

Carnlough Womens Institute

Northern Ireland · Charity number 107960

Details

Status Received

Registered 2021-01-18

Register [View on the Charity Commission for Northern Ireland register](#)

Contact

Address 2 Carnhill Manor
Carnlough
Ballymena
Bt44 0ef
BT44 0EF

Phone 02828885369

Activities

Purposes: OBJECTIVES The main objectives of the Institute is to enable women to take more effective part in local community life and development For the purpose of furthering the said objective the CARNLOUGH Women's Institute shall make provision for the fuller development of its members order to stimulate interest locally CARNLOUGH Women's Institute shall be strictly non-parfy political and non-sectarian, and no parly political or sectarian matter may be discussed at any Instifute meeting. Monthly meetings of an educational and social nature shall be held on a regular day, at anhour and place decided by the members.

What the charity does: The advancement of citizenship or community development

How the charity works: Community development,Cross-border/cross-community,Education/training

Who the charity helps: General public,Older people,Women

Finances

Period end	Income	Expenditure	Assets	Employees
2025-05-31	£14,002	£14,547	£0	0

Trustees

Name	Role	Appointed
Bernie		
Linda Abram		
Moira		
Mrs Ethel Simpson		
Mrs Linda Wright		
Mrs Mary Elizabeth Hammill		
Mrs Mary Elizabeth Scroggy		
Mrs Mary Mccambridge		
Mrs Una Spragg		
Ms Nicholene Mcauley		

Carlough Womens Institute

Northern Ireland - Charity number 107960

Accounts

Carlough Womens Institute

Charity No : 107960

Financial Statements

For the year ended

31 May 2025

Carlough Womens Institute

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Carnlough Womens Institute

Independent examiner's report to the charity trustees of Carnlough Womens Institute

I report on the accounts of the charity for the year ended 31 May 2025, which are set out on pages 4 to 5.

Respective responsibilities of charity trustees and examiner

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the Charities Act (Northern Ireland) 2008.

It is my responsibility to:

- Examine the accounts under section 65 of the Charities Act
- Follow the procedures laid down in the general Directions given by the Commission under section 65(9)(b) of the Charities Act
- State whether particular items have come to my attention

Basis of independent examiner's report

I have examined your charity accounts as required under section 65 of the Charities Act and my examination was carried out in accordance with the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act.

My examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as charity trustees concerning such matters.

My role is to state whether any material matters have come to my attention giving me cause to believe:

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2. That the accounts do not accord with those accounting records
3. That the accounts do not comply with the accounting requirements of the Charities Act
4. That there is further information needed for a proper understanding of the accounts to be reached

Independent examiner's statement

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and in connection with following the Directions of the Charity Commission for Northern Ireland, I have found no matters that require drawing to your attention.



Rosaleen O'Neill LLB FCA CTA

Institute of Chartered Accountants of England and Wales.

29 September 2025

Carnlough Womens Institute

Income and Expenditure for year ended 31 May 2025

INCOME	£	EXPENSES	£
Membership fee income	800.00	Hire of Hall	(160.00)
Vintage Day	1,833.50	Speaker Expenses	(200.00)
WI Sale		Travel	(127.20)
Material Sales		Membership costs to HQ	(00)
Magazines/Quizes	124.00	Magazines/Diaries/programmes	(132.50)
Tickets/Books/Raffles		Federation Fund	(500.00)
Slemish Area WI		ACWW	(1,050.00)
Diaries	22.50	Red Bay Lifeboat	(1,000.00)
Quizes	125.00	Gifts/Advertising	(42.20)
Christmas Raffle	468.60	onations	(90.00)
May Day Sale		Quizes/Printing	(22.50)
Donation	50.00	Bank Charges	(85.62)
		Secretary Expenses	(139.97)
National Lottery Community Fund for Drop in Centre	8,219.00		
Drop in Centre Door/Other Monies	2,360.00	Costs of Drop in Centre	(10,997.94)
TOTAL INCOME	£14,002.60	TOTAL EXPENSES	(14,547.93)

