

The County Federation of Women's Institutes,  
Isle of Wight

Charity Number 228856



Annual Report  
and  
Financial Statements

For the Year  
1st January 2024 to 31st December 2024

**The County Federation of Women's Institutes, Isle of Wight**  
**Charity Registration 228856**

**Annual Accounts Year Ended 31st December 2024**

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**Charity Registration 228856**

**Administrative & Legal Information for Year Ended 31st December 2024**

The Trustees present their report and the unaudited financial statements of the charity for the year ended 31st December 2024. The trustees have adopted the provisions of the statement of Recommended Practice (SORP) Accounting for Charities (FRS 102) in preparing the annual report and financial statements of the Charity.

The financial statements have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the Charity's governing document and the Charities Act 2011.

**Registered Office**

42 Carisbrooke Road  
Newport  
Isle of Wight  
PO30 1BW

**Trustees**

**Names of charity trustees who manage the charity:**

Mrs Sue Biss	Federation Chairman
Mrs Georgina Moon	Federation Secretary - From July 24
Mrs Hazel Breach	Federation Treasurer
Mrs Dorothy Maskell, MBE	
Mrs Valerie Andrew	
Mrs Liz Groves	
Mrs Carol Jones	
Mrs Lindsay Rowlands	
Mrs Carys Gladdish	
Mrs Sandra Singleton	
Mrs Teresa Reed	
Mrs Janet Kay	

**Independent Examiner**

Tracie Wilson MICB, AATQB, PM Dip  
Ms Friday Accountancy Services Ltd  
Registered Office Address: Onward Business Hub  
College Close  
Sandown  
Isle Of Wight  
PO36 8EB

**Banking**

Barclays Bank  
6-8 High Street  
Ringwood  
BH24 1BZ

Santander  
21 Prescott Street  
London E1 8AP

CCLA  
Senator House  
85 Queen Victoria Street  
London EC4V 4ET



## **TRUSTEES' ANNUAL REPORT - 1<sup>ST</sup> JANUARY 2024 TO 31<sup>ST</sup> DECEMBER 2024**

**THE COUNTY FEDERATION OF WOMEN'S INSTITUTES ISLE OF WIGHT CHARITY**  
**REGISTRATION: 228856**

42 Carisbrooke Road Newport  
Isle of Wight PO30 1BW

### **Names of charity trustees who manage the charity:**

Mrs Sue Biss	Federation Chairman
Mrs Georgina Moon	Federation Secretary - From July 2024
Mrs Hazel Breach	Federation Treasurer
Mrs Dorothy Maskell, MBE	
Mrs Valerie Andrew	
Mrs Liz Groves	
Mrs Carol Jones	
Mrs Lindsay Rowlands	
Mrs Carys Gladdish	
Mrs Sandra Singleton	
Mrs Teresa Reed	
Mrs Janet Kay	

### **Structure, Governance and Management:**

The charity governing document is by constitution and is governed by a trust. Trustees are appointed by the Board of Trustees and the appointment is ratified by the membership.

The CFWIIW represents the WI movement on the Isle of Wight, it co-ordinates WI activities on the island; it promotes education and the unity of purpose for the WI movement.

It represents 31 island Institutes with a total membership of approximately 900 women and is affiliated to the National Federation of Women's Institutes.

### **Objectives and Activities:**

The main purposes of the Women's Institute Organisation is to improve and develop conditions of life in accordance with the rules and constitution of the WI:

- 1 to advance the education of women and girls for the public benefit in all areas including, without limitation, local, national and international issues of political and social importance, music, drama and other cultural subjects, in agriculture, crafts, home economics, science, health and social welfare;
- 2 to promote sustainable development for the public benefit by educating people in the preservation, conservation and the protection of the environment and the prudent use of natural resources; and promoting sustainable means of achieving economic growth and regeneration;
- 3 to advance health for the public benefit;
- 4 to advance citizenship for the public benefit by the promotion of civic responsibility and volunteering.

