

WOMENS INSTITUTES - GLOUCESTERSHIRE FEDERATION
GLOUCESTERSHIRE FEDERATION OF WIS
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 NOVEMBER 2025



WOMENS INSTITUTES - GLOUCESTERSHIRE FEDERATION

GLOUCESTERSHIRE FEDERATION OF WIS

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

Liz Goldie
Kathy Law
Sheila Rowley
Wendy Custerson
Sue Davies
Pat Carpenter
Lorna Farbowski
Mary Mullen
Anne Course
Anne Turner
Jan Turner
Gill Thomas

Charity number

229211

Independent examiner

Nicholas Bishop FCCA ACA
Unit 3 Ambrose House
Meteor Court
Barnett Way
Barnwood
Gloucester
GL4 3GG

Bankers

HSBC Bank plc
The Cross
Gloucester
GL1 2AP

WOMENS INSTITUTES - GLOUCESTERSHIRE FEDERATION

GLOUCESTERSHIRE FEDERATION OF WIS

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WOMENS INSTITUTES - GLOUCESTERSHIRE FEDERATION

GLOUCESTERSHIRE FEDERATION OF WIS

TRUSTEES' REPORT

FOR THE PERIOD ENDED 30 NOVEMBER 2025

The trustees present their annual report and financial statements for the period ended 30 November 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities Act 2011 and "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)" (effective 1 January 2019).

Objectives and activities

The Women's Institute is an association of women. The Gloucestershire Federation of Women's Institutes (GFWI) is an unincorporated Federation with a constitution in the form laid down from time to time for Women's Institutes by the National Federation. The Gloucestershire Federation was formed in 1919.

The principal objective of the Federation is the furtherance of the purposes of the Women's Institute movement in Gloucestershire.

The objects of the WI movement are to

- advance the education of women and girls in citizenship, and public affairs both national and international
- promote engagement in music, drama, and other cultural subjects
- provide instruction and training.

The Charity is engaged in a wide variety of activities including the provision of education classes for members and organising fundraising events. The Charity also receives income from investment income and managed investment funds. Rental income is also received from the flat at WI House and membership fees provide the main source of funding.

Public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance

Significant activities and achievements against objectives

2025 was the year in which we completed our transition to becoming a CIO on the 30th November 2025. This resulted in our having to run a 14 month year for the period.

We maintained the local WIs which now stand at 102 with a new WI being launched in October 2025. This compares to 105 WIs in 2024.

During 2025 GFWI arranged 49 events and activities for members. These consisted of workshops, visits, talks, training/programme planning sessions and one-off major events.

Major events included:

Our celebration of the 110th anniversary of the WI. This last took the form of a village show consisting of a wide variety of performances and activities which ran alongside a number of individual entry competitions as well as a WI co-operative competition.

The always popular Royal Three Counties show where many of our members either volunteered or donated cakes for sale. Most of the Trustees and our three staff also volunteered contributing to its overall success by providing a wide range of catering and WI Made offers to members of the visiting public

Two holidays were arranged for members. The Christmas Concert with a matinee and evening performance were very popular.

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TRUSTEES' REPORT (CONTINUED)

FOR THE PERIOD ENDED 30 NOVEMBER 2025

We also arranged two events in support of the 2019 WI national campaign mandate for “No More Violence Against Women” which included a well-attended talk from three Gloucestershire based organisations along with financial and in kind donations to the Stroud Womens Refuge. Three more similar events have been scheduled for 2026. We also joined many other community groups and organisations from across the County in the “Reclaim The Night” walk held in Gloucester city centre in November 2025.

Financial review

It is the Charity's policy to maintain the current level of reserves to provide sufficient cover to pay management and administration costs as budgeted and to respond to any unforeseen emergency expenditure which may arise from time to time.

This year our accounts shows a decrease in funds. This is partly attributable to the costs associated with transitioning to become a CIO (legal fees being the largest factor) and reducing membership. We currently have 3570 members.

This decrease has been discussed by the Trustees and ideas to remedy this are being considered for future periods below.

During 2025 we commenced collecting GiftAid donations from the previous 4 years.

Our property running costs have increased over the year – this includes the substantial increase in utility bills through the winter period on two properties (WI House and Moreton in Marsh WI Hall).

Reserves policy

For the moment, our reserves can support us but there is a need to revisit what we are offering and look to members expectations. It is, however, the Charity's policy to maintain, if possible, the current level of reserves to provide sufficient cover to pay management and administration costs as budgeted and to respond to unforeseen emergency expenditure which may arise from time to time.

