The County Federation of Women's Institutes, Isle of Wight

Charity Number 228856

Annual Report
and
Financial Statements

For the Year
1st January 2025 to 31st December 2025

The County Federation of Women's Institutes, Isle of Wight
Charity Registration 228856

Annual Accounts Year Ended 31st December 2025

Contents

	Page
Administrative & Legal Information	1
Trustees Report	2 - 5
Independent Examiners Report	6
Statement of Financial Activities	7
Statement of Assets and Liabilities	8
Notes to the Accounts	9 -10
Notes continued - Analysis of Income	11
Notes continued - Analysis of Expenditure	12
Notes continued - Staff Costs, Trustee Expenses, Tangible Assets	13
Notes continued - Debtors, Creditors & Liabilities	14

The County Federation of Women's Institutes, Isle of Wight

Charity Registration 228856

Administrative & Legal Information for Year Ended 31st December 2025

The Trustees are pleased to present their report and the unaudited financial statements of the charity for the year ended 31st December 2025. The trustees have adopted the provisions of the statement of Recommended Practice (SORP) Accounting for Charities (FRS 102) in preparing the annual report and financial statements of the Charity.

The financial statements have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the Charity's governing document and the Charities Act 2011.

Registered Office

42 Carisbrooke Road
Newport
Isle of Wight
PO30 1BW

Trustees

Names of charity trustees who manage the charity:

Mrs Sue Biss	Federation Chairman
Mrs Hazel Breach	Federation Treasurer
Mrs Georgina Moon	Federation Secretary
Mrs Dorothy Maskell, MBE	
Mrs Valerie Andrew	
Mrs Liz Groves	
Mrs Carol Jones	
Mrs Lindsay Rowlands	
Mrs Carys Gladdish	
Mrs Sandra Singleton	
Mrs Teresa Reed	
Mrs Janet Kay	(Resigned May 2025)

Independent Examiner

Tracie Wilson MICB, AATQB, PM Dip
Ms Friday Accountancy Services Ltd
Registered Office Address: Onward Business Hub
College Close
Sandown
Isle Of Wight
PO36 8EB

Banking

Barclays Bank
6-8 High Street
Ringwood
BH24 1BZ

Santander — Closed 23/10/2025
21 Prescot Street
London E1 8AP

CCLA
Senator House
85 Queen Victoria Street
London EC4V 4ET

TRUSTEES' ANNUAL REPORT - 1ST JANUARY 2025 TO 31ST DECEMBER 2025

THE COUNTY FEDERATION OF WOMEN'S INSTITUTES ISLE OF WIGHT
CHARITY REGISTRATION: 228856

42 Carisbrooke Road

Newport
Isle of Wight
PO30 1BW

Names of charity trustees who manage the charity:

Mrs Sue Biss	Federation Chairman
Mrs Hazel Breach	Federation Treasurer
Mrs Georgina Moon	Federation Secretary
Mrs Dorothy Maskell, MBE	
Mrs Valerie Andrew	
Mrs Liz Groves	
Mrs Carol Jones	
Mrs Lindsay Rowlands	
Mrs Carys Gladdish	
Mrs Sandra Singleton	
Mrs Teresa Reed	
Mrs Janet Kay	Resigned May 2025

Structure, Governance and Management:

The charity governing document is by constitution and is governed by a trust. Trustees are appointed by the Board of Trustees and the appointment is ratified by the membership.

The CFWIIW represents the WI movement on the Isle of Wight, it co-ordinates WI activities on the island; it promotes education and the unity of purpose for the WI movement.

It represents 31 island Institutes with a total membership of approximately 900 women and is affiliated to the National Federation of Women's Institutes.