### **Public Benefit:**

The trustees confirm they have complied with the duty as set out in section 17 of the Charities Act 2011 and have due regard to public benefit guidance in determining the activities carried out by the Charity.

### **Achievements and performance:**

We closed 2024 with 832 paid members compared to 892 paid members to 31 December 2023.

We are, sadly, struggling to rebuild our pre-covid membership numbers; our geographic and demographic position as an island with an aging population does not work favourably for us.

We do, however, remain positive and continue to promote Island WIs. During 2024 we ran three adverts across our two local newspapers and we also advertised in an island theatre programme. We designed a three-fold promotional flyer which was professionally printed and at the end of 2024 we commissioned a local company to build a website, we are planning to go live with this in Spring 2025.

It is with regret that the reinstated Lake WI (renamed The Bay WI) did not perform to our expectations and this was closed in April 2024 after only a year.

In March we hosted an afternoon tea for our institute presidents, secretaries and treasurers by way of thanking them for their hard work and time given to running their WIs. It was very well received and attended, so much so that we intend making this an annual event and 2025s afternoon tea is already being planned.

In conjunction with Edinburgh Woollen Mill we hosted a fashion show which was held in April. EMH provided all the clothing and members of the Board of Trustees together with WI members walked the 'runway'. It was a free event for the island members which was well attended and enjoyed by all.

In June 40 members and delegates attend the Annual General Meeting at The Royal Albert Hall. As ever an interesting and thought-provoking meeting.

July saw another very successful Royal Agricultural Show. As always, the WI Tea Tent was well received giving a considerable boost to our fundraising income. The free Parent and Baby tent was available again this year offering changing facilities, a microwave, nursing chair and play area.

It was so well received that a buggy park was hastily organised to prevent congestion by the entrance. Plans to increase size of the parenting tent are being made for 2025.

The Federation Annual Meeting, on 23rd July, was held again at Northwood House. The Board of Trustees are delighted to report that every WI on the Island was represented. The morning keynote speakers were Brigadier Maurice Sheen CBE QVRM TD DL – Vice Lord Lieutenant of the Isle of Wight and Graham Biss BEM DL – High Sheriff of the Isle of Wight. They both shared the stage and gave an interesting and very often comedic talk on their respective roles representing our wonderful island.

In the afternoon Mike Christie took to the stage. Mike spoke of his career in music, being part of the classical quartet G4 and his love and passion for the community of the Isle of Wight where he now lives. Much to the enjoyment of all there he sang for us and later accompanied us all on the piano for the closing rendition of Jerusalem.

The Arts and Leisure subcommittee was resurrected and has so far proved successful with events being open to all members. This year saw a theatre trip, a visit to the garden of one of the islands beautiful manor houses, a 'bake off' and a vibrant lunch group. Writing, photography and WI Mascot competitions were held encompassing the theme 'On the Beach'. All categories, particularly The WI Mascot, were well subscribed and hotly contested. A booklet containing all the writing and shortlisted photographic entries was produced and sent to all WIs for them to enjoy.

During September training was offered to presidents, secretaries and treasurers. These were delivered by the Federation Chairman, Treasurer and Advisors and were well attended.

Finally in December the Board of Trustees decorated a Christmas Tree to display at one of the many Christmas Tree Festivals held each year on the Island. It was bedecked with handmade decorations representing each of the Island WIs.

#### Financial Review:

As our membership fell again this year we saw a marginal decrease in the subscription income despite the rise in membership fees. The WI Tea Tent at the Royal Agricultural Show, our main fundraiser, was again very successful. As last year, it was a 2-day event and without the support of our members manning the tent and baking the wonderful cakes we sell it would not be possible. Funds from WIs who suspended in 2021 and who, sadly, were not able to reform, came into Federation funds – this enabled us to support the membership with activities, events, publicity and training.

