

DYFED CAERFYRDDIN FEDERATION OF WOMEN'S INSTITUTES

England & Wales · Charity number 232774

Details

Other names	THE CARMARTHENSHIRE FEDERATION WOMEN'S INSTITUTES, SIR GAR CARMARTHENSHIRE FEDERATION OF WOMENS INSTITUTES
Status	Registered
Legal form	Other
Registered	1964-04-08
Register	View on the Charity Commission register

Contact

Address	11 St. Peters Street Carmarthen Carmarthenshire SA31 1LN
Phone	01267235972
Email	wicarmarthen@gmail.com
Website	www.sirgarcarmarthenshire.co.uk

Activities

Objects: THE OBJECTS OF THE FEDERATION ARE TO FURTHER THE PURPOSES OF THE WOMEN'S INSTITUTE ORGANISATION IN THE FORMER COUNTY OF CARMARTHENSHIRE AND ELSEWHERE.

Activities: education of women in public affairs, leisure activities and aspects of .crafts

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space
- **What:** Education/training, Arts/culture/heritage/science, Amateur Sport, Environment/conservation/heritage
- **Who:** Elderly/old People, People With Disabilities

Geography

- **Area of benefit:** FORMER COUNTY OF CARMARTHENSHIRE
- Carmarthenshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-09-30	£91,872	£88,745	-	-
2024-09-30	£112,398	£122,438	-	-
2023-09-30	£83,998	£82,577	-	-
2022-09-30	£75,240	£74,003	-	-
2021-09-30	£85,746	£81,457	-	-
2020-09-30	£83,607	£88,269	-	-

Trustees

Name	Role	Appointed
Anne Margaret Halborg		2013-11-20
Elma Phillips		2017-11-18
Harriet Doreen Martin		2019-11-22
JENNIFER DAWN WEBB		2015-11-14
JOYCE KIRKWOOD		2012-09-05
Rev Victoria Anne Hackett		2016-11-19
Sandra Joy Seward		2017-11-18

DYFED CAERFYRDDIN FEDERATION OF WOMEN'S INSTITUTES

England & Wales - Charity number 232774

Accounts



Trustees' Annual Report for the period

From 1st October 2024
Period end date

Period start date To 30th September 2025

Charity name: Dyfed Caerfyrddin Fedeation of Women's Institutes

Charity registration number: 232774

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17 and	To advance the education of women for the public benefit in all areas including issues of political and social importance music, drama and cultural subjects and all branches of crafts, home economics, science, health and social welfare. To promote sustainable development for the public benefit. To advance citizenship and community development for the public benefit.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Organise conferences, courses of instruction, exhibitions, lectures and other educational activities. Publish and distribute books, leaflets etc and instructional matter. Seak to influence public opinion and make representations to and seek to influence governmental and other bodies regarding the reform, development and implementation of appropriate policies, and regulations, provided that all such activities are confirmed to those which a charity governed by the law of England and Wales may undertake. Form and advise Women's Institutes in the Federation according to the rules laid down by the National Federation.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees have had regard to the guidance issued by the Charity Commission on public benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	

Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	Over the last twelve months we have continued to help and encourage our members to continue their active participation in all courses, competitions, health matters, social events etc. We have been encouraged to add extra events to provide our members with a broader chose of interests and regularly ask for their suggestions for events for the future.

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	

Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The financial position has improved and we are continuing to provide all our services as before.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	We are aiming to slowly return to keeping a reserve of approximately six months turnover to allow for fluctuations in receipts and payments and for unforeseen contingencies.
Amount of reserves held	Para 1.22	Reserves at years end approx. £22,000.
Reasons for holding zero reserves	Para 1.22	-
Details of fund materially in deficit	Para 1.24	-
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	-

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed , royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g. unincorporated association , CIO)	Para 1.25	Unincorporated
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Elected by members

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Dyfed Caerfyrddin Federation of Women's
Other name the charity uses	Sir Gar Carmarthenshire Federation of Women's Institutes
Registered charity number	232774
Charity's principal address	11 St Peter's Street, Carmarthen, Carmarthenshire, SA31 1LN.