The main purposes of the Women's Institute Organisation is to improve and develop conditions of life in accordance with the rules and constitution of the WI:

1 to advance the education of women and girls for the public benefit in all areas including, without limitation, local, national and international issues of political and social importance, music, drama and other cultural subjects, in agriculture, crafts, home economics, science, health and social welfare;

2 to promote sustainable development for the public benefit by educating people in the preservation, conservation and the protection of the environment and the prudent use of natural resources; and promoting sustainable means of achieving economic growth and regeneration;

3 to advance health for the public benefit;

4 to advance citizenship for the public benefit by the promotion of civic responsibility and volunteering.

Public Benefit:

The trustees confirm they have complied with the duty as set out in section 17 of the Charities Act 2011 and have due regard to public benefit guidance in determining the activities carried out by the Charity.

Achievements and performance:

We closed 2025 with 879 paid members compared to 832 paid members to 31 December 2024, which is an improvement on the previous year. We opened a new WI in April 2025 the Godshill Gems, which has proved to be very popular; at financial year end they had attracted 36 full members, most of them new to the WI, and 5 dual. Sadly, we also suspended 2 WIs; Haylands and Newchurch. Many former members of Haylands joined other institutes.

In February we launched our brand-new website – www.isleofwightwi.com which has proved to be very popular.

Following on from the very successful afternoon tea for our institute presidents, secretaries and treasurers in March 2024 we held the event once again in March 2025. It is just a small gesture to say 'thank you' to the officers for their hard work and time given to running their WIs. As previously it was very well attended and will be repeated in February 2026.

The National Annual Meeting held in June 2025 was, for the first time, held over Zoom. Federation organised a 'watch party' at Newport Minster where the meeting was streamed live to island members who wished to attend. Despite being a lovely warm June day, it was extremely cold in The Minster and many members chose not to re-join the meeting after lunch. The 2026 meeting will too be streamed live and Federation l have already secured other premises for that year's gathering.

A scorching heatwave in July 2025 had an adverse effect on our takings at the Royal Agricultural Show; the WI Tea Tent takings were down by 40% which had a massive impact on our income as this is our main fund raiser. Many beautiful homemade cakes had to be thrown away as butter icing and decorations etc were literally melting in front of us. The Parent and Baby tent was available again this year offering changing facilities, a microwave, nursing chair and play area, however, despite two fans working no stop it was just too hot to use.

It was not just the WI Tea Tent that fell victim to the weather – the gate takings and those of other traders suffered similar losses. However, we shall not be deterred, it is our intention to set up the tent in 2026.

The Federation Annual Meeting, on 22nd July, was again held at Northwood House and The Board of Trustees are delighted to report that, as last year, every WI on the Island was represented. The morning keynote speaker was Mr Michael Dunkenson. Michael is the official photographer for the islands Office of the Lord Lieutenant, he shared beautiful photographs and anecdotes of 'Royal Ladies on the Wight' including the late Queen, The Princess Royal and Sophie the Duchess of Edinburgh - always a great favourite with the ladies of the WI. In the afternoon we were entertained by Wight Harmony the islands premier male a cappella chorus – it was very much enjoyed by those present.

The Arts and Leisure subcommittee organised a WI Picnic in the garden of one of the islands beautiful houses where there were stunning views of The Solent. The lunch club aptly named 'Dinner Ladies' visited various establishments throughout the island. Writing, photography and WI mascot competitions were held encompassing the theme 'Days Gone By'. All categories, particularly The WI mascot, were well subscribed and hotly contested. A booklet containing all the writing and shortlisted photographic entries was produced and sent to all WIs for them to enjoy.

During September training was offered to presidents, secretaries and treasurers. These were delivered by the Federation Chairman, Treasurer and Advisors and were well attended.

Finally in December the Board of Trustees decorated a Christmas Tree to display at one of the many Christmas Tree Festivals held each year on the Island. It was bedecked with handmade decorations representing each of the Island WIs.

Financial Review:

Whilst we have seen an increase in membership this year, we have nonetheless had a difficult financial year. Not only did we see a significant drop in income we had substantial expenditure.

In addition to the website costs at the beginning of the year the BOT took the decision to renew and invest in our aging catering hardware – which is essential for the smooth running of the Tea Tent.