As the cost of utilities and interest rates were more stable in 2024, we were able to monitor our expenditure more closely. Savings were made on the cost of the AGM, being within easy reach of the island this year no costs were incurred on overnight accommodation.

#### Assessment of Financial Risk:

As a membership organisation the County Federation is dependent on subscription fees as its main source of income, a fall in membership numbers will result in a drop of income, however, some of this will be negated by any potential increase in membership fees. The Board of Trustees remain positive for the future and will continue the drive forward to promote the island WIs and increase membership numbers.

Income received from fundraising events, such as the Royal Agricultural Show tea tent, is not guaranteed and The Board of Trustees actively seek out new opportunities and income streams.

WI House is a grade 2 listed building and its upkeep and repairs are of concern. The fabric of the building is continually monitored and guidance is regularly sought from a Chartered Surveyor.

Currently the County Federation employs no staff – all work is carried out by volunteers and there is a risk that in future suitable volunteers will not be found to carry out the roles of secretary or bookkeeper or, indeed, to become trustees.

It is the intention of The Board of Trustees to take every measure to meet the needs of our beneficiaries now and in the future.

#### Reserves:

Reserves of £51K are currently held in a COIF account and are set aside to:

Finance any potential repairs to the property.

Meet working capital requirements.

Meet any potential payments to staff.

Protect the continuity of activities

#### Declaration:

The trustees declare they have approved the trustees' report above. Signed on behalf of the charity's trustees

Signature.....

Full name.....Susan Biss

Position.....Chairman Date.....3/9/25

**The County Federation of Women's Institutes, Isle of Wight  
Charity Registration 228856**

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**Annual Accounts Year Ended 31st December 2024**

**Independent Examiners Report**

I report to the trustees on my examination of the accounts of The County Federation of Women's Institutes, Isle of Wight for the year ended 31st December 2024, which are set out on pages 6 to 13

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011, and considers that the audit requirement of Section 43(2) of the Charities Act 1993 (the Act) does not apply.

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

**Signed by the Independent Examiner:**



**Date:**

03/09/2025

Tracie Wilson MICB, AATQB, PM Dip  
Ms Friday Accountancy Services Ltd  
Registered Office Address: Onward Business Hub  
College Close  
Sandown  
PO36 8EB

## Statement of Financial Activities

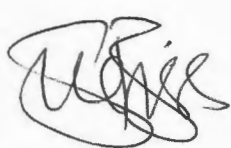
		Unrestricted Funds 2024 <u>Total £</u>	Total Funds 2024 <u>Total £</u>	Last Year 2023 <u>Total £</u>
<b>Income</b>	Note			
<b>Income from Charitable Activities</b>	3			
Subscriptions CFWIIW		11,068.57	11,068.57	11,277.40
Trustee Events		4,304.70	4,304.70	5,145.60
Sub Committee's		4,816.15	4,816.15	381.91
		<u>20,189.42</u>	<u>20,189.42</u>	<u>16,804.91</u>
<b>Income from Other Trading Activities</b>	3			
Fundraising		7,235.13	7,235.13	8,622.16
Charitable Trading Activities		1,251.00	1,251.00	707.88
		<u>8,486.13</u>	<u>8,486.13</u>	<u>9,330.04</u>
<b>Investment Income</b>				
Interest Received	3	3,682.87	3,682.87	2,226.15
<b>Total Income</b>		<u>32,358.42</u>	<u>32,358.42</u>	<u>28,361.10</u>
<b>Agency Collections NFIW Subs</b>	3	11,579.83	11,579.83	11,964.35
<b>Income with NFWI Subscriptions</b>		<u>43,938.25</u>	<u>43,938.25</u>	<u>40,325.45</u>
<b>Expenditures</b>				
<b>Costs of Raising Funds</b>	4			
Fundraising and Appeals		1,875.20	1,875.20	1,991.74
Trading Materials		1,049.60	1,049.60	-
<b>Charitable Activities</b>	4			
Trustee Events		4,353.14	4,353.14	7,438.54
Sub- Committee's		2,497.09	2,497.09	-
<b>Affiliation Fees</b>	4	150.00	150.00	186.00
<b>Support Costs</b>	4	16,265.85	16,265.85	15,654.54
<b>Total Expenditures</b>		<u>26,190.88</u>	<u>26,190.88</u>	<u>25,270.82</u>
<b>Agency Collections Paid</b>	4	11,605.47	11,605.47	12,048.62
<b>Expenditures with NFWI Subscriptions</b>		<u>37,796.35</u>	<u>37,796.35</u>	<u>37,319.44</u>
<b>Net of Income/Expenditure (before revaluations)</b>	5	<u>6,141.90</u>	<u>6,141.90</u>	<u>3,006.01</u>
<b>Net Movement of Funds for the year</b>		<u>6,141.90</u>	<u>6,141.90</u>	<u>3,006.01</u>
<b>Total Funds b/fwd 1st January 2024</b>		<u>304,670.34</u>	<u>304,670.34</u>	<u>301,664.33</u>
<b>Prior Year Gains / (losses) on revaluations of fixed assets</b>		-	-	-
<b>Total Funds c/fwd 31st December 2023</b>		<u>310,812.24</u>	<u>310,812.24</u>	<u>304,670.34</u>