Plans for future periods

The Trustees recognise that the WI faces a challenging period over the next few years with an ageing demographic and a trend of decreasing membership. GFWI has a duty to serve existing members that runs alongside encouraging new members to join, and ensuring that the organisation is relevant, appealing and vibrant enough to be sustainable in years to come.

GFWI (CIO) is planning to update its internal systems to digitise processes and cut costs. We are also analysing our fundraising activities in an effort to identify events which provide a benefit or service to our members whilst also providing additional income.

The decline in membership is largely due to the closure of WIs. These closures are frequently caused by the lack of members stepping forward to become Officers (especially Treasurers) of their WI. We have plans in place to help Treasurers (and the other Officers) reduce their workload by removing some historically inherited tasks with the introduction of a variety of digitally based solutions.

We have identified a number of high-profile events which provide opportunities for increased member engagement, recruitment and fund raising and have plans in place to deliver more of these events.

Cost cutting and evaluating whether our premises are fit for purpose will also be considered.

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TRUSTEES' REPORT (CONTINUED)
FOR THE PERIOD ENDED 30 NOVEMBER 2025

Sustainability

GFWI has always and will continue to work on reducing our carbon footprint. We do this in a number of different ways by encouraging members to use public transport where available, car share especially at local WI levels and where possible arrange external Federation events close to public transport. Many of our WIs operate mini recycling schemes within their WI – medicine blister pack collection initiatives are a common practise in many WIs.

However, our major activity in this area is the continued support that the Federation and the WIs undertake in support of past resolution mandates including Clean Rivers for people and wildlife, ending plastic soup and climate change.

Structure, governance and management

The trustees who served during the period and up to the date of signature of the financial statements were:

Liz Goldie

Kathy Law

Sheila Rowley

Wendy Custerson

Sue Davies

Pat Carpenter

Lorna Farbowski

Mary Mullen

Anne Course

Lynne Burns

Anne Turner

Jan Turner

Gill Thomas

(Resigned 17 February 2025)

Recruitment and appointment of trustees

The Executive Committee is elected by the members and consists of not less than eight or more than fourteen elected members and up to three co-opted members. Appointments are for a period of two years. The officers are elected by the Executive Committee on an annual basis.

Funds held as custodian trustee

It should be noted that in the list of trustees above, the following acted as Custodian Trustees in respect of WI House :

Anne Turner

Jan Turner

Gill Thomas

The trustees' report was approved by the Board of Trustees.

Liz Goldie

Trustee

26 February 2026

Kathy Law

Trustee

WOMENS INSTITUTES - GLOUCESTERSHIRE FEDERATION

GLOUCESTERSHIRE FEDERATION OF WIS

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF WOMENS INSTITUTES - GLOUCESTERSHIRE FEDERATION

I report to the trustees on my examination of the financial statements of Womens Institutes - Gloucestershire Federation (the charity) for the period ended 30 November 2025.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared the financial statements in accordance with the relevant version of the Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn. I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with UK Generally Accepted Accounting Practice.

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

- 1 accounting records were not kept in respect of the charity as required by section 130 of the Charities Act 2011.
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements 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 financial statements to be reached.

Nicholas Bishop FCCA ACA

Unit 3 Ambrose House
Meteor Court
Barnett Way
Barnwood
Gloucester
GL4 3GG
26 February 2026

WOMENS INSTITUTES - GLOUCESTERSHIRE FEDERATION
GLOUCESTERSHIRE FEDERATION OF WIS
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE PERIOD ENDED 30 NOVEMBER 2025

		Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
	Notes						
Income and endowments from:							
Donations and legacies	3	50,037	-	50,037	39,886	-	39,886
Charitable activities	4	145,352	-	145,352	157,717	-	157,717
Other trading activities	5	2,757	-	2,757	7,227	-	7,227
Investments	6	22,710	-	22,710	15,150	-	15,150
Other income	7	5,615	-	5,615	3,408	-	3,408
Total income		226,471	-	226,471	223,388	-	223,388
Expenditure on:							
Raising funds	8	2,141	-	2,141	1,026	-	1,026
Charitable activities	9	258,642	-	258,642	208,705	-	208,705
Total expenditure		260,783	-	260,783	209,731	-	209,731
Net gains on investments	13	5,991	-	5,991	6,677	-	6,677
Net income/(expenditure) and movement in funds		(28,321)	-	(28,321)	20,334	-	20,334
Reconciliation of funds:							
Fund balances at 1 October 2024		281,742	3,832	285,574	261,408	3,832	265,240
Fund balances at 30 November 2025		253,421	3,832	257,253	281,742	3,832	285,574

The statement of financial activities includes all gains and losses recognised in the period. All income and expenditure derive from continuing activities.