Three years ago, Northwood WI suspended and has now closed; the Federation have now become custodians of their hall - Northwood WI Hall. The floor in the hall was in desperate need of repair and Federation agreed to cover the costs, some costs were paid in 2025 and the remainder will be paid in 2026. We will, however, be reimbursed for those costs in 2026 once cash held by Northwood WI is transferred to Federation. Any residual funds from Northwood WI will be ringfenced for the hall's upkeep.

Prior to Northwood WIs suspension and closure their committee entered into an agreement with Northwood Community Association. The association took over the lettings and management of the hall. Whilst the WI derives no income from this agreement the Community Association pays all running cost including, but not exclusively, repairs and maintenance. As the Federation are now custodians of the hall, we will be looking in detail at the agreement. It is, however, not the intention of the Board to end any relationship with Northwood Community Association nor the use of the hall by the wider community.

During the bad weather in late autumn the roof at WI House was damaged and a couple of ridge tiles were dislodged resulting in one crashing into the garden. This necessitated immediate emergency repairs. The first stage of this work was paid in December 2025 with further work and payment due in January 2026. The roofers subsequently found a crack in the chimney which could pose a health and safety risk – the repairs will be assessed and carried out early in 2026 if necessary. We had set aside funds (held in COIF) to pay for such eventualities and are thankful to be in a position to be able to cover all costs.

WI House is a grade 2, listed 3 storey Edwardian townhouse and wholly owned by the members of the Isle of Wight WI. The BOT have undertaken to carry out a full review into its future as the Federation office. This report will take into consideration use, need, running costs and alternative workspaces - including the practicalities of the Federation office being transferred to Northwood WI Hall.

Savings were made as the Board and Island delegates did not have to travel to an Annual Meeting on the mainland, which regularly required overnight hotel accommodation. We also benefited from the slight decrease in utility costs.

Assessment of Financial Risk:

As a membership organisation the County Federation is dependent on subscription fees as its main source of income, a fall in membership numbers will result in a drop of income, however, some of this will be negated by any potential increase in membership fees. The Board of Trustees remain positive for the future and will continue the drive forward to promote the island WIs and increase membership numbers. Income received from fundraising events, such as the Royal Agricultural Show tea tent, is not guaranteed and The Board of Trustees actively seek out new opportunities and income streams.

WI House is a grade 2 listed building and its upkeep and repairs are of concern. The fabric of the building is continually monitored and guidance is regularly sought from a Chartered Surveyor.

Currently the County Federation employs no staff – all work is carried out by volunteers and there is a risk that in future suitable volunteers will not be found to carry out the roles of secretary or bookkeeper or, indeed, to become trustees.

It is the intention of The Board of Trustees to take every measure to meet the needs of our beneficiaries now and in the future.

Reserves:

Reserves of £52K are currently held in a COIF account and are set aside to:
Finance any potential repairs to the property.
Meet working capital requirements.
Meet any potential payments to staff.
Protect the continuity of activities

Declaration:

The trustees declare they have approved the trustees' report above. Signed on behalf of the charity's trustees

Signature.....

Full name.....SUSAN BISS.....

Position .....CHAIRPERSON..... Date.....23.09.26.....

The County Federation of Women's Institutes, Isle of Wight
Charity Registration 228856

Annual Accounts Year Ended 31st December 2025

Independent Examiners Report

I report to the trustees on my examination of the accounts of The County Federation of Women's Institutes, Isle of Wight for the year ended 31st December 2025, which are set out on pages 7 to 14.

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011, and considers that the audit requirement of Section 43(2) of the Charities Act 1993 (the Act) does not apply.

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 under section 145(5)(b) of the Act.

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 the 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.

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.