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Rev Victoria Hackett	Chair		
2	Mrs Elma Phillips	Vice Chairman		
3	Mrs Ann Savill	Vice Chairman		
4	Mrs Sandra Seward	Treasurer		
5	Mrs Anne Halborg			
6	Mrs Joyce Kirkwood			
7	Mrs Dawn Webb			
8	Mrs Doreen Martin			
9	Mrs Janet Surman			
10	Charlie Irsan			
11				
12				
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17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name		
0		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	Nil
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	Nil
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	Nil

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information

--

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

Victoria Hacket

Full name(s)

Rev Victoria Hacket

**Position (eg Secretary,
Chair, etc)**

Chair

Date

10th June 2026



Receipts and payments accounts

CC16a

For the period
from

01/10/2024

To

30/09/2025

Section A Receipts and payments

6007

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Office/Admin	6,007	-	-	6,007	1,295
Covid-19 Council Grants & HMRC JRS	-	-	-	-	-
Board of Trustees	2,844	-	-	2,844	7,550
Membership Advisory	4,641	-	-	4,641	6,038
Affiliation fees / pooling of fares	26,383	-	-	26,383	26,143
Wales Conference	13,508	-	-	13,508	344
Health, education & public affairs	11,923	-	-	11,923	20,970
Arts & Leisure	14,042	-	-	14,042	34,414
Promotions	5,967	-	-	5,967	6,868
200 Club	2,070	-	-	2,070	2,130
Donations/Maint	3,314	-	-	3,314	893
Misc	-	-	-	-	624
Income bond	417	-	-	417	444
NFWI - AGM	434	-	-	434	4,333
NFWI Raffle	257	-	-	257	284
Bank Charges	-	-	-	-	-
Transfer to Suspension AC	-	-	-	-	-
Business Saver Interest	67	-	-	67	70
Sub total (Gross income for AR)	91,872	-	-	91,872	112,398
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	91,872	-	-	91,872	112,398
A3 Payments					
Office/Admin	33,747	-	-	33,747	28,167
Covid-19 Council Grants & HMRC JRS	-	-	-	-	-
Board of Trustees	4,539	-	-	4,539	8,989
Membership Advisory	2,400	-	-	2,400	2,495
Affiliation fees / pooling of fares	13,823	-	-	13,823	14,537
Wales Conference	5,714	-	-	5,714	320
Health, education & public affairs	11,697	-	-	11,697	19,570
Arts & Leisure	12,274	-	-	12,274	31,755
Promotions	3,082	-	-	3,082	4,424
200 Club	1,000	-	-	1,000	1,180
Donations/Maint	320	-	-	320	4,699
Misc	-	-	-	-	624
Income bond	-	-	-	-	-
NFWI - AGM	150	-	-	150	5,679
NFWI Raffle	-	-	-	-	-
Bank Charges	-	-	-	-	-
Transfer to Suspension AC	-	-	-	-	-
Sub total	88,745	-	-	88,745	122,438
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	88,745	-	-	88,745	122,438
Net of receipts/(payments)	3,126	-	-	3,126	10,040

A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	45,086	-	-	45,086	-
Cash funds this year end	48,212	-	-	48,212	10,040

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Community Bank Account	21,301	-	-
	Business Savers Bank Account	4,856	-	-
	National Savings Bonds	12,000	-	-
	Total cash funds	38,156	-	-
	(agree balances with receipts and payments account(s))			
		Agreement Error	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Details	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Premises at original cost	Unrestricted	19,175	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	

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

Signature	Print Name	Date of approval
S. J. Seward	Mrs. SANDRA J. SEWARD	20-11-2025

Sir Gâr Carmarthenshire
Federation of Women's Institutes

Budget 2025 – 2026

Receipts

Payments

£		£
1,220	Office & Administration	41,930
6,050	Board of Trustees	5,850
3,450	Membership Advisory	3,555
11,000	Affiliation fees – SGCFWI	0
13,000	Affiliation fees – NFWI	13,000
0	Pooling of fares	0
0	Associate Members	0
3,000	Wales Conference 2026	2,500
11,470	Health, Education & Public Affairs	11,245
6,250	Arts & Leisure	4,995
7,961	Promotions	5,095
2,200	200 Club	1,000
300	Donations / Maintenance	0
200	Investment Income	0
300	NF ACM Meeting 2026	200
250	NFWI Raffle	0
0	Miscellaneous	0
9,100	Ad Hoc	4,855
75,751	TOTALS	94,225
18,474	To be raised	



Section A

Independent Examiner's Report

Report to the trustees

Charity Name

Sir Gar Carmarthenshire Federation of Women's Institute

On accounts for the year
ended

30 September 2025

Charity no
(if any)

232774

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 30/09/2025.

Responsibilities and
basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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.

