

GIRLGUIDING CORNWALL
(THE OPERATING NAME OF)
CORNWALL GUIDE ASSOCIATION

ANNUAL REPORT

AND

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2024

Independent Examiner:

Anthony Williams & Co Ltd
Trevenson House
Church Road
Pool, Redruth
TR15 3PT

GIRLGUIDING CORNWALL
REPORT OF THE TRUSTEES
YEAR ENDED 31 DECEMBER 2024

Governing Instrument

The Association's objects and regulations are regulated by the Guiding Manual and the County Constitution.

The County Registered Charity number is 300365.

Objects

The Association provides a balanced programme of activities, aimed to help girls and young women, within the 4-30 years age group and who live in Cornwall, to develop emotionally, mentally, physically and spiritually so that they can make a positive contribution to their community and the wider world.

Policies adopted to further the Association's objectives

The trustees seek to ensure that all Guiding initiatives and activities are fully implemented throughout the County, and this is achieved through the management structure described below.

Organisation of the Association

Each County, Division and District has a Commissioner or Commissioners who is/are responsible for the organisation and development of Guiding in her area. She is supported by the Executive Committee which meets regularly. The Trustees, listed below, are the voting members of the County Executive. Policies on Guiding initiatives and activities are implemented by delegation from County through to Division, District and Units. Some Divisions do not have Districts, so the Division Commissioners are in direct contact with the Units.

Trustees

Miss Susan Harris	County Commissioner
Miss Anita Parsons	Assistant County Commissioner
Mrs Jessica Rush	Assistant County Commissioner
Mrs Susan Brennan	Division Commissioner - Caradon (from 06.03.2024)
Mrs Claire Waters	Division Commissioner - Carrick North
Miss Tina Buddle	Division Commissioner - Carrick North
Miss Jean Whetham	Division Commissioner - Carrick South
Mrs Dawn Tyler	Division Commissioner - Carrick South
Mrs Alison Hallett	Division Commissioner - Kerrier
Mrs Christine Alexander	Division Commissioner - North Cornwall
Mrs Julia Wass	Division Commissioner - Penwith (to 09.03.2024)
Miss Lisa Frawley	Division Commissioner - Penwith (from 09.03.2024)
Ms Cilla Bragg	Division Commissioner - Restormel
Mrs Mary Eddy	County Treasurer

GIRLGUIDING CORNWALL

REPORT OF THE TRUSTEES

YEAR ENDED 31 DECEMBER 2024 - Continued

Funds

The funds are held in current Bank Accounts and other investments.

Investment Policy

It is the Charity's policy to invest such funds as are in excess of those required for working capital.

Statement of the Trustees Responsibilities

The Association's constitution requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and its financial activities for that period. In preparing these financial statements the trustees are required to:-

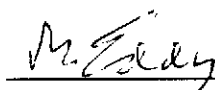
- a) Select suitable accounting policies and then apply them consistently
- b) make judgements and estimates that are reasonable and prudent
- c) state whether the policies adopted are in accordance with applicable accounting standards, subject to any material departure disclosed and explained in the statement
- d) prepare the financial statements on a going concern basis unless it is inappropriate to assume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the association. They are also responsible for safeguarding the assets of the association and hence taking reasonable steps for the provision and detection of fraud and other irregularities.


This report conforms to statutory accounting regulations and the charity's Governing Document.

Signed on behalf of the Trustees

Date 22 March 2025



Mrs Mary Eddy



Miss Susan Harris

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
"THE CORNWALL GUIDE ASSOCIATION"

I report on the accounts of the Trust for the year ended 31st December 2024, which are set out on pages 5 to 7.

Respective responsibilities of the trustees and examiner

As the charity's trustees you are responsible for the preparation of the accounts; you consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. 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 the seeking of 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 no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- 1) which gives me reasonable cause to believe that in, any material aspect, the requirements:
 - a. to keep accounting records in accordance with section 130 of the 2011 Act and;
 - b. to prepare accounts which agree with the accounting records and to comply with the accounting requirements of the 2011 Act have not been met; or
- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

KD Stephens ACA FCCA
Anthony Williams & Co Ltd
Chartered Accountants
Trevenson House
Pool, Redruth
Cornwall TR15 3PT



GIRLGUIDING CORNWALL

ACCOUNTING POLICIES

YEAR ENDED 31 DECEMBER 2024 - Continued

The financial statements of Girlguiding Cornwall have been prepared using the receipts and payments basis.

