



CHARITY COMMISSION
FOR ENGLAND AND WALES

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 | | | | |
| 13 | | | | |
| 14 | | | | |
| 15 | | | | |
| 16 | | | | |
| 17 | | | | |
| 18 | | | | |
| 19 | | | | |
| 20 | | | | |

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

| 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

[illegible]

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)

Victoria Hacket

Full name(s)

Rev Victoria Hacket

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

Chair

Date

10th June 2026



CHARITY COMMISSION
FOR ENGLAND AND WALES

Carmarthenshire Federation of Women's Institutes

232774

Receipts and payments accounts

CC16a

For the period
from

01/10/2024

To

30/09/2025

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 | 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 | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| 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 | |



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

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