

## 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	<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 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.</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

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	<b>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.</b>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<b>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.</b>
Amount of reserves held	Para 1.22	<b>Reserves at years end approx.. £20,000</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	
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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, <a href="#">trust deed</a> , <a href="#">memorandum and articles of association</a> etc	Para 1.25	<b>Constitution</b>
How is the charity constituted? <a href="#">for example limited company</a> , <a href="#">unincorporated association</a> , <a href="#">CIO</a>	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	<b>Dyfed Caerfyrddin Federation of Women's Institutes</b>
Other name the charity uses	<b>Sir Gâr Carmarthenshire Federation of Women's Institutes</b>
Registered charity number	<b>232774</b>
Charity's principal address	<b>11 St Peter's Street, Carmarthen, Carmarthenshire, SA31 1LN</b>

## 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)**

<b>Type of adviser</b>	<b>Name</b>	<b>Address</b>

##### **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

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#### **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 £
<b>B1 Cash funds</b>	Community Bank Account	18,241	-	-
	Business Savers Bank Account	4,789	-	-
	National Savings Bonds	12,000	-	-
	<b>Total cash funds</b>	<b>35,029</b>	<b>-</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>	Details	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Premises at original cost	Unrestricted	19,175	-
			-	-
			-	-
			-	-
<b>B4 Assets retained for the charity's own use</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B5 Liabilities</b>	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

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