The accounts include monetary transactions and assets for which Girlguiding Cornwall can be held responsible. They do not include the accounts of other groups that owe an affiliation to another body, nor those that are informal gatherings of Association members.

Subject to the above, receipts and payments include income as received and expenditure when irrevocably paid.

The Statements of Assets shows the closing bank balances as shown in the Receipts and Payments Account and, where applicable, other assets at cost on 31 December 2024.

GIRLGUIDING CORNWALL
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2024

	2024	2024	2023	2023
	£	£	£	£
Receipts				
Membership Subscriptions		14,629		11,670
Donations & Legacies		1,599		1,125
Investment Interest		5,310		2,823
<u>Other Receipts</u>				
County Training Days	-		532	
Small Trainings	320		6	
Pot of Gold	597		684	
Brownie Days	1,590		1,589	
Guide Days	848		2,752	
Closed Unit Accounts	3,115		-	
Adult Camp	77		-	
Intops	120		160	
Coronation Event	-		1,382	
Kevevi	40,641		29	
Equipment Hire	268		210	
Shop & Misc Sales	5,917		4,593	
Gift Aid	192		205	
Royal Cornwall Show	1,000		1,022	
Grant re Kayaks	2,000		-	
Condurro Refund Equip	-		700	
Caradon Cotehele closed Div Account	-		5,583	
Kernow 17 Camp Refund	-		2,190	
Sundry Receipts	92		22	
		56,777		21,659
Total Receipts		<u>£ 78,315</u>		<u>£ 37,277</u>

GIRLGUIDING CORNWALL
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2024

	2024 £	2024 £	2023 £	2023 £
Payments				
Grants from Donations & Legacies	1,408		498	
		1,408		498
<u>Administration</u>				
General	11,089		8,951	
Mentoring	118		511	
Training	144		156	
Administrator's Wages & PAYE	6,263		5,499	
		17,614		15,117
<u>Other Payments</u>				
County Training Day	-		476	
Small Trainings	1,152		904	
Pot of Gold	324		244	
Brownie Days	1,442		708	
Guide Days	673		4,900	
Ranger Day	84		368	
Adult Camp	126		-	
Intops	578		335	
Coronation Event	-		2,011	
Insurance	1,015		835	
PR Adverts etc	952		1,467	
Equipment Purchased	895		-	
Shop Purchases	3,867		1,030	
Donations	50		-	
Service Camp Grant	1,000		1,000	
Accountancy Fees	378		346	
Storage Rental	2,160		1,800	
Website & WIX	267		315	
Royal Cornwall Show	2,306		2,089	
Kevevi	40,692		-	
Condurro	-		1,020	
Caradon Cotehele Unit payments	-		4,259	
Caradon Tamar Devision	500		-	
Sundry Payments	271		50	
		58,732		24,157
Assetz Capital - Irrecoverable Debt		-		530
Total Payments		<u>£ 77,754</u>		<u>£ 40,302</u>
 Deficit of Receipts over Payments		561		(3,025)
Bank Accounts at 1 January 2024		189,139		192,164
Bank Accounts at 31 December 2024		<u>£ 189,700</u>		<u>£ 189,139</u>

GIRLGUIDING CORNWALL
STATEMENT OF ASSETS
AT 31 DECEMBER 2024

	2024 £	2024 £	2023 £	2023 £
Monetary Assets				
<u>Bank Accounts</u>				
Lloyds Bank Current Accounts	29,915		30,849	
<u>Investments</u>				
Lloyds Bank Deposit Account	20,000		20,000	
Hodge Bank Account	-		15,000	
Hampshire Trust Bank	50,000		35,000	
United Trust Bank	<u>87,331</u>	187,246	<u>85,655</u>	186,504
<u>Peer to Peer Investments</u>				
Assetz Capital		2,454		2,635
		<u>£ 189,700</u>		<u>£ 189,139</u>

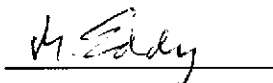
Fixed Assets

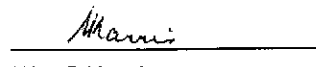
The Association owns land and buildings as a camp site at Condurro, St Clement, Truro.
On 14 November 2023 it was professionally valued with Market Value of £50,000,
and recommended Insurance of the property in the region of £287,000.
In 2020 the Association acquired, from Camborne District, the land and buildings
of the camp site at Carwynnen, Troon, Camborne. Valued at £100,000.