Independent
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) 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:

Janet Collins

Date:

20 NOV 25

Name:

Janet Collins FCCA

Relevant professional
qualification(s) or body
(if any):

Association of Chartered Certified Accountants

Address:

Llys Deri, Parc Pensarn

Carmarthen, SA31 2BF

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

N / A

DYFED CAERFYRDDIN FEDERATION OF WOMEN'S INSTITUTES

England & Wales - Charity number 232774

Accounts

Trustees' annual report (including Directors' report) for the period

From: Period start date **1st October 2023**
 date **30th September 2024.**

To: Period end

Charity name: Dyfed Caerfyrddin Federation of Women's Institutes

Charity registration number: 232774

Company number:

Objectives and activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To advance the education of women for the public benefit in all areas including issues of political and social importance; music, drama and cultural subjects and all branches of crafts, home economics, science, health and social welfare. To promote sustainable development for the public benefit. To advance citizenship and community development for the public benefit.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Organise conferences, courses of instruction, exhibitions, lectures and other educational activities. Publish and distribute books, leaflets etc and instructional matter. Seek to influence public opinion and make representations to and seek to influence governmental and other bodies regarding the reform, development and implementation of appropriate policies, and regulations, provided that all such activities are confirmed to those which a charity governed by the law of England and Wales may undertake. Inform and advise Women's Institutes in the Federation according to the rules laid down by the National Federation.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees have had regard to the guidance issued by the Charity Commission on public benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	

Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

Achievements and performance

Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	Over the last twelve months we have continued to help and encourage our members to continue their active participation in all courses, competitions, health matters, social events etc. We have been encouraged to add extra events to provide our members with a broader chose of interests and regularly ask for their suggestions for events for the future.
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
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Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial review

Review of the charity's financial position at the end of the period	Para 1.21	Our charity financial position at the end of the period took a downward turn which could be related to the after effects of Covid. We have started to recoup since then.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	We are aiming to slowly return to keeping a reserve of approximately six months turnover to allow for fluctuations in receipts and payments and for unforeseen contingencies.
Amount of reserves held	Para 1.22	Reserves at years end approx.. £20,000
Reasons for holding zero reserves	Para 1.22	-
Details of fund materially in deficit	Para 1.24	-
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	-

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
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Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, governance and management

Description of charity's trusts:		
Type of governing document: for example, trust deed , memorandum and articles of association etc	Para 1.25	Constitution
How is the charity constituted? for example limited company , unincorporated association , CIO	Para 1.25	unincorporated
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Elected by members

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	

Relationship with any related parties	Para 1.51	
Other		

Reference and administrative details

Charity name	Dyfed Caerfyrddin Federation of Women's Institues
Other name the charity uses	Sir Gâr Carmarthenshire Federation of Women's Institutes
Registered charity number	232774
Charity's principal address	11 St Peter's Street, Carmarthen, Carmarthenshire, SA31 1LN

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mrs Anne Halborg	Chairman		
2	Mrs Elma Phillips	Vice Chairman		
3	Rev Victoria Hackett	Vice Chairman		
4	Mrs Sandra Seward	Treasurer		

5	Mrs Joyce Kirkwood			
6	Mrs Dawn Webb			
7	Mrs Nema Edwards			
8	Mrs Mary Davies			
9	Mrs Doreen Martin			
10	Dr Yvonne Howard-Bunt			
11	Mrs Helen Herbert			
12	Mrs Ann Savill			
13	Wendy Jones			
14				
15				
16				
17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name	
0	

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	Nil
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	Nil
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	Nil

Additional information (optional)

Names and addresses of advisers (optional information)

Type of adviser	Name	Address
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Name of chief executive or names of senior staff members (optional information)

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information

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Declarations

The company has taken advantage of the small companies' exemption in preparing the report above.

The trustees declare that they have approved the trustees' report (including directors' report) above.

Signed on behalf of the charity's trustees/directors

Signature(s) *Anne M Halborg*

Full name(s) Anne Halborg

Position (for example Secretary, Chair, etc) Federation Chair

Date 18th June 2025

A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	45,086	-	-	45,086	-
Cash funds this year end	35,045	-	-	35,045	1,421

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Community Bank Account	18,241	-	-
	Business Savers Bank Account	4,789	-	-
	National Savings Bonds	12,000	-	-
	Total cash funds	35,029	-	-

(agree balances with receipts and payments account(s))

Agreement Error OK OK

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	Premises at original cost	Unrestricted	19,175	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	

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

Signature	Print Name	Date of approval
<i>Anne M. Halborg</i>	ANNE M. HALBORG	12-11-24

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern. (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

N / A

Date: 7 Nov 18



Signed:

Janet Collins FCOA

Name:

Association of Chartered Certified Accountants

Relevant professional qualification(s) or body (if any):

Llys Daf, Parc Fawcett
Cammerhen, SA31 2BF

Address:

DYFED CAERFYRDDIN FEDERATION OF WOMEN'S INSTITUTES

England & Wales - Charity number 232774

Accounts



Trustees' Annual Report for the period

From **1st October 2022** Period start date To **30th September 2023** Period end date

