



## Trustees' Annual Report for the period

From 1<sup>st</sup> January 2025 to 31<sup>st</sup> December 2025

Charity name: **Cardiganshire Horticultural Society**

Charity registration number: **1016174**

### Objectives and Activities

|                                                                                                                                                                      | SORP reference     |                                                                                                                                                                                                                                      |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Summary of the purposes of the charity as set out in its governing document                                                                                          | Para 1.17          | To advance education in horticulture<br><br>To promote the improvement of horticulture in the community                                                                                                                              |
| 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 | The Charity: <ul style="list-style-type: none"><li>- holds guest lecture series' on horticultural themes</li><li>- organises day trips and residential trips to visit gardens of note</li><li>- holds an annual plant sale</li></ul> |
| 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      | The Charity does not make grants.            |
| Policy on social investment including program related investment | Para 1.38      | The Charity does not use social investments. |
| Contribution made by volunteers                                  | Para 1.38      | The Charity does not have any volunteers.    |

|       |  |  |
|-------|--|--|
|       |  |  |
| 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      | Through its activities referred to above (see SORP reference 1.17 and 1.19 above), the Charity provides members of the local community with the opportunity to extend their horticultural knowledge and expertise, by becoming members of the Charity. |

### Additional information (optional)

You may choose to include further statements where relevant about:

|                                                              |           |                                                                                                                                                                                                                                                                                                                                                                             |
|--------------------------------------------------------------|-----------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Achievements against objectives set                          | Para 1.41 | The Charity's objectives are as per its charitable purposes (see SORP reference 1.17 above). See directly above for the means by which the Charity achieves these objectives.                                                                                                                                                                                               |
| Performance of fundraising activities against objectives set | Para 1.41 | The Charity raises money through its membership fees, by holding an annual plant sale, tabletop plant sales at its lecture series meetings, and from general donations. Currently, it also receives an annual grant from the Lady Grace James Memorial Fund. The Charity has no specific objectives as regards the amount of funds to be raised from each of these sources. |
| Investment performance against objectives                    | Para 1.41 | The Charity does not make investments.                                                                                                                                                                                                                                                                                                                                      |
| Other                                                        |           |                                                                                                                                                                                                                                                                                                                                                                             |

## Financial Review

|                                                                                  |           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|----------------------------------------------------------------------------------|-----------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Review of the charity's financial position at the end of the period              | Para 1.21 | The Charity has a deficit of £754.59 for the year ended 31 <sup>st</sup> December 2025. This is lower than last year. As at 31 December 2025, its reserves were £7,255.68. The Charity therefore has sufficient funds to continue operating at its current deficit level for a number of years. However, over the course of 2026, the Trustees will be discussing ways in which the deficit can be eliminated for future years, with the intention of putting such measures in place by 2027. |
| Statement explaining the policy for holding reserves stating why they are held   | Para 1.22 | The Charity has a financial policy, pursuant to which it must aim to maintain a reserves amount to cover essential running costs (e.g. insurance and hall fees) for a period of 24 months. This requirement is currently being met.                                                                                                                                                                                                                                                           |
| Amount of reserves held                                                          | Para 1.22 | £7,255.68                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Reasons for holding zero reserves                                                | Para 1.22 | N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Details of fund materially in deficit                                            | Para 1.24 | N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Explanation of any uncertainties about the charity continuing as a going concern | Para 1.23 | There are currently no uncertainties about the Charity continuing as a going concern in the near future. But see reference 1.46 below for longer-term risks.                                                                                                                                                                                                                                                                                                                                  |

### 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 | See SORP reference 1.41 above for a list of the Charity's principal sources of funds.                                                                                                                                                                                            |
| Investment policy and objectives including any social investment policy adopted | Para 1.46 | The Charity does not have an investment policy.                                                                                                                                                                                                                                  |
| A description of the principal risks facing the charity                         | Para 1.46 | The principal risks to the Charity are as follows: <ul style="list-style-type: none"> <li>- Currently, the Charity receives significant funding from the Lady Grace James fund. In 2025, this amount was £800. If this funding were to cease, it may be difficult for</li> </ul> |

|       |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-------|--|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|       |  | <p>the Charity to raise replacement funds by other means – with the result that our reserves would become fully depleted in a number of years and the Charity would have insufficient funds to continue.</p> <ul style="list-style-type: none"> <li>- The Charity needs a large committee of Trustees to operate. Many of the Trustees have served on the committee for a number of years. A large number of Trustees have retired from the committee this year, and a number of others have indicated their intention to do so within the next 1 - 3 years. The future of the Charity depends on there continuing to be sufficient individuals prepared to serve on the committee going forward.</li> </ul> |
| Other |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

