

Cumbria Westmorland Federation of WIs Annual Report 2024-25

Confirmation of CFWFI Board of Trustees for period 1 October 2024 – 30 September 2025

Name/Role	Date of Appointment	Date of Resignation (if applicable)
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Chairman:

Karen Hanks-Maclean	5 September 2017	
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Hon. Treasurer:

Sarah Middleton	2 June 2020	
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Trustees:

Joy Barrand	Co-opted 2 July 2025	
Margaret Cumming	1 December 2022	
Rachael Edmondson	3 July 2018	
Ruth Helen Rigg	5 April 2023	
Lesley Sandra Singleton	2 June 2020	
Linda Stretton	1 December 2022	2 July 2025
Gillian Audrey Sykes	4 October 2023	
Julie Wright	1 November 2023	

The Board of Trustees and their roles

The Board of Trustees continues to oversee the strategic direction of the Federation and offers a programme of training and education, supports WIs wishing to put forward a resolution and upholds the pledges and vision statements put forward by the national body.

All the Trustees have a specific responsibility and we co-opted a new member to explore the changes to legislation around Equality, Diversity and Inclusion.

Support for Board work continues to come from our Federation Administrator and Communications Officer who manage the flow of communication to members and ensure all news is accessible.

The new Federation office is a boon but the Trustees were aware that access via stairs was a challenge to some and so we took the decision to hire the ground training floor room for a period of twelve month so that we can to welcome all members. This is a heavy financial constraint and our Honorary Treasurer continues to manage funds with care and consideration. We thank all members who have supported our grand raffle as this money is helping ensure everyone is able to use our office and training room. Thanks go to our Honorary Treasurer who scrutinised contracts and ensured we had deal that did not damage our financial stability and safeguarded our assets. During the year 2024-25, the Treasurer prepared fully audited statements and accounts for the financial period and continued to advise the Trustees and Finance Committee on finding the best accounts with improved interest in tight times. We were, once again, able to offer members three individual bursaries from the Memorial Fund and thirty small bursaries from the Federation Bursary Fund for training and development.

Honorary Life President

Trustees and members were delighted to appoint Mrs Ruth Rigg as our Honorary Life President. It was universally felt to be a very appropriate appointment and we are certain that she will be a fitting successor to Mrs Olive Clarke.

Health & Safety and Fire Procedures

Our nominated Health and Safety Trustee continues to oversee policies and procedures and is in regular communication with WIs over matters such as writing risk assessments, checking first aid kits and answering questions on GDPR. This means that our WIs have access to adaptable

paperwork such as Personal Emergency Evacuation Plans and venue safety checklists and can be reassured that they are complying with safety procedures.

The Board negotiated a Public Liability Insurance for Federation and WI events which covers all needs and represents good value for money.

Working practices for Federation employees are regularly reviewed and computer equipment and office furniture are upgraded when necessary.

Membership and training

The Membership team is mindful of statutory requirements from the Charities Commission and scrutinises WI Financial Statements and Annual Reports. Early intervention for WIs experiencing problems in managing funds or appointing officers is available via our Advisory Team (who have all completed training updates) and officers have open lines of communication with our Advisers. Our WI Treasurers have a WhatsApp group for their sole use and plans are underway to build a team of Independent Financial Examiners.

Presidents and Secretaries also had a day with the theme of “succession planning”.

Shows & Exhibitions, Craft, Food & Gardens and Events

The Federation committees continue to offer a rich variety of activities. Alongside the regular events of a quiz, Literary Lunch, Reading Aloud, Speakers Afternoon, Carol Concerts and our Harvest Supper and Trophy Presentation Night, we were able to offer a holiday to the Great Tapestry of Scotland and Dumfries House. A trip was organised to Hexham to see both the ‘Threads Through Creation’ tapestry and the Herdwick photographic exhibition at Rheged. Members also enjoyed an autumnal visit to Thorp Perrow Arboretum.

Our partnership with the Kendal College Performing Arts Faculty goes from strength to strength and this year the students put on two concerts, one exclusively for the WI.

We followed the WI theme of ‘Inspiring Women’ by organising three talks given by Cumbrian women in a variety of fields from local politics to the Lord Lieutenancy.

As part of our Federation work to strengthen links with the farming community, we held a day with local farmers to celebrate the three iconic Lakeland sheep breeds. The debate was lively and members gained a true insight into the constraints of land management and food production today. Our partnership with the Westmorland County Agricultural Society is growing and our presence at Country Fest and the County Show continues to showcase our talents. This year we followed through with our work on Lakeland sheep breeds and created garments from each to exhibit at both shows. We are fortunate in having two dynamic teams – Shows & Exhibitions who put together an exciting schedule for entries and who present our marquees to astonishing standards and the Craft committee which offers courses to support entries and this year we had a focus on finishing techniques in crochet and knitting.

NFWI Annual Meeting

Delegates and members enjoyed watching the event through a live screening organised by CWFWI at Selside Village Hall.

CWFWI Annual Meeting

This year we changed venue and met in Kendal Rugby Club – which was considered to have much better access. We welcomed delegates and visitors from partner organisations and other Federations and after statutory business, enjoyed a lively speaker.

And fond farewells to

Many of our WIs experienced the death of much-loved members but we’d like to mark the passing of Dorrie Galbraith, Mary Shankley and Lenore Knowles. Loyal and faithful servants all.