Charity name: **Dyfed Caerfyrddin Federation of Women's Institutes**

Charity registration number: **232774**

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To advance the education of women for the public benefit in all areas including issues of political and social importance; music, drama and cultural subjects and all branches of crafts, home economics, science, health and social welfare. To promote sustainable development for the public benefit. To advance citizenship and community development for the public benefit.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Organise conferences, courses of instruction, exhibitions, lectures and other educational activities. Publish and distribute books, leaflets etc and instructional matter. Seek to influence public opinion and make representations to and seek to influence governmental and other bodies regarding the reform, development and implementation of appropriate policies, and regulations, provided that all such activities are confined to those which a charity governed by the law of England and Wales may undertake. Form and advise Women's Institutes in the Federation according to the rules laid down by the National Federation.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees have had regard to the guidance issued by the Charity Commission on public benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	

Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	Over the last twelve months we have continued to help and encourage our members to resume their active participation in all courses, competitions, social events etc. This has taken quite a while but confidence in meeting socially and recommencing various activities has returned.

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	

Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Our charity financial position at the end of the period has remained satisfactory.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	To keep a reserve of approximately six months turnover to allow for fluctuations in receipts and payments and for unforeseen contingencies.
Amount of reserves held	Para 1.22	Reserves at years end approx. £25,000.
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

Additional information (optional)

You may choose to include further statements where relevant about:

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How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	unincorporated
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Elected by members

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Dyfed Caerfyrddin Federation of Women's Institutes
Other name the charity uses	Sir Gar Carmarthenshire Federation of Women's Institutes
Registered charity number	232774
Charity's principal address	11 St Peter's Street, Carmarthen, Carmarthenshire, SA31 1LN

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mrs Anne Halborg	Chairman		
2	Mrs Joyce Kirkwood	Vice Chairman		
3	Mrs Elma Phillips	Vice Chairman		
4	Mrs Sandra Seward	Treasurer		
5	Rev Victoria Hackett			
6	Mrs Dawn Webb			
7	Mrs Nema Edwards			
8	Mrs Mary Davies			
9	Mrs Doreen Martin			
10	Dr Yvonne Howard-Bunt			
11	Mrs Helen Herbert			
12	Mrs Ann Savill			
13	Wendy Jones			
14				
15				
16				
17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name		
-		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
-		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	Nil
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	Nil
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	Nil

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information

--

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

--	--

Full name(s)

--	--

Position (eg Secretary,
Chair, etc)

Chairman

--	--

Date

--



ACCOUNTANTS • CYFRIFWYR
AUDITORS • ARCHWILWYR
ADVISORS • YMGYNGHORWYR



Sir Gar Carmarthenshire Federation of Women's Institutes
Charity No. 232774

Receipts and Payments Account for the year
1st October 2022 to 30th September 2023

<u>Receipts</u>		<u>Payments</u>
£		£
1,365	Office and administration	27,632
1,500	Covid-19 Council Grants & HMRC JRS Grants	0
9,324	Board of Trustees	5,814
5,067	Membership advisory	1,836
24,477	Affiliation fees - County	13,535
2,189	Wales Conference	2,206
13,641	HEPA	13,079
13,738	Arts and leisure	11,189
6,407	Promotions	4,618
2,130	200 club	1,000
1,562	Donations and maintenance	
713	Miscellaneous	713
300	Income bond	
1,301	NFWI - AGM	956
255	NFWI raffle	
0	Bank charges	
31	Interest	
0	Transfers	
83,998		
-1,421	Excess of receipts over payments	
82,577		82,577

Swyddfa Gofrestredig
Registered Office

• Caerfyrddin
Carmarthen
Llys Deri
Parc Pensarn
Carmarthen
SA31 2NF
☎ : 01267 237534
E : carmarthen@lhp.co.uk

• Hwlfordd

Haverfordwest
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• Llanbedr Pont Steffan

Lampeter
Tŷ Harford
Sgwâr Harford
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• Dinbych-y-pysgod

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• Cross Hands

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• Aberaeron

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Ceredigion
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www.lhp.co.uk

**Cyfarwyddwyr
Directors**

Eirian Humphreys FCA FCCA
Janet Collins FCCA
Dafydd Rees FCCA
Rhys Jones FCCA
Rachael Ball FCCA

**Cyfrifwyr Cyswllt
Associate**

Samantha Hart FCCA



Independent Examiner's Report

Charity Name

Sir Gar Carmarthenshire Federation of Women's Institute

30 September 2023

**Charity no
(if any)**

232774

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 30/09/2023.

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) 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.