**TOTAL LOSS for the year is £(545.33), of which
LOSS related to Drop in Centre is £418.94**

Carlough Womens Institute

Balance Sheet As at 31 May 2025

Fixed assets	£	£
Fixtures and fittings		-
Current assets		
Cash at bank	8,325.23	
Cash in hand		

	8,325.23	
Current Liabilities		
Other creditors and accruals	(428.17)	

Excess of current assets over current liabilities		----- 7,897.06
Total assets less current liabilities		----- 7,897.06
Net assets		----- 7,897.06 =====
Retained Reserves		
Profit and Loss account at beginning of year		8,442.39
Add excess of income over expenditure/ (Deduct Expenditure over income)		(545.33)

Capital Employed		7,897.06 =====

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Rosaleen O'Neill LLB FCA CTA
Chartered Accountants of England and Wales.
29 August 2024

Carnlough Womens Institute

Income and Expenditure for year ended 31 May 2024

INCOME	£	EXPENSES	£
Membership fee income	920.00	Hire of Hall	(170.00)
Vintage Day	2,246.00	Speaker Expenses	(165.00)
WI Sale		Travel	(41.30)
Material Sales	54.00	Membership costs to HQ	(460.00)
Magazines/Quizes	167.00	Magazines/Diaries/programmes	(132.40)
Tickets/Books/Raffles	73.00	Federation Fund	(50.00)
Slemish Area WI	150.00	ACWW	(1,000.00)
Diaries	29.30	Red Bay Lifeboat	(1,000.00)
Quizes	10.00	Gifts	(20.00)
Christmas Sale	740.00	Slemish Reps	(15.00)
May Day Sale	112.50	Quizes/Printing	(60.00)
Slemish Area 1 Day School	66.00	Slemish Area 1 Day School	(66.00)
Donation	20.00	Bank Charges	(68.35)
		Secretary Expenses	(46.50)
National Lottery Community Fund for Drop in Centre	7,765.00		
Drop in Centre Door/Other Monies	1,871.60	Costs of Drop in Centre	(5,290.74)
TOTAL INCOME	£14,224.40	TOTAL EXPENSES	(8,585.29)

**TOTAL PROFIT for the year is £5,639.11, of which
PROFIT related to Drop in Centre is £4,345.86**

Carnlough Womens Institute

Balance Sheet As at 31 May 2024

Fixed assets	£	£
Fixtures and fittings		-
Current assets		
Cash at bank	8,680.39	
Cash in hand		

	8,680.39	
Current Liabilities		
Other creditors and accruals	(238.00)	

Excess of current assets over current liabilities		----- 8,442.39
Total assets less current liabilities		----- 8,442.39
Net assets		----- 8,442.39 =====
Retained Reserves		
Profit and Loss account at beginning of year		2,803.28
Add excess of income over expenditure/ (Deduct Expenditure over income)		5,639.11

Capital Employed		8,442.39 =====

Carlough Womens Institute

Northern Ireland - Charity number 107960

Annual report

“Educate a boy and you educate a man, educate a girl and you educate a family” Adelaide Hoodless



Carnlough WI

Annual report 2023-2024

Madam Chairperson, Madam President and fellow members, I wish to submit the 2023-2024 annual report.

The conclusion of our WI's 47th year has descended upon us and our President Margaret, I am sure you will all agree has had a hugely successful year in her role.

In June last year the voting took place and then the business was dealt with.

Margaret McMullan won the competition cup.

The WI Friendship bowl was presented to Elizabeth Gracey.

Margaret reminded members about the upcoming Vintage day and to bring lots of home made goodies to sell. Also items were required for the Tombola. Margaret spoke highly of the dedication of long serving members who are commendable.

Best wishes were given to the new Committee: Margaret McMullan was elected President for the incoming year 2023-2024. The duties of the Committee were announced.