Signed by the Independent Examiner:  **Date:** 01/09/2026

Tracie Wilson MICB, AATQB, PM Dip
Ms Friday Accountancy Services Ltd
Registered Office Address: Onward Business Hub
College Close
Sandown
PO36 8EB

Statement of Financial Activities

	Note	Unrestricted Funds 2025 Total £	Total Funds 2025 Total £	Last Year 2024 Total £
Income				
Income from Charitable Activities	3			
Subscriptions CFWIIW		11,808.20	**11,808.20**	11,068.57
Charitable activities/Trustee Events		2,266.75	**2,266.75**	5,718.69
Sub Committee's		373.00	**373.00**	4,816.15
		14,447.95	**14,447.95**	21,603.41
Income from Other Trading Activities	3			
Fundraising		4,287.40	**4,287.40**	6,830.35
Charitable Trading Activities		300.84	**300.84**	241.79
		4,588.24	**4,588.24**	7,072.14
Investment Income				
Interest Received	3	**3,576.54**	**3,576.54**	3,682.87
Total Income (CFWI)		**22,612.73**	**22,612.73**	32,358.42
Agency Collections - NFIW Subs collected	3	**11,681.82**	**11,681.82**	11,579.83
Total Income with NFWI Subscriptions		**34,294.55**	**34,294.55**	43,938.25
Expenditures				
Costs of Raising Funds	4			
Fundraising and Appeals		2,054.91	2,054.91	1,875.20
Trading Materials		117.60	117.60	1,049.60
Charitable Activities	4			
Trustee Events		2,754.56	2,754.56	4,353.14
Sub- Committee's		2,330.86	2,330.86	2,497.09
Affiliation Fees	4	150.00	150.00	150.00
Support Costs	4	26,300.43	26,300.43	16,265.85
Total Expenditures (CFWI)		**33,708.36**	**33,708.36**	26,190.88
Agency Collections Paid - NFWI Subs	4	**11,616.59**	**11,616.59**	11,605.47
Total Expenditures Including NFWI Subs Paid		**45,324.95**	**45,324.95**	37,796.35
Net of Income/Expenditure (before revaluations)	5	**-11,030.40**	**-11,030.40**	6,141.90
Total Funds b/fwd 1st January 2025		**310,812.24**	**310,812.24**	304,670.34
Net Movement of Funds for the year		**-11,030.40**	**-11,030.40**	6,141.90
***Agency Collections Liability to be paid 2026**		**-193.91**	**-193.91**	-
Total Funds c/fwd 31st December 2025		**299,587.93**	**299,587.93**	310,812.24

* Agency Collections - NFWI subs collected during 2025, recorded as a liability to carry forward for payment during 2026.

1st January 2025 to 31st December 2025

STATEMENT OF ASSETS AND LIABILITIES

	Notes		Year Ended 31st December 2025		Year Ended 31st December 2024
		£	£	£	£
Fixed Assets	8				
Tangible Asset as A/R			194,990.89		194,487.69
Revaluation reserve			51,735.00		51,735.00
			246,725.89		246,222.69
Current Assets					
Cash at Bank and In hand	11	150,421.74		156,932.73	
Stock		378.00		516.00	
Debtors	9	136.50		133.00	
Prepayments	9	1,145.33		845.33	
		152,081.57		158,427.06	
Less Current Liabilities	10	-4,707.60		-289.58	
Accruals		-375.00		-375.00	
NFWI (Agency Liability)		-193.91			
		-5,276.51		-664.58	
Net Current Assets			**146,805.06**		157,762.48
Less long Term Creditors			-93,943.02		-93,172.93
Net Assets			**299,587.93**		310,812.24
Accumulated Charity Funds					
Unrestricted Funds B/F			259,077.24		252,935.34
Revaluation reserve			51,735.00		51,735.00
Surplus/Deficit in period			-11,030.40		6,141.90
NFWI Agency Liability			-193.91		-
Total Funds C/F			**299,587.93**		310,812.24

SUSAN BISS - CHAIRPERSON

23.9.26

Financial Statements Year Ending 31st December 2025 - Notes to the Accounts

1.1 Basis of Accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value, unless otherwise stated in the relevant notes to these accounts.