## Structure, Governance and Management

|                                                                                                                                                                           |           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Description of charity's trusts:                                                                                                                                          |           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Type of governing document (trust deed, royal charter)                                                                                                                    | Para 1.25 | Constitution of a charitable unincorporated association                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| How is the charity constituted? (e.g unincorporated association, CIO)                                                                                                     | Para 1.25 | Charitable unincorporated association                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 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 | <p>The Trustees are appointed by the general membership. There must be 14 trustees – 7 of whom must be officers with named positions, and 7 general trustees. Trustees must step down and stand for re-election every 3 years. If a person ceases to be a trustee mid-term, the other trustees can appoint an alternative person to fill a vacancy. The appointee will hold office for the remainder of the retiring trustee's term and is then subject to re-appointment by the membership.</p> <p>At the AGM in March 2026, the membership will be asked to adopt a new constitution which, amongst other things, would alter the above provisions.</p> |

### 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 | None                                                                 |
| The charity's organisational structure and any wider network with which the charity works | Para 1.51 | The Charity's organisational structures are as per its constitution. |
| Relationship with any related parties                                                     | Para 1.51 | N/A                                                                  |
| Other                                                                                     |           |                                                                      |

## Reference and Administrative details

|                             |                                                                               |
|-----------------------------|-------------------------------------------------------------------------------|
| Charity name                | Cardiganshire Horticultural Society                                           |
| Other name the charity uses | None                                                                          |
| Registered charity number   | 1016174                                                                       |
| Charity's principal address | The Charity's registered office address is 61 Bridge Street, Kington, HR5 3DJ |

## 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 | Kate Beech          | President              | To 6/12/25                        | N/A                                                           |
| 2 | Peter Wootton-Beard | Chair                  |                                   | N/A                                                           |
| 3 | Catherine Byers     | Vice Chair             | From 11/3/25                      | N/A                                                           |
| 4 | Barry Thomas        | Treasurer              |                                   | N/A                                                           |
| 5 | Shelagh Byers       | Secretary              | From 11/3/25                      | N/A                                                           |
| 6 | Anne Ellin          | Membership Secretary   |                                   | N/A                                                           |
| 7 | Val Jones Hughes    | Lecture Secretary      |                                   | N/A                                                           |
| 8 | Nia Hughes          | Summer Trips Organiser |                                   | N/A                                                           |
| 9 | Bethan Hughes       | Summer Trips Organise  | To 7/12/25                        | N/A                                                           |

|    |                |                          |               |     |
|----|----------------|--------------------------|---------------|-----|
|    | Jan Eldridge   | Annual Trip<br>Organiser | From 26/11/25 |     |
| 10 | Edwina Ellis   | Website Coordinator      | To 17/1/26    | N/A |
| 11 | Penny David    | Spadework Editor         |               | N/A |
| 12 | Kay Edwards    |                          |               | N/A |
| 13 | Stuart Bradley |                          |               | N/A |

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

|                      |  |  |
|----------------------|--|--|
| <b>Director name</b> |  |  |
| None                 |  |  |

Name of trustees holding title to property belonging to the charity

|                     |                                          |  |
|---------------------|------------------------------------------|--|
| <b>Trustee name</b> | <b>Dates acted if not for whole year</b> |  |
| N/A                 |                                          |  |
|                     |                                          |  |
|                     |                                          |  |
|                     |                                          |  |
|                     |                                          |  |

### Funds held as custodian trustees on behalf of others

|                                                                                                                               |      |
|-------------------------------------------------------------------------------------------------------------------------------|------|
| Description of the assets held in this capacity                                                                               | None |
| Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects | N/A  |
| Details of arrangements for safe custody and segregation of such assets from the charity's own assets                         | N/A  |

### Additional information (optional)

#### Names and addresses of advisers (Optional information)

| Type of adviser | Name | Address |
|-----------------|------|---------|
| N/A             |      |         |
|                 |      |         |
|                 |      |         |
|                 |      |         |

#### Name of chief executive or names of senior staff members (Optional information)

|     |
|-----|
| N/A |
|-----|

## Exemptions from disclosure

Reason for non-disclosure of key personnel details

N/A


## Other optional information

N/A

## Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

|                                     |                                                                                    |
|-------------------------------------|------------------------------------------------------------------------------------|
| Signature                           |  |
| Full name                           | Catherine Byers                                                                    |
| Position (eg Secretary, Chair, etc) | Vice Chair                                                                         |
| Date                                | 18 <sup>th</sup> February 2026                                                     |