J. E. Min

Date: 13 NOV 23

DYFED CAERFYRDDIN FEDERATION OF WOMEN'S INSTITUTES

England & Wales - Charity number 232774

Accounts



Trustees' Annual Report for the period

From 01/10/2021 Period start date To 30/09/2022
Period end date

Charity name: Dyfed Caerfyrddin Federation of Women's Institutes

Charity registration number: 232774To advc

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To advance the education of women for the public benefit in all areas including issues of political and social importance; music, drama and cultural subjects; and all branches of crafts, home economics, science, health and social welfare. To promote sustainable development for the public benefit. To advance citizenship and community development for the public benefit.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Organise conferences, courses of instruction, exhibitions, lectures and other educational activities. Publish and distribute books, leaflets etc and instructional matter. Seek to influence public opinion and make representations to and seek to influence governmental and other bodies regarding the reform, development and implementation of appropriate policies, and regulations, provided that all such activities are confined to those which a charity governed by the law of England and Wales may undertake. Form and advise Women's Institutes in the Federation according to the rules laid down by the National Federation.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees have had regard to the guidance issued by the Charity Commission on public benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
--	----------------	--

Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	One very important achievement over the last twelve months has been to help and encourage our members to resume their active participation in all courses, competitions, social events etc. Although we had kept in touch with them during covid with newsletters, courses on zoom, various competitions, they had missed the actual companionship of working together on the various crafts, health days and all educational events.

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
-------------------------------------	-----------	--

Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Our charity's financial position at the end of the period has remained satisfactory.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	To keep a reserve of approximately six months turnover to allow for fluctuations in receipts and payments and for unforeseen contingencies.
Amount of reserves held	Para 1.22	Reserves at years end approx. £32,000.
Reasons for holding zero reserves	Para 1.22	-
Details of fund materially in deficit	Para 1.24	-
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	-

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	unincorporated
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Elected by members

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Dyfed Caerfyrddin Federation of Women's Institutes
Other name the charity uses	Sir Gar Carmarthenshire Federation of Women's Institutes
Registered charity number	232774

Charity's principal address	11 St Peter's Street, Carmarthen, Carmarthenshire, SA 31 1LN

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mrs Anne Halberg	Chairman		
2	Mrs Joyce Kirkwood	Vice Chairman		
3	Rev Victoria Hackett	Vice Chairman		
4	Mrs Sandra Seward	Treasurer		
5	Mrs Elma Phillips			
6	Mrs Dawn Webb			
7	Mrs Nema Edwards			
8	Mrs Mary Ford			
9	Mrs Mary Davies			
10	Mrs Doreen Martin			
11	Mrs Chris Wheeler Jones			
12	Dr Yvonne Howard-Bunt			
13	Mrs Helen Herbert			
14				
15				
16				
17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name		
-		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
-		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	Nil
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	Nil
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	Nil

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
-----------------	------	---------

Name of chief executive or names of senior staff members (Optional information)

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

-

Other optional information

--

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

Anne M Halborg

Full name(s)

Anne Margaret Halborg

Position (eg
Secretary, Chair, etc)

Chair

Date

31/05/2023



ACCOUNTANTS • CYFRIFWYR
AUDITORS • ARCHWILWYR
ADVISORS • YMGYNGHORWYR



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
Carmarthenshire Federation of Women's Institutes No (if any)
232774

Receipts and payments accounts

CC16a

For the period from	Period start date	To	Period end date
	01/10/2021		30/09/2022

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Office/Admin	1,467	-	-	1,467	1,057
Covid-19 Council Grants & HMRC JRS	-	2,014	-	2,014	12,411
Board of Trustees	6,970	-	-	6,970	94
Membership Advisory	1,797	-	-	1,797	1,427
Affiliation fees / pooling of fares	23,273	-	-	23,273	20,596
Wales Conference	135	-	-	135	627
Health, education & public affairs	8,642	-	-	8,642	3,706
Arts & Leisure	17,795	-	-	17,795	28,015
Promotions	5,128	-	-	5,128	3,215
200 Club	2,200	-	-	2,200	1,880
Donations/Maint	692	-	-	692	150
Misc	25	-	-	25	-
Income bond	52	-	-	52	31
NFWI - AGM	4,598	-	-	4,598	80
NFWI Raffle	452	-	-	452	445
Bank Charges	-	-	-	-	12
Transfer to Suspension AC	-	-	-	-	12,000
Business Saver Interest	2	-	-	2	-
Sub total (Gross income for AR)	73,226	2,014	-	75,240	85,746
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	73,226	2,014	-	75,240	85,746
A3 Payments					
Office/Admin	23,462	2,014	-	25,476	23,067
Covid-19 Council Grants & HMRC JRS	-	-	-	-	-
Board of Trustees	6,787	-	-	6,787	1,387
Membership Advisory	935	-	-	935	608
Affiliation fees / pooling of fares	13,178	-	-	13,178	10,918
Wales Conference	150	-	-	150	135
Health, education & public affairs	6,131	-	-	6,131	4,440
Arts & Leisure	13,553	-	-	13,553	25,694
Promotions	2,406	-	-	2,406	1,994
200 Club	1,100	-	-	1,100	1,000
Donations/Maint	-	-	-	-	-
Misc	25	-	-	25	-
Income bond	-	-	-	-	-
NFWI - AGM	4,118	-	-	4,118	110
NFWI Raffle	145	-	-	145	-
Bank Charges	-	-	-	-	104
Transfer to Suspension AC	-	-	-	-	12,000
Sub total	71,989	2,014	-	74,003	81,457
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	71,989	2,014	-	74,003	81,457
Net of receipts/(payments)	1,237	-	-	1,237	4,289
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	42,428	-	-	42,428	-
Cash funds this year end	43,665	-	-	43,665	4,289