Margaret thanked Rosemary for doing our AGM and presented gifts to here and her teller Eleanor

During our summer break the annual Carnlough Vintage day took place in August. The usual high standard of crafts, baked goods, hampers and many others prizes and many varied activities made for a very successful day. A total of £2246 was raised for our charities ACCW and the Red Bay Life Boats and we thanked all our hard working members for their contributions

The meetings reconvened in

September where 6 new committee members were formally proposed and seconded and were warmly welcomed by all.

Agnes Wharry our treasurer explained that although £2246 was raised this year, there was £307 in the bank from last year making a grand total of £2553. Agnes suggested giving the 2 charities £1000 each and to carry forward £553 in case we wouldn't make as much in 2024 and we would have that amount to fall back on. Everyone was in agreement, this was proposed and seconded. Although affiliation fees had gone up from £15 to £20 our own fees would remain the same as last year, £40 per member.

A gift was given to everyone who helped at the Vintage Day which was donated by Carnlough Vintage Society and presented by Agnes.

Kell & Connor our guests for entertaining Carnlough WI with stories, poems and song.

4 members were invited to Kells and Connor to join their 60th anniversary celebrations, in September.

“Educate a boy and you educate a man, educate a girl and you educate a family” Adelaide Hoodless



Randalstown WI gave an invitation to a talk. Topic Women's Health.

October

A report of the Slemish area's meeting was given. The homecraft group met regarding Christmas craft display.

Mary McManus from HQ provided a report from her visit to Carnlough Drop In, it was published in the WI magazine.

Invites were received from Glarryford WI who held a fashion show and from Cullybacky WI to their Ceilidh.

Broughshane also sent an invitation to their games night.

As we had no speaker the competition was judged by the members who hadn't entered it.

November

We had a lovely Christmas dinner at Currans Court Hotel Larne. We happily welcomed another new member.

At W.I. Headquarters Agnes, Ethel and Margaret were presented with the Evelyn Lord Trophy for the biggest contributions to A.C.W.W, from the smallest W.I. group (Carnlough).

A commemorative Wreath was laid at Ballymena cenotaph on behalf of the Slemish area. The home and garden Christmas event was held at the Armagh City Hotel.

Tables at local schools for fund raising on 24th Nov & 1st Dec were £607 was raised

December

The Slemish area's Carol Service was held in Glarryford, 3 members attended this event. Fun and games was our theme for our December meeting.

We also had a Christmas sale selling £133 of goods making a final total of £740.

January

Connor from Red Bay Life Boats attended our meeting and thanked the group for the fantastic fund raising.

Our speaker was Geraldine Connon renowned dress designer and author gave a very insightful talk on her book The Russian Tailor of Belfast.

February

The Arts sub committee's painting competition is Nature's symphony Wildlife and landscape painting, their other events include decoupage, calligraphy & handwriting this took place in Templepatrick.

We were delighted to hear that our own member Mary McCambridge won 1st place in the Novice Water Colour Painting Class and received the Joyce Swann silver Salver.

“Educate a boy and you educate a man, educate a girl and you educate a family” Adelaide Hoodless



Mary Elizabeth one of new members gave a wonderful talk on the development of the Carnlough community garden.

We received an invitation from Gracehill and Galgorm where Rosemary Frane talked about Israel. Also an invite WI for their games night

The annual Slemish area bowls and quiz event was hosted by Carnlough. Bowls hosted by Glenlough community centre bowls group. The quiz was hosted in Ardclinnis church hall.

March

Rev Henry Keyes gave a very insightful and interesting talk on his life experiences and how they relate to reconciliation. Pat McCormick joined him in song. A delightful evening.

An invitation was received from Kells and Connor to attend a talk by Gina Causeway on aromatics.

The One day school was held in Ahoghill, 6 members attended. There was also an invitation from Cullybacky to join Slemish area choir.

