



The Guide Association Cumbria South
(Girlguiding Cumbria South)

Annual Report of the Trustees for the year ended
31st December 2025

Girlguiding Cumbria South is the operating name for the
Guide Association Cumbria South
Registered Charity Number:
524504

THE GUIDE ASSOCIATION - CUMBRIA SOUTH SUMMARY RECEIPTS AND PAYMENTS ACCOUNT YEAR ENDED 31 DECEMBER 2025
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	TOTAL 31.12.25 £	TOTAL 31.12.24 £
RECEIPTS (Page 3)	38,414.21	110,916.87
PAYMENTS (Page 4)	39,526.55	113,194.95
NET MOVEMENT	-1,112.34	-2,278.08
BROUGHT FORWARD	79,599.13	81,877.21
BALANCES IN HAND (Page 2)	78,486.79	79,599.13

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE GUIDE ASSOCIATION CUMBRIA SOUTH

I report on the accounts for Trust for the year ended 31st December 2025 as set out on pages 1-4.

Respective responsibilities of trustees and examiner.

The Charity's trustees are responsible for the preparation of the accounts. The Charity's trustees consider that an audit is not required for this year (under section 43 (2) of the Charities Act 1993 (The Act)) and that an independent examination is needed.

It is my responsibility to:

- * *Examine the accounts (under section 43 (3)(a) of the Act*
- * *Follow the procedures laid down in the General Directions given by the Charity Commissioners (under Section 43(7)(b) of the Act) and*
- * *State whether particular matters have come to my attention*

Basis of Independent examiner's statement

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 on the accounts, and seeking explanations from the 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 accounts.

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 respect the requirements
 - to keep accounting records in
 - * accordance with section 41 of the 1993 Act, and
 - * to prepare accounts which accord with the accounting records and comply
2. to which in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

signed

U. M. Harrison

dated

19/03/2026

THE GUIDE ASSOCIATION - CUMBRIA SOUTH
STATEMENT OF ASSETS AND LIABILITIES
YEAR ENDED 31 DECEMBER 2025

CASH, BANK & BUILDING SOCIETY BALANCES IN HAND (Page 2)	TOTAL 31.12.25 £	TOTAL 31.12.24 £
<i>Natwest Bank</i>	21,518.49	23,778.59
<i>Furness Building Society</i>	56,968.30	55,820.54
<i>Cash</i>	0.00	0.00
Totals	78,486.79	79,599.13

ASSETS		
<i>Stock for Resale</i>	0.00	0.00
<i>Gazebo/Awning</i>	0.00	0.00
<i>Defibrillator training unit</i>	189.99	0.00
<i>Projector</i>	511.00	0.00
<i>Laptop</i>	0.00	0.00
<i>Printer</i>	0.00	0.00
<i>Little Annie Manikin (x3)</i>	269.85	0.00
DEBTORS (UNPAID INVOICES)		
<i>Subscription</i>	0.00	2,385.00
	0.00	0.00
Totals	970.84	2,385.00

THE GUIDE ASSOCIATION - CUMBRIA SOUTH
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2025

Receipts (Page 3)	TOTAL 31.12.25 £	TOTAL 31.12.24 £
SUBSCRIPTIONS	2,516.00	3,980.50
GRANTS	5,035.66	9,256.00
DONATIONS	67.45	20.47
<i>Gift Aid</i>	0.00	0.00
INTEREST RECEIVED		
<i>Furness Building Society</i>	1,147.76	1,361.94
MISCELLANEOUS	0.00	668.34
<i>County Coordinator</i>	1,899.79	
WEBSITE AND INTERNET	0.00	0.00
ANNUAL GATHERING	1,804.30	1,195.00
CELEBRATE FOR ADULTS	0.00	0.00
CELEBRATE FOR GIRLS	0.00	
BADGE ACCOUNT - <i>Sales</i>	333.28	586.48
LOGO CLOTHING	984.42	190.00
MERCHANDISE SALES (GG)	0.00	0.00
TRAINING		
<i>General Trainings</i>	50.00	0.00
<i>County Training</i>	2,260.00	0.00
<i>Trainer Training</i>	645.60	0.00
ARTS AWARD	0.00	0.00
OPERATION CURLEW	0.00	380.53
OUTDOOR TEAM	0.00	0.00
RAINBOW EVENTS	0.00	0.00
BROWNIE EVENTS	0.00	0.00
GUIDE EVENTS	0.00	0.00
RANGER EVENTS	0.00	0.00
YOUNG LEADER EVENTS	0.00	0.00
LEADER EVENTS	0.00	0.00
INSPIRE (18-30 year olds) EVENTS	0.00	2.77
ALL SECTION EVENTS		
<i>Football Event</i>	0.00	65.00
<i>Cinema</i>	4,589.50	3,843.50
<i>Golden Curlew Camp 2024</i>	0.00	60,713.00
<i>Twinkle for Heather</i>	4,606.88	0.00
INTERNATIONAL OPPORTUNITIES	12,473.57	18,653.34
Total	38,414.21	100,916.87
Internal Transfer from/to	-	10,000