CCXX R1 accounts (SS)

Swyddfa Gofrestredig
Registered Office
Caerfyrddin
Carmarthen
Llys Deri
Parc Pensarn
Carmarthen
SA31 2NF
☎ : 01267 237534
✉ : carmarthen@lhp.co.uk

Hwlfordd
Haverfordwest
First Floor
Agriculture House
Winch Lane
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✉ : haverfordwest@lhp.co.uk

Llanbedr Pont Steffan
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81 Bridge Street
Lampeter
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✉ : lampeter@lhp.co.uk

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Parc Menter
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✉ : crosshands@lhp.co.uk

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1 North Road
Aberaeron
Ceredigion
SA46 0JD
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✉ : aberaeron@lhp.co.uk

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Cyfarwyddwyr
Directors

Eirian Humphreys FCA FCCA
Janet Collins FCCA
Dafydd Rees FCCA
Rhys Jones FCCA

Cyfrifwyr Cyswllt
Associates

Rachael Ball FCCA
Samantha Hart FCCA

03/11/2022

Awdurdodwyd gan Sefydliad y Cyfrifwyr Siartredig yng Nghymru a Lloegr i gyflawni gweithgareddau cyfreithiol neilltuedig profiant digynnen yng Nghymru a Lloegr.
Licensed by the Institute of Chartered Accountants in England & Wales to carry out the reserved legal activity of non-contentious probate in England & Wales.

LHP yw enw masnachu Cyfrifwyr LHP Cyf. Cofrestrwyd y cwmni yng Nghymru a Lloegr. Rif Cofrestru: 07791984
LHP is a trading name of LHP Accountants Ltd. The company is registered in England & Wales. Registration Number: 07791984.

ACCA

LHP

ACCOUNTANTS • CYFRIFWYR
AUDITORS • ARCHWILWYR
ADVISORS • YMGYNGHORWYR



Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Community Bank Account	26,977	-	-
	Business Savers Bank Account	4,688	-	-
	National Savings Bonds	12,000	-	-
	Total cash funds	43,665	-	-

(agree balances with receipts and payments account(s))

OK

OK

OK

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	Premises at original cost	Unrestricted	19,175	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	

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

Signature	Print Name	Date of approval
	ANNE M. HALBORG	

Swyddfa Gofrestredig
Registered Office
• Caerfyrddin
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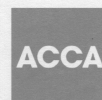
• Cross Hands
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Cyfarwyddwyr
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Eirian Humphreys FCA FCCA
Janet Collins FCCA
Dafydd Rees FCCA
Rhys Jones FCCA

Cyfrifwyr Cyswilt
Associates
Rachael Ball FCCA
Samantha Hart FCCA





Section A Independent Examiner's Report

Report to the trustees/members of Charity Name Sir Gar Carmarthenshire Federation of Women's Institute

On accounts for the year ended 30 September 2022 Charity no (if any) 232774

Set out on pages 3 (remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 30/09/2022.

Responsibilities and basis of report As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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.

Independent examiner's statement 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: D. A. Rees Date: 1/11/22

Name: Dafydd Rees FCCA

Relevant professional qualification(s) or body (if any): Association of Chartered Certified Accountants

Address: Llys Deri, Parc Pensam Carmarthen SA31 2NF

Section B Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose. N/A

Set out on pages 3

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 30/09/2022.

Responsibilities and basis of report As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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.

Independent examiner's statement 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: D. A. Rees Date: 1/11/22

Name: Dafydd Rees FCCA

Relevant professional qualification(s) or body (if any): Association of Chartered Certified Accountants

Address: Llys Deri, Parc Pensam Carmarthen SA31 2NF

DYFED CAERFYRDDIN FEDERATION OF WOMEN'S INSTITUTES

England & Wales - Charity number 232774

Accounts



Trustees' Annual Report for the period

From

Period start date

1st October 2020

To

Period end date

30th September 2021

Charity name

Dyfed Caerfyrddin Federation of Women's Institutes

Other names charity is known by

Sir Gar Carmarthenshire Federation of Women's Institutes

Registered charity number (if any)