April

Our speaker at this months' meeting was Vera McCullough, jeweller from Buckna, who gave a very interesting talk on her life and work in the jewellery world. She also judged our evenings competition.

The Slemish area Spring meeting was held in Cullybacky Community Centre.

Mid and East Antrim Council provided a Pop up shop in Larne for a week which promoted groups and activities in Carnlough, 4 WI volunteers attended to promote WI.

The Drama evening to be held in Templepatrick was cancelled.

May

The Red Bay RNLI sale, have offered a free table at the Parochial Hall Cushendall monies made go to WI funds.

We had a lovely outing to Vera McCullough's workshop, where she will clean jewellery and offered advice, she kindly provide refreshments. We then went onto gardening retails therapy and lunch at Galgorm garden centre.

Six members thoroughly enjoyed a weekend to An Grianán.

June

Reflecting on the 47th year of our WI it is of great credit to all members new and long standing, for their selfless work and input into both fund raising and other activities carried out. Any funds raised in these austere times are so welcomed and all gifts and donations of crafts, food items and time is all very welcomed by those who benefitted.

'A Woman is like a teabag; you never know how strong she is until she's in hot water.'
by Eleanor Roosevelt

“Educate a boy and you educate a man, educate a girl and you educate a family” Adelaide Hoodless



'People will forget what you said, people will forget what you did, but people will never forget how you made them feel.'

by Maya Angelou

This madam chairperson concludes my report

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Annual return

Carlough Womens Institute

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Rosaleen O'Neill LLB FCA CTA

Chartered Accountants of England and Wales.

29 August 2024

Carlough Womens Institute

Northern Ireland - Charity number 107960

Accounts

Carnlough

WOMEN'S INSTITUTE

Financial statement for the year ended 31 May 2023

INCOME

INCOME		31/5/31 BANK BALANCE 1849-52	
		LESS UNCASHED CHEQUES 656-66	
1. BALANCE (from previous year)	(a) at bank (b) in hand	TRUE BALANCE	1192 86
Interest on investments		GRANT FROM NATIONAL LOTTERY	
MEMBERS' SUBSCRIPTIONS (..... per member)		COMMUNITY FUND FOR DROP IN CENTRE	7105 00
(..... 12-18 year olds)			450 00
2. RECEIPTS AT MEETING:	(a) teas		
	(b) H.Q. saleable items	M & L FIRESIDE QUIZZES	10 00
	(c) magazines		94 50
	(d) Pennies for Friendship (ACWW)		
	(e) Other	8 DIARIES	32 00
3. MISCELLANEOUS RECEIPTS:		BALMORAL FIRESIDE QUIZZES	10 00
		BALMORAL RAFFLE TICKETS	50 00
	For WI entertainment		
	Outings		
	Other		
		CHRISTMAS SALE FOR WI	439 50
		EASTER SALE FOR RNLI & ACWW (2024)	307 00
			1547 00
		DEPOSITS FOR AN BRIANAN (ICI)	
		DROP IN CENTRE MONIES	1221 50
		2ND HAND BOOKS SOLD FOR WI	18 00
4. RECEIPTS FROM MONEY-RAISING EFFORTS:		CARNLOUGH VINTAGE DAY	1870 00
5. DONATIONS:		FROM THE SLEMISH AREA	100 00
		£14447-36p	£ 14447 36p

Signed RO'Neill Auditor

I confirm the accounts are a true and fair view of the operations of the Carnlough WI for the year ended 31 May 2023

