



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

## Trustees' Annual Report for the period

From 01/10/2021  
Period end date

Period start date To 30/09/2022

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	<b>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.</b>
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	<b>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.</b>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	<b>The Trustees have had regard to the guidance issued by the Charity Commission on public benefit.</b>

### Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
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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	<p><b>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.</b></p>

### 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	<b>Our charity's financial position at the end of the period has remained satisfactory.</b>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<b>To keep a reserve of approximately six months turnover to allow for fluctuations in receipts and payments and for unforeseen contingencies.</b>
Amount of reserves held	Para 1.22	<b>Reserves at years end approx. £32,000.</b>
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	<b>Constitution</b>
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	<b>unincorporated</b>
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	<b>Elected by members</b>

### 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
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#### 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

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## 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 • YMGYNHORWYR



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 01/10/2021 To 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 £
<b>A1 Receipts</b>					
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	-
<b>Sub total (Gross income for AR)</b>	<b>73,226</b>	<b>2,014</b>	<b>-</b>	<b>75,240</b>	<b>85,746</b>

<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**Total receipts** 73,226 2,014 - 75,240 85,746

<b>A3 Payments</b>					
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
<b>Sub total</b>	<b>71,989</b>	<b>2,014</b>	<b>-</b>	<b>74,003</b>	<b>81,457</b>

<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**Total payments** 71,989 2,014 - 74,003 81,457

<b>Net of receipts/(payments)</b>	<b>1,237</b>	<b>-</b>	<b>-</b>	<b>1,237</b>	<b>4,289</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>42,428</b>	<b>-</b>	<b>-</b>	<b>42,428</b>	<b>-</b>
<b>Cash funds this year end</b>	<b>43,665</b>	<b>-</b>	<b>-</b>	<b>43,665</b>	<b>4,289</b>

CCXX R1 accounts (SS)

Swyddfa Gofrestredig  
Registered Office  
Caerlyrdin  
Carmarthen  
Llys Deri  
Parc Pensam  
Carmarthen  
SA31 2NF  
T : 01267 237534  
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Tenby  
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Cross Hands  
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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



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	-	-
	<b>Total cash funds</b>	<b>43,665</b>	<b>-</b>	<b>-</b>
	(agree balances with receipts and payments account(s))			
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
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
		Anne M. Halborg	ANNE M. HALBORG	

CCXX R2 accounts (SS)

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03/11/2022

Awdurdodwyd gan Selyddiad 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.

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

Cyfrifwyr Cyswilt  
Associates  
Rachael Ball FCCA  
Samantha Hart FCCA

ACCA





CHARITY COMMISSION  
FOR ENGLAND AND WALES

## Independent examiner's report on the accounts

### 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)

Responsibilities and  
basis of report

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

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

IER

Oct 2018

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Oct 2018

IER

### 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

30 September 2022

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

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 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

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

IER

Oct 2018

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Oct 2018

IER