1st January 2024 to 31st December 2024

## STATEMENT OF ASSETS AND LIABILITIES

	Notes	Year Ended 31st December 2024		Year Ended 31st December 2023	
		£	£	£	£
<b>Fixed Assets</b>	8				
Tangible Asset as A/R			194,487.69		195,208.20
Revaluation reserve			51,735.00		51,735.00
			<u>246,222.69</u>		<u>246,943.20</u>
<b>Current Assets</b>					
Cash at Bank and In hand	11	156,932.73		62,783.11	
Stock		516.00		144.00	
Debtors	9	133.00		120.81	
Prepayments	9	845.33		725.33	
		<u>158,427.06</u>		<u>63,773.25</u>	
<b>Less Current Liabilities</b>	10	-289.58		-181.84	
Accruals		-375.00		-375.00	
		<u>-664.58</u>		<u>-556.84</u>	
<b>Net Current Assets</b>			<u>157,762.48</u>		<u>63,216.41</u>
<b>Less long Term Creditors</b>			-93,172.93	-5,489.27	
<b>Net Assets</b>			<u><u>310,812.24</u></u>		<u><u>304,670.34</u></u>
<b>Accumulated Charity Funds</b>					
Unrestricted Funds B/F			252,935.34		249,929.33
Surplus/Deficit in period			6,141.90		3,006.01
Revaluation reserve			51,735.00		51,735.00
<b>Total Funds C/F</b>			<u><u>310,812.24</u></u>		<u><u>304,670.34</u></u>

Signed: 

Susan Biss  
3/9/25  
Chairman

**Financial Statements Year Ending 31st December 2024 - Notes to the Accounts**

**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 notes to these accounts.

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

**Accounting Policies**

**2.2 Income**

Recognition of Income, this is included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- it is more likely than not that the trustees will receive the resources;
- the monetary value can be measured with sufficient reliability.

**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.

**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).

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).

**Tax Reclaimed (Gift Aid)**

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.

**Support Costs**

The charity has incurred expenditure on support costs.

The value of any voluntary help received is not included in the accounts but is described in the trustees' Annual Report and Social Impact Calculation.

**2.3 Expenditure and Liabilities**

**Liability Recognition**

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

**Notes to the Accounts for the Year Ended 31st December 2024 - Continued**

**Governance and Support Costs**

Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, e.g. allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

**Grants with Performance Conditions**

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.

**Creditors**

The charity has creditors which are measured at settlement amounts less any trade discounts.

