Trustees' annual report and financial statement for the period 1/1/2025 - 31/12/2025

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Charity Name: Billericay Women's Institute (Essex)

Charity number: 228985

Charity's principal address: St Edith Lane, Billericay, Essex, CM12 9BU

Names of the charity trustees:

Name	Role	Date of appointment
Gillian Lynn Vowles	Trustee	02 February 2018
Avril Grumbt	Trustee	01 May 2017

Trustee selection method: Trustees are appointed or reappointed annually at the Annual General Meeting held in May.

Organisational structure of the charity: The President, Vice Presidents and committee members meet on a monthly basis.

Objectives and activities: To provide Social Activities, Outings, Coffee Mornings, and Keep Fit classes.

Achievements and performance: We provided 2 meetings a month for all members, including a guest speaker on various subjects. Weekly coffee mornings for both members and non members. And various outings.

Financial review: Total cash funds as at 31/12/2025 were £46685.83

Independent examiner's report on the accounts (see below):

WI name: Billericay WI
Charity number (if registered): 228985
Federation: ESSEX

FINANCIAL STATEMENT
For the period from 01.01.2025 to 31.12.2025

Section A — Receipts and Payments

A1 Receipts	Total £	Last year £	A2 Payments	Total £	Last year £
Receipts at meetings	1408.20	1629.40	Meeting expenses	2449.90	728.37
Subscriptions (WI share)	2186.10	2183.00	Committee Members' expenses	96.00	13.83
Gift Aid	—	—	Pooling of fares / expenses	48.80	51.25
Publications	—	—	Publications	151.20	151.20
Activities & events	—	1804.00	Activities & events	—	122.44
WI Fundraising	—	—	WI fundraising	—	—
Interest received			Insurance	2423.29	—
Paid into current account					
Paid into deposit account	151.58	269.74			
Grants and donations	59.70	—	Donations made	—	25.00
Other income			Other payments	10,300.00	8,296.00
WI-owned hall - total receipts	24,714.50	14,992.00	WI-owned hall - total payments	19,302.68	25,871.69
Total Receipts	28520.08	27128.14	**Total Payments**	34771.87	35259.78

A3 *Restricted funds included in total receipts*			A4 *Restricted funds included in total payments*		

Total Receipts less Total Payments (Surplus/Deficit for the year)	-6251.79
A5 Total cash funds brought forward from last year *(equals last year's total at B1.6)*	52,937.62
A6 **Total cash funds carried forward at this year end**	46,685.83
A7 ***Total restricted funds at year end included in total cash funds above***	

The main purposes of the Women's Institute organisation are:
(a) to advance the education of women and girls for the public benefit in all areas including (without limitation): (i) local, national and international issues of political and social importance; (ii) music, drama and other cultural subjects; and (iii) all branches of agriculture, crafts, home economics, science, health and social welfare;
(b) to promote sustainable development for the public benefit by: (i) educating people in the preservation, conservation and protection of the environment and the prudent use of natural resources; and (ii) promoting sustainable means of achieving economic growth and regeneration;
(c) to advance health for the public benefit; and
(d) to advance citizenship for the public benefit by the promotion of civic responsibility and volunteering.

WI name: Billericay WI

Section B — Statement of assets and liabilities at the year end 31.12.2025

B1 Cash funds

		Total £	Last year £
B1.1	Final bank balance as per Account Book, including uncleared items	46,678.03	52,937-62
B1.2	*Reconciliation of final bank balance from Account Book to bank statement*		
	Bank statement total at year end: 38381.28		
	Plus amounts paid in but not cleared		
	Less cheques written but not cleared		
	Less any cheques still uncleared from last year	38381.28	34,892.35
	Total (enter total at B1.1)		
B1.3	Savings / deposit account balance	8,296.75	18,145.17
B1.4	Petty cash in hand		
B1.5	Less any funds held as agent for federation/NFWI, i.e subscriptions received but not yet paid over - *enter as a negative amount* overpaid -	7.80	(99.90)
B1.6	**Total cash funds**	46,685.83	52,937-62

B2 Investments *(if any)*

—	—

B3 Other monetary assets *(e.g. any money owed to the WI)*

—	—

B4 Other assets held by the WI

e.g. WI owned hall, other equipment

	Value (optional)*	Original cost (optional)*

** cost / value should only be completed if meaningful information is available*

B5 Liabilities

Payments due immediately but not paid, or due at a future date, e.g. loans

	Date due (optional)*	Amount due (optional)*

** amount / date due should only be completed if meaningful information available*

Signed on behalf of all the trustees (WI Committee members)

Signature: D A Potter — Name: D. A. POTTER. — Date of approval: 17.4.26 — President

Signature: G Vowles — Name: Gillian Vowles — Treasurer

Independent financial examiner's initials:

WI name: Billericay WI

Section C — Notes to the financial statement

C1 Funds received and paid as agent

Complete this section with total amounts received and paid over to the federation in the year

	Receipts this year £	Payments this year £	Any balance held at year end £
Federation / NFWI share of subscriptions Federation event bookings by individual members NFWI and / or federation raffle (overpaid)	1813-00	1920.70	107.70
Total	1813-00	1920.70	107.70

C2 Details of restricted funds

Complete this section if the WI had any restricted funds during the year

Name or description of restricted fund:	Receipts this year £	Payments this year £	Any balance held at year end £
/	/	/	/
Total			

C3 Further details of WI activities /fundraising /other

Include additional details that would be helpful to WI members or other readers of the financial statement

	Receipts this year £	Payments this year £
Activities & events (description) /	/	/
Total WI activities		
WI fundraising description) /	/	/
Total WI fundraising		
Grants & donations Worker aid	59.70	—
Total grants & donations	59.70	—
Other income and expenditure Accountant fees- Transfer to Hall account	— —	300.00 10,000.00
Total other income / expenditure		10,300-00

Independent financial examiner's initials:

INDEPENDENT FINANCIAL EXAMINER'S REPORT

To the Trustees of Billericay WI. WI

Charity No (If registered) 228983

I report on the Receipts and Payments Accounts set out on the attached Financial Statement pages 1-3 for the above named WI for the year ended .....

Respective responsibilities of trustees and examiner
The trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Having satisfied myself that the charity is eligible for independent examination, it is my responsibility to:

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

Basis of Independent Examiner's report
My examination was carried out in accordance with the general Directions given by the Charity Commission. 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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the next statement.

Independent Examiner's Statement
In connection with my examination no matter has come to my attention, (other than disclosed below*):

1. which gives me reasonable cause to believe that, in any material respect, the requirements:
   - to keep accounting records in accordance with Section 130 of the Charities Act 2011; and
   - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

   have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**Please delete the words in brackets if they do not apply.*

Comments:

Signed: L.A. Haggerty **Date:** 16.04.26

Name: LEE ANN HAGGERTY

Address: 146 HIGH STREET, BILLERICAY, ESSEX CM12 9DF