WOMENS INSTITUTES - GLOUCESTERSHIRE FEDERATION
GLOUCESTERSHIRE FEDERATION OF WIS
BALANCE SHEET

AS AT 30 NOVEMBER 2025

	Notes	2025 £	£	2024 £	£
Fixed assets					
Tangible assets	15		48,210		49,655
Investments	16		115,033		109,042
			<u>163,243</u>		<u>158,697</u>
Current assets					
Stocks	17	-		481	
Debtors	18	13,693		14,977	
Cash at bank and in hand		130,729		153,752	
		<u>144,422</u>		<u>169,210</u>	
Creditors: amounts falling due within one year	19	(50,412)		(42,333)	
Net current assets			<u>94,010</u>		<u>126,877</u>
Total assets less current liabilities			<u>257,253</u>		<u>285,574</u>
The funds of the charity					
Restricted income funds			3,832		3,832
Unrestricted funds	21		253,421		281,742
			<u>257,253</u>		<u>285,574</u>

The financial statements were approved by the trustees on 26 February 2026

Liz Goldie
Trustee

WOMENS INSTITUTES - GLOUCESTERSHIRE FEDERATION

GLOUCESTERSHIRE FEDERATION OF WIS

NOTES TO THE FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 30 NOVEMBER 2025

1 Accounting policies

Charity information

The Gloucestershire Federation of Women's Institutes is an unincorporated Federation with a constitution in the form laid down from time to time for Women's Institutes by the National Federation. The latest constitution and rules were adopted by a special resolution dated 1 June 2013. The Gloucestershire Federation was formed in 1919

1.1 Reporting period

[FRS 102 3.10 An entity shall present a complete set of financial statements (including comparative information as set out in paragraph 3.14) at least annually. When the end of an entity's reporting period changes and the annual financial statements are presented for a period longer or shorter than one year, the entity shall disclose the following: (a) that fact; (b) the reason for using a longer or shorter period; and (c) the fact that comparative amounts presented in the financial statements (including the related notes) are not entirely comparable.]

1.2 Basis of preparation

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.3 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.4 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.5 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

WOMENS INSTITUTES - GLOUCESTERSHIRE FEDERATION
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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE PERIOD ENDED 30 NOVEMBER 2025

1 Accounting policies

(Continued)

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

1.6 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.7 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	nil
Freehold improvements	4% straight line
Fixtures and fittings	20% straight line

1.8 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

1.9 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.10 Stocks

Stocks are stated at the lower of cost and estimated selling price less costs to complete and sell. Cost comprises direct materials and, where applicable, direct labour costs and those overheads that have been incurred in bringing the stocks to their present location and condition. Items held for distribution at no or nominal consideration are measured the lower of replacement cost and cost.

Net realisable value is the estimated selling price less all estimated costs of completion and costs to be incurred in marketing, selling and distribution.

1.11 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE PERIOD ENDED 30 NOVEMBER 2025

1 Accounting policies

(Continued)

1.12 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.13 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

1.14 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE PERIOD ENDED 30 NOVEMBER 2025

3 Income from donations and legacies

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Membership fees	50,037	39,886

4 Income from charitable activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Sale of goods	137,212	157,717
Other income	8,140	-
	<u>145,352</u>	<u>157,717</u>

5 Income from other trading activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Shop income	2,757	3,495
Letting and licensing arrangements	-	3,732
	<u>2,757</u>	<u>7,227</u>

6 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Rental income	16,377	9,331
Other income	6,333	5,819
	<u>22,710</u>	<u>15,150</u>

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE PERIOD ENDED 30 NOVEMBER 2025

7 Other income

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Other income	5,615	3,408

8 Expenditure on raising funds

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Trading costs		
Other trading activities	2,141	1,026

9 Expenditure on charitable activities

	Charitable activities 2025 £	Charitable activities 2024 £
Direct costs		
Staff costs	84,150	60,145
Depreciation and impairment	2,004	1,704
County activities	98,441	103,939
County newsletter	8,140	5,606
Rates	2,016	1,562
Insurance	9,980	6,321
Heat & light	8,137	1,215
Repairs & maintenance	12,182	9,185
Printing, postage & stationery	2,219	2,848
Travel	4,856	4,233
Telephone	3,263	2,445
Accountancy	1,800	1,920
Computer & software	6,988	1,918
Bank charges	591	774
Sundry & subscriptions	1,881	802
Legal and prof fees	11,994	4,088
	258,642	208,705
Analysis by fund		
Unrestricted funds	258,642	208,705

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE PERIOD ENDED 30 NOVEMBER 2025

10 Net movement in funds	2025	2024
	£	£
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	1,800	1,620
Depreciation of owned tangible fixed assets	2,004	1,704
	<u> </u>	<u> </u>

11 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the period.