232774

Charity's principal address

11 St Peter's Street,

Carmarthen

Carmarthenshire

Postcode

SA31 1LN

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mrs Anne Halborg	Chairman		
2	Mrs Joyce Kirkwood	Vice Chairman		
3	Rev Victoria Hackett	Vice Chairman		
4	Mrs Sandra Seward	Treasurer		
5	Mrs Elma Phillips			
6	Mrs Dawn Webb			
7	Mrs Nema Edwards			
8	Mrs Mary Ford			
9	Mrs Mary Davies			
10	Mrs Doreen Martin			
11	Mrs Chris Wheeler Jones			
12	Mrs Doreen Martin			
13	Dr Yvonne Howard-Bunt			
14	Mrs Helen Herbert			
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)		
Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Description of the charity's trusts	
Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Unincorporated
Trustee selection methods (eg. appointed by, elected by)	Elected by members
Additional governance issues (Optional information)	
<p>You may choose to include additional information, where relevant, about:</p> <ul style="list-style-type: none"> • policies and procedures adopted for the induction and training of trustees; • the charity's organisational structure and any wider network with which the charity works; • relationship with any related parties; • trustees' consideration of major risks and the system and procedures to manage them. 	

Summary of the objects of the charity set out in its governing document	
	To advance the education of women for the public benefit in all areas including issues of political and social importance; music, drama and cultural subjects; and all branches of crafts, home economics, science, health and social welfare. To promote sustainable development for the public benefit. To advance citizenship and community development for the public benefit.
	Organise conferences, courses of instruction, exhibitions, lectures and

<p>Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)</p>	<p>other educational activities. Publish and distribute books, leaflets etc and instructional matter. Seek to influence public opinion and make representations to and seek to influence governmental and other bodies regarding the reform, development and implementation of appropriate policies, and regulations, provided that all such activities are confined to those which a charity governed by the law of England and Wales may undertake.</p> <p>Form and advise Women's Institutes in the Federation according to the rules laid down by the National Federation.</p>
--	--

Additional details of objectives and activities (Optional information)

<p>You may choose to include further statements, where relevant, about:</p> <ul style="list-style-type: none"> • policy on grantmaking; • policy programme related investment; • contribution made by volunteers. 	
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Although in the twelve month period covered by this report we have not been able to hold very many of our usual events due to Covid we have used our monthly newsletter which every member receives to offer virtual competitions, demonstrations covering such subjects as art, cooking, various crafts and literature. One of the important objectives has been to keep in touch with members who in many cases could easily feel isolated.

<p>Summary of the main achievements of the charity during the year</p>	<p>We have continued with our Book Clubs virtually. Outdoor activities have included "Hunt the Dragon", Walks, Walking Treasure Hunts, Paddle Boarding, Llangrannog Adventure day and a Walking Holiday; also a celebration event at Pembrey Park. A trip to Ireland and to Bath were also managed; everything was done to keep our members safe but gave the opportunity for them to be able to enjoy a little freedom and to be able to see their friends.</p>
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Brief statement of the charity's policy on reserves	To keep a reserve of approximately six months turnover to allow for fluctuations in receipts and payments and for unforeseen contingencies. Reserves at years end approx.. £42,000.
Details of any funds materially in deficit	Nil.
Further financial review details (Optional information)	
<p>You may choose to include additional information, where relevant about:</p> <ul style="list-style-type: none"> • the charity's principal sources of funds (including any fundraising); • how expenditure has supported the key objectives of the charity; • investment policy and objectives including any ethical investment policy adopted. 	

Section F Other optional information

--

The trustees declare that they have approved the trustees' report above.		
Signed on behalf of the charity's trustees		
Signature(s)	S. J. Seward	
Full name(s)	Sandra Joy Seward	
Position (eg Secretary, Chair, etc)	Federation Treasurer	
Date	24 th June 2022	



• ACCOUNTANTS • CYFRIFWYR
• AUDITORS • ARCHWILWYR
• ADVISORS • YMGYNGHORWYR



**Sir Gar Carmarthenshire Federation of Women's Institutes
Charity No. 232774**

Summary of Assets as at 30th September 2021

	£	£
Assets as at 30th September 2020		57,103
Excess of receipts over payments		4,289
		<u>61,392</u>
Difference in respect of previous year cheque		0
Unbanked cheques from last year		210
		<u><u>61,603</u></u>
REPRESENTED BY:		
Bank Balances		
Community Account	32,720	
Less outstanding cheques	-6,978	
Business Saver Account	<u>4,686</u>	
National Savings Bonds		12,000
Premises at original cost		19,175
		<u><u>61,603</u></u>

Signed on Behalf of the Trustees:

..... *S. J. Seward* (Trustee)

..... *18-11-2021* (Date)