THE GUIDE ASSOCIATION - CUMBRIA SOUTH
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2025

Payments (Page 4)	TOTAL 31.12.25 £	TOTAL 31.12.24 £
SUBSCRIPTIONS	405.00	3,345.50
LEAVING & OTHER GIFTS	90.44	320.79
ADMIN EXPENSES		
County Coordinator	3,799.57	3,799.56
Travel	250.15	246.10
Exec Meeting room hire	387.87	195.65
Stationery & Admin Resources	568.36	0.00
Photocopying & Printing	0.00	35.65
Postage & Telephone	0.00	11.85
Website & Internet	259.80	246.00
Miscellaneous	900.00	287.34
BADGE ACCOUNT - Purchases	1,046.34	578.84
Logo Clothing	1,045.96	0.00
Uniform Grants	13.50	261.58
INTERNATIONAL TRAVEL GRANTS	950.00	2,100.00
ANNUAL GATHERING		
Venue & Suppers	2,738.10	2,253.50
Printing, Postage & Flowers etc	120.00	25.00
AWARDS AND RECOGNITION	245.38	273.28
CELEBRATE FOR ADULTS EVENT	450.00	181.47
CELEBRATE FOR GIRLS EVENT	290.14	0.00
MEMBERSHIP GROWTH	1,537.62	1,518.29
TRAINING		
General Trainings	836.95	659.72
County Training	6,243.52	0.00
Commissioners & Advisors Training	574.46	585.13
Trainer Training	676.20	0.00
LEADERSHIP QUALIFICATION	0.00	150.32
ARTS & MEDIA TEAM	0.00	0.00
OPERATION CURLEW	0.00	349.33
QUEEN'S GUIDE AWARD	20.81	11.80
DUKE OF EDINBURGH'S AWARD	0.00	0.00
OUTDOOR TEAM	39.15	0.00
RAINBOW EVENTS	0.00	0.00
BROWNIE EVENTS	0.00	0.00
GUIDE EVENTS	0.00	0.00
RANGER EVENTS	0.00	0.00
YOUNG LEADER EVENTS	0.00	0.00
LEADER EVENTS	0.00	0.00
INSPIRE (18-30 year olds) EVENTS	0.00	100.00
ALL SECTIONS EVENT		
Cinema	4,678.22	3,938.33
Twinkle for Heather	4,218.33	0.00
Golden Curlew Camp	320.00	58,466.87
INTOPS	6,820.68	23,253.05
Total	39,526.55	103,194.95
Internal Transfer from/to	-	10,000

**THE GUIDE ASSOCIATION CUMBRIA SOUTH
(GIRLGUIDING CUMBRIA SOUTH)
Annual Report of the Trustees for the Year ended 31st December 2025**

The Trustees present their report and accounts for the year ended 31st December 2025.

Governing Instrument

The Charity (Ref. No. 524504) is governed by Royal Charter as an unincorporated Association to pursue the objectives of the Guide Association concerned with the development of girls and young women.

Trustees and Principal Officers

The Trustees are elected under the terms of the Royal Charter. The following officers of the Charity held office during the year:-

Angela York – County Commissioner

Rebecca Armstrong – Assistant County Commissioner (role started Nov 2025)

Rebecca Middleton - County Treasurer (role started Jan 2025)

Division Commissioners:

Barrow - Caroline Yates

Duddon - Michelle Johnson

Kendal - Bridget Ducksbury, Alison Armer & Jane Asquith

Kent Lune – Sarah Dickinson, Lauren Boow (started May 2025)

Lakes - Emily Topping (role ended Dec 2025)

North Lonsdale - Emma Bonney & Leigh Muggridge

Organisational Structure

Girlguiding Cumbria South county is one of the seventeen counties of the Guide Association North West England Region. Cumbria South is made up of six divisions. The county commissioner, in consultation with members of the relevant division executive, appoints each division commissioner. The division commissioners are voting members of the county executive along with the county commissioner and 3 other officers appointed by the county commissioner.

Membership of Girlguiding Cumbria South county, in 2025, totalled 1292, made up of 1037 young members, plus 255 adult leaders and appointment holders. All members and leaders are volunteers. Girlguiding Cumbria South has ceased to pay Girlguiding North West England Region £3800.00 per annum for administrative support and this is now being done voluntarily, in house by Margaret Shannon for expenses only. This will save us a bit of money.

Reserves

It is the policy of the Charity to maintain unrestricted funds at a level that will cover administration costs for a minimum of two years. It has been made possible to set this level through generous legacies received from members in previous years.

Developments, Activities and Achievement

Girlguiding Cumbria South county gives its young members the opportunity to discover, grow and reach their full potential. The Association has a structured programme of activities which enable adults to assist young people to achieve these objectives.