NB. Camp Sites information		Opening Balances	Receipts	Payments	Closing balances
Condurro	Appendix 1	£25,732	£4,076	£5,229	£24,579
Carwynnen	Appendix 2	£31,568	£144,510	£151,157	£24,921

Other Assets held by the County at Insured valuation £24,647

Approved by the Trustees on 22 March 2025 and signed on its behalf
by:-


Mrs M Eddy
Treasurer


Miss S Harris
County Commissioner

GIRLGUIDING CORNWALL
APPENDIX 1 CONDURRO ACCOUNT
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2024

	<u>2024</u>	<u>2024</u>	<u>2023</u>	<u>2023</u>
Receipts				
Camp Fees	2,482		2,025	
Session Fees	499		290	
Electricity & Wood	-		32	
Interest on COIF Account	599		491	
Interest Lloyds Deposit A/c	300		5	
Badges & Notelets	196		174	
Misc	-		25	
Electricity Grant	-		150	
		4,076		3,192
Payments				
Electricity	262		132	
Water	314		296	
Insurance	782		1,403	
Grass Cutting & Mower Costs	1,560		1,934	
General Maintenance	1,663		764	
Equipment	-		700	
Badges	552		-	
Misc	96		111	
		5,229		5,340
Deficit of Receipts over Payments		<u>-£ 1,153</u>		<u>-£ 2,148</u>
Current Bank Account at 1 January 2024	4,046		6,685	
Deposit Bank Account at 1 January 2024	10,000		10,000	
COIF Account at 1 January 2024	<u>11,686</u>	25,732	<u>11,195</u>	27,880
Deduct Deficit for Year		- 1,153		- 2,148
		<u>£ 24,579</u>		<u>£ 25,732</u>
Current Bank A/c at 31 December 2024	2,294		4,046	
Deposit Bank A/c at 31st December 2024	10,000		10,000	
COIF Account at 31 December 2024	<u>12,285</u>	<u>£ 24,579</u>	<u>11,686</u>	<u>£ 25,732</u>
Valuation of Assets		<u>£ 289,000</u>		<u>£ 91,711</u>

GIRLGUIDING CORNWALL
APPENDIX 2 CARWYNNEN ACCOUNT
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2024

	<u>2024</u>	<u>2024</u>	<u>2023</u>	<u>2023</u>
Receipts				
Camp Fees	8,634		3,022	
Donations & Grants - General	20,291		18,355	
Cornwall County Council	31,852		-	
YIF	83,611		-	
Badges & Misc	106		25	
Bank Interest	16		-	
	<u> </u>	144,510	<u> </u>	21,402
Payments				
Utilities	1,277		1,136	
Insurance	794		603	
Maintenance - Tree Work	3,650		2,285	
Maintenance - Other	1,923		-	
Grass cutting	1,590		2,705	
Fire & Security check	51		50	
Equipment	-		1,325	
Solar Panels & Defib	19,012		-	
Shepherds Huts	34,660		-	
Toilet Block	82,526		-	
Kevevi money	4,990		-	
Miscellaneous	684		39	
	<u> </u>	151,157	<u> </u>	8,143
Deficit/Surplus of Receipts over Payments		<u>-£ 6,647</u>		<u>£ 13,259</u>
Current Bank Account at 1 January 2024		31,568		18,309
Deduct Deficit for Year		<u>- 6,647</u>		<u>13,259</u>
		<u>£ 24,921</u>		<u>£ 31,568</u>
Current Bank A/c at 31 December 2024	10,901		31,568	
Savings Bank A/c at 31 December 2024	14,016		-	
Badges Float	4		-	
	<u> </u>	<u>£ 24,921</u>	<u> </u>	<u>£ 31,568</u>
Valuation of Assets		<u>£ 182,930</u>		<u>£ 121,465</u>