PAYMENTS			
1. By EXPENSES AT MEETINGS:	(a) Hire of hall		180 00
	(b) Caretaker		
	(c) Heat and lighting		15 00
	(d) Teas		
	(e) Speaker's expenses		180 00
	(f) Insurance		
2. By RUNNING EXPENSES:	(a) Stationery	PRINTING OF PROGRAMMES	20 00
	(b) Advertising		
	(c) Printing		53 50
	(d) Magazines	BILL FROM HQ'S MAGAZINES	94 50
	(e) H.Q. saleable items	8 DIARIES	32 00
	(f) Delegates' fees		
		council meetings & AREA COMMITTEE TRAVEL	51 00
	(g) Secretary's expenses		20 00
	(h) Treasurer's expenses	RAFFLE PRIZES	
	(i) Area expenses	REPS FOR QUIZ & BOWLS & GIFTS	52 00
		PLUS NAPKINS & PAPER PLATES	12 00
3. By SOCIAL ACTIVITIES:	(a) Competition prizes		
	(b) Entertainment tickets, including bus fares, etc.		
		MAG & LEISURE FIRE SIDE QUIZZES	10 00
4. By EXPENSES FOR MONEY-RAISING EFFORTS:		BALMORAL RAFFLE TICKETS £50 x F/SIDE QUIZZES	60 00
		AN BRIANAN COSTS BANK TRANSFER (ICA)	1695 85
5. By FEDERATION PAYMENTS:	(a) Membership fees (payable to HQ by 15th December £15 per adult member, £5 for 12-18 year olds)		225 00
	(b) Donation to Federation Fund		50 00
	(c) Pennies for Friendship		
	(d) ACWW charity		
	(e) International Fund		
	(f) ACWW membership		
	(g) Entry fees for Federation competition		
		DROP IN EXPENSES (see enclosed)	7105 00
6. By MISCELLANEOUS EXPENSES:		ACWW	866 00
	Donation to an outside charity:	RED BAY LIFEBOATS	866 00
		RNLI	
		BANK CHARGES	56 23
7. By BALANCE:	(a) at bank		
	(b) cash in hand		
		TOTAL OF EXPENSES	11644 08
		BANK BALANCE +	4497 04
		LESS UNCASHED CHEQUES -	1768 76
		PLUS REPAYMENT TO GRANTS +	75 00
		TOTAL	14447 36p

Signed Agnes Wharry Treasurer

Carlough Womens Institute

Northern Ireland - Charity number 107960

Annual report

Calenlough WI AGM 28th June 2023.

President Ethel welcomed all members present to the meeting, with an extended welcome to Rosemary MacAlister (Stemish Exec member) and Toller Eleanore Washington. Proposed by Agnos, Seconded by Noreal. All officers declared vacant by Rosemary. No change to bye laws.

Voting list Read - Ten eligible names on list.

Minutes of last AGM Read by minutes Sec

Margaret McInlan - Signed by President Ethel.

Annual Report Read by Margaret McInlan (minutes)

Signed by President Ethel.

President moves the adoption of the Report. Seconded by Agnos.

Financial Statements Read by Agnos (Treasurer)

Financial Rules Read by Executive Member

Rosemary MacAlister, who handed over meeting to outgoing President to complete monthly business.

Fire Drill - Vice president Mary Sample.

Apologies :- Pat Mc Cormick, Mary O'Kane

Maura McAlister, Margaret McCallan

Four members have been invited to Kells

and Conner to join in the celebrations of

their 60th Anniversary (WI) on Sunday

Sept at 3pm. Ethel, Agnes, Mary Sempie and
Margaret Mc Gillin. evening.
Ethel thanked all those who sent goods
and those who sent donations to Ballymena Show
on the 17th June '23

Colinrough WI. will be working alongside Kells &
owner next year at Ballymena Show, and all
members to provide goods and man stalls
at the Slieve Area WI Stall.

Stage Day Sat 6th August, members to meet in
Integrated School on Fri 5th Aug. at 6pm.
Members asked to bring home-baked produce and
items for Tombola. Proceeds to ACWW/RNLI Red Bay
lifeboats.

Prizes for Raffle Prize
1st Hamper, 2nd Hamper, 3rd Wall Hanging
by Margaret Mc Gillan, 3rd Sewing Box - Mary O'Kear
Superkew Cup 1st Margaret Mc Gillan.
2nd Jointly Ethel & Mary Mc Cambridge
3rd Agnes.