CUMBRIA WESTMORLAND

FEDERATION OF WOMEN'S INSTITUTES

Financial Statements for the Year Ended 30 September 2025

Prepared by Brown & Co Chartered Accountants

CUMBRIA WESTMORLAND
FEDERATION OF WOMEN'S INSTITUTES

Index to the Financial Statements
30 September 2025

	Page
Accumulated Fund	
- Income	1
- Expenditure	2
Balance Sheet	3
Designated Funds	4
Fixed Assets	5

**CUMBRIA WESTMORLAND
FEDERATION OF WOMEN'S INSTITUTES**

Accumulated Fund
Income and Expenditure Account
Year ended 30 September 2025

INCOME

	2025		2024	
	£	£	£	£
Federation Income				
Subscriptions		22,862		20,869
 Goods Sold to Members				
Sales	20,456		21,882	
Less: cost of sales	<u>(8,333)</u>		<u>(10,057)</u>	
		12,123		11,825
 Sub Committees				
Crafts, food and gardens	253		409	
Federation events	7,530		6,928	
Shows & exhibitions	2,194		1,122	
AGM	-		269	
Membership	<u>(66)</u>		<u>(1,593)</u>	
		9,911		7,135
 Other Income				
Insurance	1,188		1,034	
Building Society interest	3,272		3,164	
Suspended WIs	2,337		-	
Sundries	<u>371</u>		<u>189</u>	
		7,168		4,387
		<u>52,064</u>		<u>44,216</u>

**CUMBRIA WESTMORLAND
FEDERATION OF WOMEN'S INSTITUTES**

Accumulated Fund
Income and Expenditure Account
Year ended 30 September 2025

EXPENDITURE

	2025		2024	
	£	£	£	£
Premises				
Rent & rates	13,034		10,402	
Light & heat	540		-	
Repairs & office sundries	5,675		591	
Insurance	3,208		2,841	
Depreciation	1,024		380	
		23,481		14,214
Administration & Other Expenses				
Staff costs	26,735		25,253	
Office costs	7,105		9,054	
Accountancy	3,107		1,680	
Sundries	1,016		75	
		37,963		36,062
		<u>61,444</u>		<u>50,276</u>
 INCOME		52,064		44,216
EXPENDITURE		61,444		50,276
 DEFICIT TO ACCUMULATED FUND		<u>(9,380)</u>		<u>(6,060)</u>

**CUMBRIA WESTMORLAND
FEDERATION OF WOMEN'S INSTITUTES**

Balance Sheet
30 September 2025

	2025		2024	
	£	£	£	£
FIXED ASSETS:				
Fixtures & fittings		1,123		2,147
CURRENT ASSETS:				
Stock	5,395		3,491	
Debtors & prepayments	2,321		399	
Petty cash floats	120		-	
Current bank account	23,815		41,409	
Bank deposit account	75,697		87,450	
Investment & Bursary Accounts				
Memorial Bursary	6,185		5,536	
Federation Bursary	7,860		6,473	
	<u>121,393</u>		<u>144,758</u>	
CURRENT LIABILITIES:				
Creditors and accruals	<u>11,895</u>		<u>29,381</u>	
		109,498		115,377
	<u><u>110,621</u></u>		<u><u>117,524</u></u>	
FINANCED BY:				
ACCUMULATED FUND				
Balance brought forward	96,676		102,736	
Deficit for the year	<u>(9,380)</u>		<u>(6,060)</u>	
		87,296		96,676
DESIGNATED FUNDS				
See Page 4		23,325		20,848
	<u><u>110,621</u></u>		<u><u>117,524</u></u>	

**CUMBRIA WESTMORLAND
FEDERATION OF WOMEN'S INSTITUTES**

Designated Funds
30 September 2025

	2025		2024	
	£	£	£	£
Memorial Bursary				
Balance b/f	6,472		6,258	
Add Donations	240			
Less Bursaries	(725)		-	
Add Interest for year	198		214	
		6,185		6,472
Federation Bursary				
Balance b/f	5,536		5,352	
Add Donations	2,123			
Less Bursaries	-		-	
Add Interest for year	201		184	
		7,860		5,536
Agnes Salter Bursary				
Balance b/f	-		1,007	
Add Interest	-		1	
Account closed	-		(1,008)	
		-		-
200+ Club				
Balance b/f	8,840		8,164	
Receipts	1,645		2,001	
Less Draws	(1,205)		(1,325)	
		9,280		8,840
		<u>23,325</u>		<u>20,848</u>

**CUMBRIA WESTMORLAND
FEDERATION OF WOMEN'S INSTITUTES**

Tangible Fixed Assets Schedule
30 September 2025

Fixtures and Fittings
£

COST:

At 1 October 2024	3,800
Additions	-
Disposals	-
At 30 September 2025	<u>3,800</u>

DEPRECIATION:

At 1 October 2024	1,653
Charge for year	1,024
Eliminated on disposals	-
At 30 September 2025	<u>2,677</u>

NET BOOK VALUE:

At 30 September 2025	<u>1,123</u>
At 30 September 2024	<u>2,147</u>

**CUMBRIA WESTMORLAND
FEDERATION OF WOMEN'S INSTITUTES**
Year ended 30 September 2025

	2025	2024
	£	£
Debtors		
Events 25/26	828	346
PAYE/NI	-	53
Other debtors	1,493	
	<u>2,321</u>	<u>399</u>
Creditors		
Suspended WIs	1,592	3,930
PAYE/NI	281	-
Accountancy	1,980	1,519
Bursary accounts	798	2,618
Events 25/26	7,244	21,314
	<u>11,895</u>	<u>29,381</u>

CUMBRIA-WESTMORLAND FEDERATION OF WOMEN'S INSTITUTES
Charity number 240758

Independent examiner's report to the trustees on the unaudited financial statements.

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

Basis of independent examiner's statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

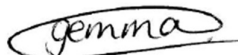
I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- 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.

Gemma Walshaw FMAAT
Independent examiner

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17/04/2026