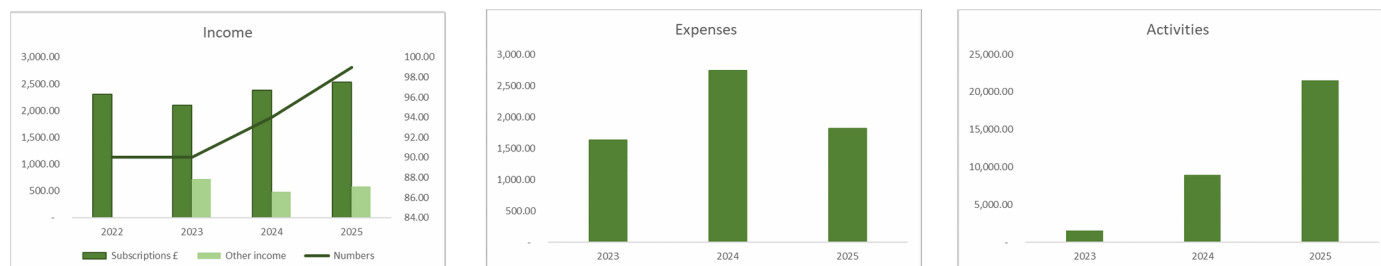
- **Bold and inspiring:** This year we have worked on developing our charity work and outreach in the community. This has been very successful where we partner with many charities and other organisations to support their activities including our charity of the year, Stockport Women's Centre and HM Styal Prison where we have just set up a book group.
- **Growing and relevant:** The membership is full and our waiting list is currently closed due to the number of women who want to join BVWI.
- **Inclusive:** During 2025 we had a very successful year with a wide variety of speakers, a growth in our specialist activity groups with many activities and events organised for and by members based on current and new areas of interest members have requested or

suggested themselves. We carry out a survey each year to gauge the success of the WI and any gaps members feel we have.

- **Flexible:** We promote the NFWI resolutions in our speaker programme and events promoting awareness. Women on the waiting list are regularly invited to take part in the main meetings and listen to our range of speakers.

Financial review

At the end of the financial year BVWI remained in a strong financial position overall with adequate reserves.



Turnover

Turnover, higher than 2024 by 140%, consists of membership subscriptions and payments by members for events and activities. It is only the income received for membership subscriptions and from other income that is available for the WI to spend as per the income section below. The remainder is from members to pay for any activities they take part in.

Income

The BVWI currently has 99 members, with the membership at capacity, 80% of the income available for the monthly meetings is from the associated membership subscriptions.

Other income is raised from guest donations, refreshments and raffles and this has been invested in buying items for the use of BVWI such as membership badges and hot water canteens.

Expenses

Our main expense is for speakers at the monthly meetings. During the year we have enjoyed a wide range of interesting and varied speakers including our local MP discussing his role, the CEO from our chosen charity alongside other charities either raising awareness of women's issues, first aid, or other areas of interest for our members. Other speakers talked about health issues such as skin health and the role of reflexology.

Other activities

As well as our monthly meetings there is a range of sub-groups such as crafts, knitting and sewing, book groups, theatre and music group, walking group, a food appreciation group and a gardening group. A local history group is just being set up.

During 2025 we set up a charity group with the purpose of further developing our focus on our community. Through this group we have forged links with many local charities and other organisations such as Bare Necessities (providing hygiene products to those in need) and HM Styal Prison. Stockport Women's Centre became our chosen charity for 2025 and 2026. During 2025 we raised £1200 for the charity from a cream tea event and we continue to raise money for our chosen charity through quizzes, raffles and reselling used books.

Reserves policy

The charity requires reserves to allow it to continue to work to promote the interests of women in accordance with the charity's objects in the event of unforeseen disruption to its income streams. We currently hold around £1500.00 for this purpose.

Financial Statements

Receipts and Payments for the period 01/10/24-30/09/25

Section A

Receipts and Payments

A1	Receipts	Total £	Last year £	A2	Payments Payments	Total £	Last year £
	Receipts at meetings	510.87	487.22		Meeting expenses	1,428.46	2,644.28
	Subscriptions (WI share)	2,590.70	2,199.20		Committee Members' expenses	-	
	Activities & events	21,561.77	8,976.10		Activities & events	20,629.36	7,157.08
	WI fundraising	1,741.84			WI fundraising	539.00	
	Interest received				Insurance	73.20	71.20
	Paid into current account	-					
	Paid into deposit account						
	Grants and donations	-			Donations made	400.00	
	Other income	-			Other payments	637.61	817.47
	Total Receipts	26,405.18	11,662.52		Total Payments	23,707.63	10,690.03