The financial statements have been prepared in accordance with the second edition of the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (2019).

Accounting Policies

2.2 Income

Recognition of Income, this is included in the Statement of Financial Activities (SoFA) when:
• the charity becomes entitled to the resources;
• it is more likely than not that the trustees will receive the resources:
• the monetary value can be measured with sufficient reliability.

Offsetting

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.

Grants and Donations

Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).

In the case of performance related grants, income must only be recognised to the extent that the charity has provided the specified goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP).

Tax Reclaimed (Gift Aid)

Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

Support Costs

The charity has incurred expenditure on support costs.
The value of any voluntary help received is not included in the accounts but is described in the trustees' Annual Report and Social Impact Calculation.

2.3 Expenditure and Liabilities

Liability Recognition

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

Notes to the Accounts for the Year Ended 31st December 2025 - Continued

Governance and Support Costs

Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, e.g. allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Grants with Performance Conditions

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output. ·

Creditors

The charity has creditors which are measured at settlement amounts less any trade discounts.

Tangible Fixed Assets

These are capitalised if they can be used for more than one year, and cost at least £50. They are valued at cost or valuation. The value of Cups and Trophies was written down in full in 2021.
The method of depreciation is writing the net book value down over 5 years (20%SL). Any additions in the year will be depreciated at 20% SL.

Debtors

Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently. they are measured at the cash or other consideration expected to be received.

Stock

Stock has been valued at the lower of cost and net realisable value. Any obsolete stock has been written off

Notes to the Accounts for the Year Ended 31st December 2025 - Continued

Note 3 - Analysis of Income

Analysis of Income	2025	2024
	£	£
Charitable Activities		
Subscriptions	£10,420.20	£9,754.57
Insurance	£1,388.00	£1,314.00
	£11,808.20	£11,068.57
AGM - Visitors	£84.00	£3,353.00
ACM	£904.75	£873.70
Denman Dip	£104.00	£78.00
Federation News	865.00	930.00
IWCFWI Sales	79.00	214.00
Room Hire	£230.00	£269.99
	2,266.75	5,718.69
Craft, Arts & Leisure	£172.00	£981.19
Catering	-	£24.64
Membership	£201.00	£3,810.32
	373.00	4,816.15
Other Trading Activities		
Fundraising		
Agricultural Show	£2,997.40	£5,520.35
150 Club	£1,290.00	£1,310.00
Trading Activities	**4,287.40**	6,830.35
Stationery & Diary Sales	168.00	107.00
Commission on WI Raffle	£132.84	£134.79
	300.84	241.79
Interest Receivable	**£3,576.54**	£3,682.87
Total CFWI Income	**22,612.73**	32,358.42
Subscriptions collected on behalf of NFWI (Agency Collections)	**£11,681.82**	£11,579.83
Total Income (including NFWI Subs)	**34,294.55**	43,938.25