**Tangible Fixed Assets**

These are capitalised if they can be used for more than one year, and cost at least £50. They are valued at cost or valuation. The value of Cups and Trophies was written down in full in 2021.

The method of depreciation is writing the net book value at 31.12.18 off over 5 years (20%SL). Any additions in the year will be depreciated at 20% SL.

**Debtors**

Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.

**Stock**

Stock has been valued at the lower of cost and net realisable value. Any obsolete stock has been written off

Notes to the Accounts for the Year Ended 31st December 2024 - Continued

Note 3 - Analysis of Income

Analysis of Income	2024	2023
	£	£
<b>Charitable Activities</b>		
Subscriptions	£9,754.57	9,855.90
Insurance	£1,314.00	1,421.50
	<u>£11,068.57</u>	<u>11,277.40</u>
AGM	£3,353.00	4,012.50
ACM	£873.70	681.10
Denman Dip	£78.00	-
	<u>4,304.70</u>	<u>4,693.60</u>
Craft, Arts & Leisure	£981.19	12.07
Catering	£24.64	221.36
Membership	£3,810.32	148.48
Donation	-	2,000.00
Rate Refund	-	200.88
	<u>4,816.15</u>	<u>2,582.79</u>
<b>Other Trading Activities</b>		
Fundraising		
Commission on WI Raffle	£134.79	152.69
Agricultural Show	£5,520.35	4,872.17
Go Electric Event	-	677.30
150 Club	£1,310.00	920.00
Room Hire	£269.99	170.00
	<u>7,235.13</u>	<u>6,792.16</u>
<b>Trading Activities</b>		
Stationery & Diary Sales	107.00	153.00
Federation News	930.00	452.00
IWCFWI Sales	214.00	184.00
	<u>1,251.00</u>	<u>789.00</u>
Interest Receivable	<u>£3,682.87</u>	<u>2,226.15</u>
<b>Income</b>	<u><b>32,358.42</b></u>	<u><b>28,361.10</b></u>
<b>Subscriptions collected on behalf of NFWI (Agency Collections)</b>	<u><b>£11,579.83</b></u>	<u><b>11,964.35</b></u>
<b>Total Income</b>	<u><u><b>43,938.25</b></u></u>	<u><u><b>40,325.45</b></u></u>

**Note 4 - Analysis of Expenditure**

Analysis of Expenditure	2024 £	2023 £
<b>Expenditure on raising funds:</b>		
Agricultural Show	£1,255.20	£1,314.04
150 Club	£620.00	£520.00
Go Electric Event	-	£157.70
	<u>£1,875.20</u>	<u>£1,991.74</u>
<b>Expenditure on Charitable Activities</b>		
Federation News	£731.00	£443.43
WIE Stationery & Diaries	£230.40	£132.30
IWCFWI Cost of Sales	£88.20	-
	<u>£1,049.60</u>	<u>£575.73</u>
AGM	£2,569.40	£4,006.60
ACM	£1,298.54	£821.07
Federation Events	£385.20	£180.00
Denman Diploma	£100.00	-
	<u>£4,353.14</u>	<u>£5,007.67</u>
Craft	£816.61	£13.95
Catering	£262.24	£345.03
Membership	£1,298.20	£1,231.23
Centenary	-	£44.40
Archivists	£120.04	-
	<u>£2,497.09</u>	<u>£1,634.61</u>
<b>Affiliation Fees</b>		
Subscriptions & Affiliation fees	<u>£150.00</u>	<u>£186.00</u>
<b>Other Support</b>		
Rates & Water Rates	£1,505.82	£1,562.47
Heat & Light	£2,432.07	£2,343.50
Insurance	£3,588.37	£3,539.51
Travel Expenses	£2,963.14	£2,790.54
Telephone & Internet	£645.58	£530.48
Equipment Rental, Repairs & Maintenance	£854.73	£916.52
House Repairs & Maintenance	£761.61	£427.03
House Cleaning & General	£1,234.13	£1,110.01
Computers & Software	£281.19	£288.78
Office Stationery	£329.50	£209.74
Professional Fees	£533.10	£375.00
Training	£69.40	£20.00
Bank Charges/Sum-up	£32.73	£32.54
Postage	£15.65	£10.79
Depreciation	£1,390.83	£1,457.41
Stock Adjustment	-£372.00	£260.75
	<u>£16,265.85</u>	<u>£15,875.07</u>
<b>Expenditures</b>	<u>£26,190.88</u>	<u>£25,270.82</u>
<b>Subscriptions paid on behalf of NFWI (Agency)</b>	<u>£11,605.47</u>	<u>£12,048.62</u>
<b>Total Expenditure</b>	<u>£37,796.35</u>	<u>£37,319.44</u>
<b>Note 5 - Net Income / (Expenditure)</b>	<u>£6,141.90</u>	<u>£3,006.01</u>
This is stated after charging: Depreciation of tangible fixed assets, owned by the charity	£1,390.83	£1,457.41