A3	Restricted funds included in total receipts	343.82	-	A4	Restricted funds included in total payments	-	-
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	Total Receipts less Total Payments (Surplus/Deficit for the year)	2,697.55
A5	Total cash funds brought forward from last year (<i>equals last year's total at B1</i>)	4.1
		62.05
A6	Total cash funds carried forward at this year end <i>equals total at B1.6 overleaf</i>	6.8
		59.60
A7	Total restricted funds at year end included in total cash funds above	343.82

Financial Statements (continued)

Statement of assets and liabilities at year end

B1 Cash funds		Total	Last year										
		£	£										
B1.1	Final bank balance as per Account Book, including uncleared items	6,871.05	4,197.90										
B1.2	Reconciliation of final bank balance from Account Book to bank statement												
	<table><tr><td>Bank statement total at year end</td><td>6,871.05</td></tr><tr><td>Plus amounts paid in to bank but not cleared</td><td>-</td></tr><tr><td>Less cheques written but not cleared</td><td>-</td></tr><tr><td>Less any cheques still uncleared from last year</td><td>-</td></tr><tr><td>Total (should equal balance at B1.1)</td><td>6,871.05</td></tr></table>	Bank statement total at year end	6,871.05	Plus amounts paid in to bank but not cleared	-	Less cheques written but not cleared	-	Less any cheques still uncleared from last year	-	Total (should equal balance at B1.1)	6,871.05		
Bank statement total at year end	6,871.05												
Plus amounts paid in to bank but not cleared	-												
Less cheques written but not cleared	-												
Less any cheques still uncleared from last year	-												
Total (should equal balance at B1.1)	6,871.05												
B1.3	Savings / deposit account balance												
B1.4	Petty cash in hand												
B1.5	Less any funds held as agent for federation/NFWI, i.e subscriptions received but not yet paid over <i>enter as a negative amount</i>	- 11.45	- 35.85										
B1.6	Total cash funds <i>equals total at A6</i>	6,859.60	4,162.05										
B2	Investments (if any)												
B3	Other monetary assets (e.g. any money owed to the WI)												
B4	Other assets held by the WI e.g. WI owned hall, other equipment	Value (optional)*	Original cost (optional)*										
	None												
B5	Liabilities Payments due immediately but not paid, or due at a future date, e.g. loans	Date due (optional)*	Amount due (optional)*										
	None												

Financial Statements (continued)

Notes to the financial statements

C1 Funds received and paid as agent

Complete this section with total amounts received and paid over to the federation in the year

	Any balance from previous year	Receipts this year	Payments this year	Any balance held at year end
	£	£	£	£
Federation / NFWI share of subscriptions	35.85	2,648.00	2,672.40	11.45
Federation event bookings by individual members		-	-	-
NFWI and / or federation raffle		-	-	-
Total	35.85	2,648.00	2,672.40	11.45

C2 Details of restricted funds

Complete this section if the WI had any restricted funds during the year

	Receipts this year	Payments this year	Any balance held at year end
	£	£	£
Name or description of restricted fund:			
Total	-	-	-

C3 Further details of WI activities /fundraising /other

Include additional details that would be helpful to WI members or other readers of the financial statement

	Receipts this year	Payments this year
	£	£
Activities & events (description)		
Visit to the Clink	-	337.50
Kerry Daynes NECG	70.00	220.00
At the Kitchen Food event	40.00	1,280.00
Dahlia Café	550.00	575.00
Harrogate Flower show	704.00	595.00
Cream Tea event	980.00	
Cheshire Peaks Floral talk	35.00	35.00
Sally Kettle talk NECG	60.00	60.00
Walking holiday 2025	9,080.00	9,080.00
Aviator meal	186.45	186.45
CFWI+I Golf event	286.00	286.00
Brook Garden	71.50	71.50
Deposit walking holiday 2026	4,725.00	4,725.00
History Wardrobe	66.00	66.00
Chatsworth visit	2,009.00	260.00
NECG Bradford trip	29.00	29.00
Total WI activities	18,891.95	17,806.45

Independent Financial Examiners Report

I report on the Receipts and Payments Accounts set out on the attached Financial Statement pages 5-7 for the above-named WI for the year ended 30 September 2025.

Respective responsibilities of trustees and examiner

The trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Having satisfied myself that the charity is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether any 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 accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the next statement.

Independent Examiner's Statement

In connection with my examination no matter has come to my attention,

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 2011; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

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

Gary Wood, FCCA
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