Friendship Bowl - Elizabeth Gracey.
Mary Eliz. Hamill spoke on behalf of Deep-in Centre
telling the virtues of our WI.
Voting for President Result. Tea. Served.
New President Margaret Mc Gillan thanked

Executive Member & teller and presented each with gifts.

Competition 1st Eliz Gracey, 2nd Ethel Simpson 3rd Betty Scroggs
Executive Member. Rosemary wished new President and Committee all the best for in coming year.



Carnlough WI

September 6th 2023 at Ardeelinis Hall at 2pm

1st COMMITTEE MEETING
AFTER AGM

Minutes

Apologies

President Margaret welcomed everyone to the meeting and thanked them for attending.

The new committee members are

Vice President Linda Wright

Treasurer Agnes Wharry

Minutes secretary Elizabeth Gracey

Correspondence secretary Mary Semple

Competitions Sylvia Wray

Roll & entertainment Patricia McCormick

Teas Mary O'Kane

Magazines Anna Rodgers

Press correspondence Betty Scroggy

Patricia brought to our attention that there is some jewellery left over from the Vintage day and would it be ok to bring it to the WI each meeting. President Margaret also said it could be taken to the sale in Glenarm in November.

Finances

Agnes our treasurer informed the meeting she had banked £1612 taken on Vintage day.

Further monies taken

£307 at Easter

£215 from bank holiday in May

£200 Personal contribution from Margaret McMullan family

£175 from WI members quizzes

£20 from WI member contribution

£20 contribution from Sophia Maybin B Shane WI members

Total £2549

Ethel proposed we give £2000 this year between ACWW charity and Red Bay lifeboats. Patricia seconded this. Patricia also asked if it would be possible to receive a thank you letter from ACWW c/o International sub committee and where or who receives the monies.

Ethel said she would take it to Area Committee

Correspondence secretary Mary to send thank you card to Sophia Maybin for her donation.

Fees for 2023-24

Last year annual fee was £30, £15 of this went to HQ for affiliation fees. This year affiliation fees have increased to £20. It was proposed by Agnes to increase our fees to £40 this year seconded by Ethel. Fees to be paid in September and October.

Nine members pay for magazines. No monies have been received to date. Therefore January to June five magazines were produced @ £1.50 each + £7.50.

The cost of the magazines have increased to £2.00 each starting from September 2023. There will be six magazines From September '23 to June '24 equalling £12 in total. Our payments for the magazines are £19.50 until June 2024, to be paid in Sept or Oct '23.

Events

An invitation is to be sent to Rev Henry Keys at October meeting.

Christmas dinner arrangements to be discussed.

Kells and Connor are celebrating their 60th anniversary on Sunday 10th September '23 in Connor Presbyterian Church, attending members Margaret, Mary S & Agnes.

There were two invitations

Randalstown WI invitation to meeting on Monday 18th September in R/town Community Centre at 7.30pm. No drivers. Topic Women's Health

Cullybacky WI 31st October Ceilidh. Competition tartan item.

A reminder to be read at September meeting.

Agnes asked to speak and a gift to all who had helped at the Vintage Day was presented to all in attendance. The gifts came from the Vintage Group. Mary S was asked to send a letter of thanks on behalf of Carnlough WI to Brian Black.

President Margaret provided scones for all, Mary McCambridge on behalf of everyone thanked Margaret.

Carlough Womens Institute

Northern Ireland - Charity number 107960

Annual return


Income and expenditure

Enter below your charity's income and expenditure for the financial period shown above.

Current financial period

- * Income  £13,254.50 
- * Expenditure  £11,644.08 

Previous financial period

- * Income  £3,382.27
- * Expenditure  £2,720.01

* Are the figures provided from consolidated accounts? Yes No 

Auditor : R O'Neill LLB FCA CTA

I certify that the accounts give a true and fair view of the assets, liabilities and financial position of the Carnlough WI as at 31 May 2023