**Swyddfa Gofrestredig
Registered Office**
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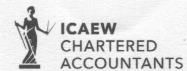
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**Cyfarwyddwyr
Directors**
Matthew Williams FCA CTA
Eirian Humphreys FCA FCCA
Janet Collins FCCA
Dafydd Rees FCCA

**Cyfrifwyr Cyswilt
Associates**
Rhys Jones FCCA
Lisa Oliver FCCA

Awdurdodwyd gan Sefydliad y Cyfrifwyr Siartredig yng Nghymru a Lloegr i gyflawni gweithgareddau cyfreithiol neilltuedig profiant digynnen yng Nghymru a Lloegr.
Licensed by the Institute of Chartered Accountants in England & Wales to carry out the reserved legal activity of non-contentious probate in England & Wales.

LHP yw enw masnachu Cyfrifwyr LHP Cyt. Cofrestrwyd y cwmni yng Nghymru a Lloegr. Rif Cofrestru: 07791984
LHP is a trading name of LHP Accountants Ltd. The company is registered in England & Wales. Registration Number: 07791984.





• ACCOUNTANTS • CYFRIFWYR
• AUDITORS • ARCHWILWYR
• ADVISORS • YMGYNGHORWYR



Sir Gar Carmarthenshire Federation of Women's Institutes
Charity No. 232774

Receipts and Payments Account for the year
1st October 2020 to 30th September 2021

Swyddfa Gofrestredig
Registered Office
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Parc Pensarn
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Receipts

£	
1,057	Office and administration
12,411	Covid-19 Council Grants & HMRC JRS Grants
94	Board of Trustees
1,427	Membership advisory
20,596	Affiliation fees - County
627	Wales Conference
3,706	HEPA
28,015	Arts and leisure
3,215	Promotions
1,880	200 club
150	Donations and maintenance
0	Miscellaneous
31	Income bond
80	NFWI - AGM
445	NFWI raffle
12	Bank charges
0	Interest
12,000	Transfers
<hr/>	
85,746	
-4,289	Excess of receipts over payments
<hr/> <hr/>	
81,457	

Payments

£	
23,067	
0	
1,387	
608	
10,918	
135	
4,440	
25,694	
1,994	
1,000	
0	
0	
0	
110	
0	
104	
0	
12,000	
<hr/>	
0	
<hr/> <hr/>	
81,457	

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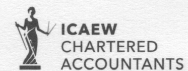
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Section A Independent Examiner's Report

Report to the trustees/members of Charity Name Sir Gar Carmarthenshire Federation of Women's Institute

On accounts for the year ended 30 September 2021 Charity no (if any) 232774

Set out on pages (remember to include the page numbers of additional sheets)

Responsibilities and basis of report As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

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.

Independent examiner's statement [The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of (insert name of applicable listed body)]. Delete [] if not applicable.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) 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.

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

Signed: JE mi Date: 5.11.21

Name: Janet Collins FCCA

Relevant professional qualification(s) or body Association of Chartered Certified Accountants

(if any):

Address: Llys Deri, Parc Pensarn
Carmarthen
SA31 2BF

Section B Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

DYFED CAERFYRDDIN FEDERATION OF WOMEN'S INSTITUTES

England & Wales - Charity number 232774

Accounts

Sir Gar Carmarthenshire Federation of Women's Institutes
Charity No. 232774

Summary of Assets as at 30th September 2020

	£	£
Assets as at 30th September 2019		61,746
Excess of payments over receipts		<u>(4,662)</u>
		57,084
Difference in respect of previous year cheque		0
Unbanked cheques from last year		19
		<u>57,103</u>
 REPRESENTED BY:		
Bank Balances		
Community Account	21,697	
Less outstanding cheques	-455	
Business Saver Account	<u>4,685</u>	
		25,928
National Savings Bonds		12,000
Premises at original cost		<u>19,175</u>
		<u>57,103</u>

Signed on Behalf of the Trustees:

..... *S. J. Seward* (Trustee)

..... *21. 11. 2020* (Date)

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Sir Gar Carmarthenshire Federation of Women's Institutes
Charity No. 232774

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Signed on Behalf of the Trustees:

..... *S. J. Seward* (Trustee)

..... *21. 11. 2020* (Date)

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Section A Independent Examiner's Report

Report to the trustees/
members of

Charity Name
Sir Gar Carmarthenshire Federation of Women's Institute

On accounts for the year
ended

30 September 2020

Charity no
(if any)

232774

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

Responsibilities and
basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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.

Independent
examiner's statement

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. *Delete [] if not applicable.*

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) 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.

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

Signed:

J. Collins

Date:

12 NOV 20

Name:

Janet Collins FCCA

Relevant professional
qualification(s) or body

Association of Chartered Certified Accountants