## Cardiganshire Horticultural Society Accounts

Year Ended 31/12/25

### Balance Sheet

| Opening Balances 01/01/25            |                 | Closing Balances 31/12/25 |                |
|--------------------------------------|-----------------|---------------------------|----------------|
| TSB Current                          | 1070.95         | TSB Current               | 611.02         |
| TSB Savings                          | 6644.24         | TSB Savings               | 5331.23        |
| Nat West Trips                       | 295.08          | Nat West Trips            | <u>1313.43</u> |
|                                      |                 |                           | 8010.27        |
| Surplus/(Deficit) for y/e 31/12/2025 | <u>(754.59)</u> |                           | <u>7255.68</u> |
|                                      | 7255.68         |                           | 0.00           |

### Receipts and Payments

|                          | 2025          |                 | 2024                     |                  |
|--------------------------|---------------|-----------------|--------------------------|------------------|
| <b>Receipts</b>          |               |                 | <b>Receipts</b>          |                  |
| Outings Income           | 29969.60      |                 | Outings Income           | 4358.80          |
| Membership Subs          | 1507.49       |                 | Membership Subs          | 1489.00          |
| Plant Sales              | 1213.93       |                 | Plant Sales              | 1208.03          |
| Collections              | 0.00          |                 | Collections              | 99.92            |
| Tabletop Sales           | 29.33         |                 | Tabletop Sales           | 115.70           |
| Grant                    | 800.00        |                 | Grant                    | 800.00           |
| Interest                 | 86.99         |                 | Interest                 | 104.67           |
| Other Receipts           | <u>521.46</u> |                 | Other Receipts           | <u>0.00</u>      |
|                          |               | 34128.80        |                          | 8176.12          |
| <b>Payments</b>          |               |                 | <b>Payments</b>          |                  |
| Outings                  | 30507.00      |                 | Outings                  | 5366.50          |
| Website & IT             | 359.87        |                 | Website & IT             | 887.66           |
| AGM costs                | 310.50        |                 | AGM costs                | 309.80           |
| Plant Sale costs         | 155.84        |                 | Plant Sale costs         | 33.87            |
| Donations made           | 200.00        |                 | Donations made           | 200.00           |
| RHS subscription         | 0.00          |                 | RHS subscription         | 45.00            |
| Insurance                | 253.61        |                 | Insurance                | 80.00            |
| Room hire                | 150.00        |                 | Room hire                | 90.00            |
| Admin expenses           | 643.31        |                 | Admin expenses           | 434.34           |
| "Spadework"              | 764.60        |                 | "Spadework"              | 574.40           |
| Speakers                 | 1016.00       |                 | Speakers                 | 780.00           |
| Other Payments           | 200.99        |                 | Other Payments           | 360.00           |
| Sundries                 | 321.67        |                 | Sundries                 | <u>43.65</u>     |
|                          |               | <u>34883.39</u> |                          | <u>9205.22</u>   |
| <b>Surplus/(Deficit)</b> |               | <u>(754.59)</u> | <b>Surplus/(Deficit)</b> | <u>(1029.10)</u> |



**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

**Cardiganshire Horticultural Society**

**On accounts for the  
period**

1<sup>st</sup> January 2025 to 31<sup>st</sup> December  
2025

**Charity no  
(if any)**

**1016174**

**Responsibilities and  
basis of report**

I report to the trustees on my examination of the accounts of the above charity for the period 1<sup>st</sup> January 2025 to 31<sup>st</sup> Decemebr 2025

As the charity trustees of the Trust, 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 the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act. The accounts have been prepared on a Receipts and Payments basis in accordance with section 133 of the act.

**Independent  
examiner's statement**

I confirm that I have the requisite skills and experience to conduct the Independent Examination for this charity to the standards required as set out in Appendix 5 of CC32. Although retired from practice as an accountant and as a member of a listed professional accountancy body, I continue to conduct a number of examinations on a voluntary basis every year. I also confirm that I am independent of the charity as set out in Direction 2 of CC32.

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:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**Signed:**

**Date:**

16/3/26

**Name:**

Andy Moore

**Address:**

Blaenpentre, Swyddffynnon, Ystrad Meurig, SY25 6AW