Notes to the Accounts for the Year Ended 31st December 2025 - Continued

Note 4 - Analysis of Expenditure

Analysis of Expenditure	**2025**	2024
	£	£
Expenditure on raising funds:		
Agricultural Show	£1,484.91	£1,255.20
150 Club	£570.00	£620.00
	£2,054.91	£1,875.20
Expenditure on Charitable Activities		
WIE Stationery & Diaries	£117.60	£88.20
IWCFWI Cost of Sales	£0.00	£230.40
	£117.60	£318.60
AGM	£246.15	£2,569.40
ACM	£1,427.06	£1,298.54
Federation Events	£250.15	£385.20
Denman Diploma	£34.00	£100.00
Federation News	£797.20	£731.00
	£2,754.56	£5,084.14
Craft	£143.23	£816.61
Catering	£886.15	£262.24
Membership	£1,213.46	£1,298.20
Archivists	£88.02	£120.04
	£2,330.86	£2,497.09
Affiliation Fees		
Subscriptions & Affiliation fees	**£150.00**	£150.00
Other Support		
Promotion and Publicity	£231.70	-
Rates & Water Rates	£1,741.19	£1,505.82
Heat & Light	£1,622.05	£2,432.07
Insurance	£3,657.57	£3,588.37
Travel Expenses	£2,593.31	£2,963.14
Telephone & Internet	£636.05	£645.58
Equipment Rental, Repairs & Maintenance	£1,224.74	£854.73
House Repairs & Maintenance	£7,993.66	£761.61
House Cleaning & General	£1,233.61	£1,234.13
Computers & Software	£1,602.00	£281.19
Office Stationery	£412.50	£329.50
Professional Fees	£425.00	£533.10
Training	£62.43	£69.40
Bank Charges/Sum-up	£1.09	£32.73
Postage	£30.85	£15.65
Depreciation	£125.80	£1,390.83
Stock Adjustment	£138.00	-£372.00
Northwood House Costs & Insurance	£2,568.88	-
	£26,300.43	£16,265.85
Expenditures	**£33,708.36**	£26,190.88
Subscriptions paid on behalf of NFWI (Agency)	**£11,616.59**	£11,605.47
Total Expenditure	**£45,324.95**	£37,796.35
Note 5 - Net Income / (Expenditure)	**-£11,030.40**	£6,141.90
This is stated after charging:		
Depreciation of tangible fixed assets, owned by the charity	**£125.80**	£1,390.83

Note 6 - Support Staff Costs	**2025**	2024
	£	£
Total Staff Costs	**Nil**	Nil

the Isle of Wight Federation of Women's Institutes does not have any employees

Note 7 - Trustee Remuneration & Expenses

Trustee remuneration and benefits

During the year, no Trustees received any remuneration (2025 - £ Nil).
During the year, no Trustees received any benefits in kind (2025 - £ Nil).

None of the trustees have been paid any remuneration or received any other benefits from any employment with the charity or a related entity.

Trustees' expenses

Ten Trustees have been reimbursed for out of pocket expenses incurred.

	2025	2024
Type of Expenses Reimbursed	**£**	£
Travel	**£2,593.31**	2,963.14

Note 8 - Fixed Assets

	Freehold Land & Buildings	**Fixtures & Fittings, Equipment**	**Total Fixed Assets 2025**	Total Fixed Assets 2024
Cost or valuation	**£**	**£**	**£**	£
As at 1st January 2025	245,000.00	16,584.34	261,584.34	260,914.02
Additions	-	629.00	629.00	670.32
Disposals	-	-	-	-
Revaluation	-	-	-	-
As at 31st December 2025	**245,000.00**	**17,213.34**	**262,213.34**	261,584.34
Depreciation				
As at 1st January 2025	-	15,361.65	15,361.65	13,970.82
Charge for the year	-	125.80	125.80	1,390.83
Disposals	-	-	-	-
As at 31st December 2025	**-**	**15,487.45**	**15,487.45**	15,361.65
Net Book Value				
As at 31st December 2025	**245,000.00**	**1,725.89**	**246,725.89**	246,222.69
As at 31st December 2024	245,000.00	1,222.69	246,222.69	246,943.20

Notes to the Accounts for the Year Ended 31st December 2025 - Continued

Note 9 - Debtors and Prepayments

Analysis of debtors	**2025**	2024
	£	£
Trade Debtors	136.50	133.00
Prepayments	1,145.33	845.33
	1,281.83	978.33

Note 10 - Creditors and Accruals

Amounts falling due within one year

Analysis of creditors	**2025**	2024
	£	£
Trade creditors	4,707.60	289.58
Accruals - Independent exam	375.00	375.00
Other Creditors	-	-
Other Accruals and Deferred income	-	-
	5,082.60	664.58
Amounts falling due over one year		
Other Creditors	**93,943.02**	93,172.93

Note 11 - Cash at bank and in hand	**2025**	2024
	£	£
Cash at bank and on hand	**150,421.74**	156,932.73