Financial Position

In the opinion of the Trustees the Receipts and Payments Accounts for the financial year ended 31st December 2025 show a good position. We have a significant assets balance for the upcoming year. Our plan is to use these assets to further support our members through providing leader training, encouraging county growth and facilitating opportunities for girls and young women.

Comments on the Accounts

As part of our current 5 year plan in 2024 we budgeted to have a small deficit to income over the year.

Grants

Thanks to the Cumbria County Council grant, all adult Leaders have had an opportunity to take part in a comprehensive training programme without having to personally bear the full cost of training fees. This has included subsidising the county Training Weekend at Waterpark outdoor centre on the shores of Coniston and free trainings throughout the year.

We also received financial assistance in the form of grants in 2025. These were the GGNW Cost of Living (£3635.66), Cumbria Freemasons (£200 towards first aid equipment) and the Region transport grant (£900).

Cumbria South has assisted members with the following: - grants towards transport using the IMDF money from region and travel grants for several members attending international events.

Risk Management

The Trustees, and County Executive, have examined strategic business and operational risks which the Charity faces and believe that the systems, policies and processes exist to mitigate risks as far as possible.

Declaration

I declare in my capacity of Charity Trustee that:

** The trustees have approved the report above; and

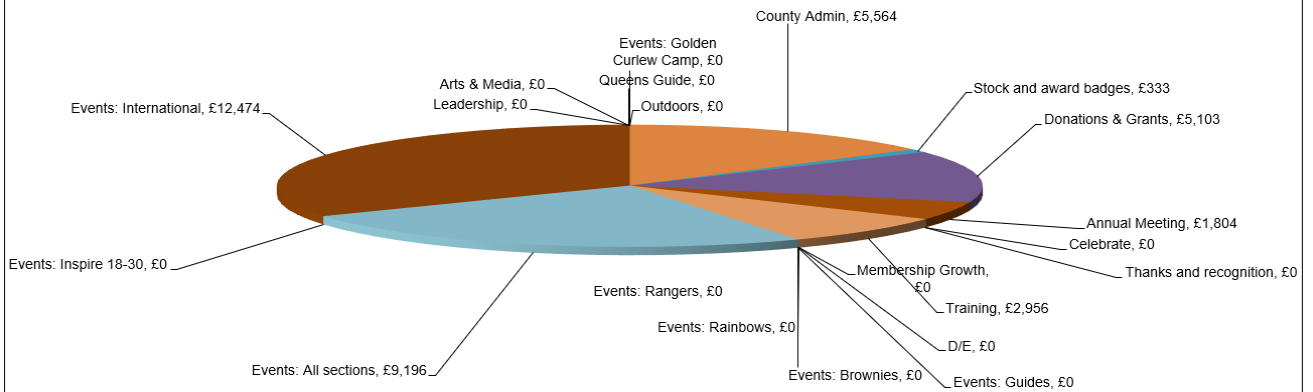
** Have authorised me to sign it on their behalf



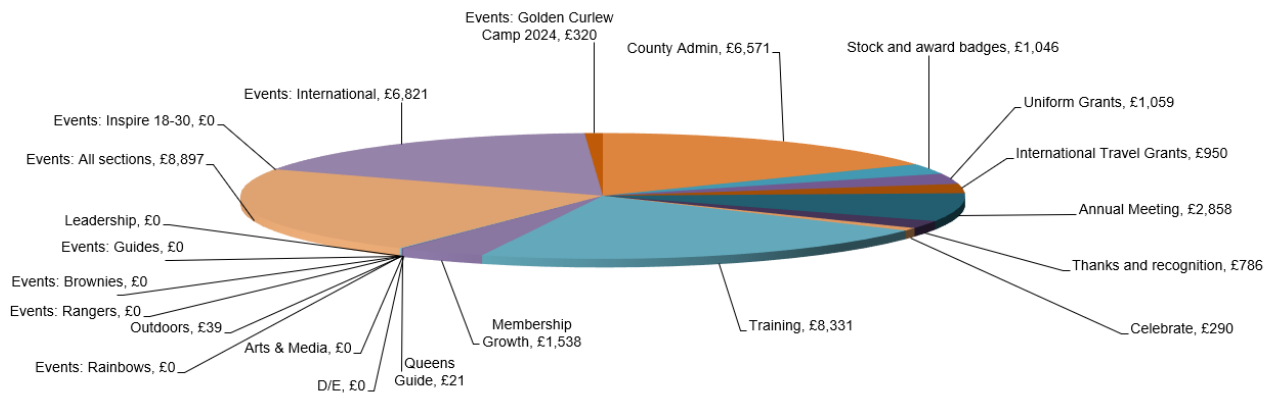
Angela York
County Commissioner

Dated 23rd March 2026

Receipts 2025



Payments 2025



Assets 2025