**The County Federation of Women's Institutes, Isle of Wight**  
**Notes to the Accounts for the Year Ended 31st December 2024 - Continued**

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**Note 6 - Support Staff Costs**

	2024	2023
	£	£
Total Staff Costs	Nil	Nil

the Isle of Wight Federation of Women's Institutes does not have any employees

**Note 7 - Trustee Remuneration**

Trustee remuneration and benefits

During the year, no Trustees received any remuneration (2024 - £ Nil).

During the year, no Trustees received any benefits in kind (2024 - £ Nil).

None of the trustees have been paid any remuneration or received any other benefits from an employment with the charity or a related entity.

**Trustees' expenses**

Ten Trustees have been reimbursed for out of pocket expenses incurred.

	2024	2023
	£	£
Type of Expenses Reimbursed		
Travel	2,963.14	2,790.54

	Freehold Land & Buildings	Fixtures & Fittings, Equipment	Total Funds 2024	Total Funds 2023
Cost or valuation	£	£	£	£
As at 1st January 2023	245,000.00	15,914.02	260,914.02	260,344.23
Additions	-	670.32	670.32	569.79
Disposals	-	-	-	-
Revaluation	-	-	-	-
As at 31st December 2023	<b>245,000.00</b>	<b>16,584.34</b>	<b>261,584.34</b>	<b>260,914.02</b>
<b>Depreciation</b>				
As at 1st January 2023	-	13,970.82	13,970.82	12,513.41
Charge for the year	-	1,390.83	1,390.83	1,457.41
Disposals	-	-	-	-
As at 31st December 2023	<b>-</b>	<b>15,361.65</b>	<b>15,361.65</b>	<b>13,970.82</b>
<b>Net Book Value</b>				
As at 31st December 2024	<b>245,000.00</b>	<b>1,222.69</b>	<b>246,222.69</b>	<b>246,943.20</b>
As at 31st December 2023	245,000.00	1,943.20	246,943.20	247,829.00

## Notes to the Accounts for the Year Ended 31st December 2024 - Continued

**Note 9 - Debtors and Prepayments**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Analysis of debtors		
Trade Debtors	133.00	120.81
Prepayments	845.33	725.33
	<u>978.33</u>	<u>846.14</u>

**Note 10 - Creditors and Accruals**

Amounts falling due within one year

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Analysis of creditors		
Trade creditors	289.58	181.84
Accruals - Independent exam	375.00	375.00
Other Creditors	-	-
Other Accruals and Deferred income	-	-
	<u>664.58</u>	<u>556.84</u>

Amounts falling due over one year

Other Creditors	<u>93,172.93</u>	<u>5,489.27</u>
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**Note 11 - Cash at bank and in hand**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Cash at bank and on hand	<u>156,932.73</u>	<u>62,783.11</u>