12 Employees

The average monthly number of employees during the period was:

	2025	2024
	Number	Number
Office	3	4
	<u> </u>	<u> </u>

Employment costs	2025	2024
	£	£
Wages and salaries	81,732	58,962
Social security costs	590	-
Other pension costs	1,828	1,183
	<u> </u>	<u> </u>
	84,150	60,145
	<u> </u>	<u> </u>

There were no employees whose annual remuneration was more than £60,000.

13 Gains and losses on investments

	Unrestricted funds	Unrestricted funds
	2025	2024
	£	£
Gains/(losses) arising on:		
Revaluation of investments	5,991	6,677
	<u> </u>	<u> </u>

14 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE PERIOD ENDED 30 NOVEMBER 2025

15 Tangible fixed assets

	Freehold land and buildings £	Freehold improvements £	Fixtures and fittings £	Total £
Cost				
At 1 October 2024	25,240	36,327	28,416	89,983
Additions	-	-	559	559
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
At 30 November 2025	25,240	36,327	28,975	90,542
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Depreciation and impairment				
At 1 October 2024	-	12,154	28,174	40,328
Depreciation charged in the period	-	1,645	359	2,004
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
At 30 November 2025	-	13,799	28,533	42,332
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Carrying amount				
At 30 November 2025	25,240	22,528	442	48,210
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
At 30 September 2024	25,240	24,173	242	49,655
	<u> </u>	<u> </u>	<u> </u>	<u> </u>

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE PERIOD ENDED 30 NOVEMBER 2025

16 Fixed asset investments

	Unlisted investments £
Cost or valuation	
At 1 October 2024 & 30 November 2025	109,042
Carrying amount	
At 30 November 2025	109,042
At 30 September 2024	109,042

17 Stocks

	2025 £	2024 £
Finished goods and goods for resale	-	481

18 Debtors

	2025 £	2024 £
Amounts falling due within one year:		
Trade debtors	488	366
Other debtors	961	-
Prepayments and accrued income	12,244	14,611
	13,693	14,977

19 Creditors: amounts falling due within one year

	2025 £	2024 £
Other taxation and social security	1,177	977
Trade creditors	2,814	2,123
Other creditors	34,256	33,827
Accruals and deferred income	12,165	5,406
	50,412	42,333

20 Retirement benefit schemes

	2025 £	2024 £
Defined contribution schemes		
Charge to profit or loss in respect of defined contribution schemes	1,828	1,183

WOMENS INSTITUTES - GLOUCESTERSHIRE FEDERATION
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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE PERIOD ENDED 30 NOVEMBER 2025

20 Retirement benefit schemes

(Continued)

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

21 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 October 2024	Incoming resources	Resources expended	Gains and losses	At 30 November 2025
	£	£	£	£	£
General funds	281,742	226,471	(260,783)	5,991	253,421
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Previous year:	At 1 October 2023	Incoming resources	Resources expended	Gains and losses	At 30 September 2024
	£	£	£	£	£
General funds	261,408	223,388	(209,731)	6,677	281,742
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>

22 Analysis of net assets between funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
At 30 November 2025:			
Tangible assets	48,210	-	48,210
Investments	115,033	-	115,033
Current assets/(liabilities)	90,178	3,832	94,010
	<u>253,421</u>	<u>3,832</u>	<u>257,253</u>
	<u> </u>	<u> </u>	<u> </u>
	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
At 30 September 2024:			
Tangible assets	49,655	-	49,655
Investments	109,042	-	109,042
Current assets/(liabilities)	123,045	3,832	126,877
	<u>281,742</u>	<u>3,832</u>	<u>285,574</u>
	<u> </u>	<u> </u>	<u> </u>

WOMENS INSTITUTES - GLOUCESTERSHIRE FEDERATION
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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
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23 Related party transactions

There were no disclosable related party transactions during the period (2024 - none).