Registered Charity No. 230474

SOLIHULL WOMEN'S INSTITUTE

FINANCIAL STATEMENTS

31 DECEMBER 2025

Principal Address:

W. I. Hall
745 Warwick Road
Solihull
B91 3DG

SOLIHULL WOMEN'S INSTITUTE
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YEAR ENDED 31 DECEMBER 2025

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SOLIHULL WOMEN'S INSTITUTE
TRUSTEES REPORT

YEAR ENDED 31 DECEMBER 2025

1. Reference and Administrative Details

Charity name: Solihull Women's Institute
Charity registration number: 230474
Principal address: W.I. Hall, 745 Warwick Road, Solihull, B91 3DG

Trustees serving during the year:
Between 1st January 2025 and 31st December 2025 our serving Trustees were:

•Mrs Maria Fearn – Vice President – resigned April 2025
•Mrs Gail Patterson – Vice President – resigned April 2025
•Mrs Vicky Fielder – Social Secretary – resigned May 2025
•Ms Kathy O'Malley – Treasurer
•Mrs Olwyn Hyatt – Vice President
•Mrs Jean Stanley – Friendship Circle Secretary
•Mrs Susan Hands - Secretary
•Mrs Marilyn Tempest – Vice President – appointed May 2025
•Mrs Susan Hope – President – appointed May 2025
•Mrs Susan Pugh – Vice President – appointed May 2025
•Mrs Carol Wardle – Programme Secretary – appointed May 2025
•Mrs Gay Delaney – Social Secretary – appointed May 2025
•Miss Christine Allen – appointed May 2025
•Miss Margaret Holloway – appointed May 2025

Custodian Trustees:
Our Hall and investment portfolio are owned by Solihull Women's Institute, with title held by four custodian trustees: Olwyn Hyatt, Susan Hands, Gail Patterson (retired April 2025), Angela Mason (retired April 2025), Susan Hope (appointed November 2025), and Susan Pugh (appointed November 2025). An application was submitted to HM Land Registry in November 2025, and confirmation of registration is awaited.

Independent Examiner: BK Plus Limited
Bankers: NatWest and Lloyds

2. Structure, Governance and Management

Solihull Women's Institute is a self-regulating, registered, unincorporated charity operating under the WI Constitution 2025 (June). The charity is managed by an elected committee of trustees responsible for its overall administration and compliance. Trustees are elected by the membership in accordance with the governing document. Trustees meet regularly to oversee activities, financial management and regulatory obligations. New trustees are provided with access to the governing document and key policies to support them in fulfilling their duties.

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Governance and Organisational Development
During 2025, trustees undertook a structured review of governance arrangements to strengthen compliance and internal controls.

The following measures were introduced:
•Formal role profiles for committee members and key roles to clarify responsibilities and support succession planning.
•Adoption of a governance framework comprising 20 operational and compliance policies.
•Approval and implementation of a Reserves Policy and Investment Policy.
•Improved accessibility and awareness of trust deeds and governing documentation.
•Introduction of Trustee Indemnity Insurance.
•Review of reporting processes and meeting procedures, with additional working groups established including Hall Management and Communications.

These measures have strengthened governance, clarified responsibilities and enhanced financial oversight, supporting the long-term sustainability of the charity.

3. Objectives and Activities
Solihull Women's Institute operates under the WI Constitution 2025 and is part of the wider Women's Institute movement. Its purpose is to advance education and improve the lives of women by providing opportunities for learning, skills development and participation in social and community activities.

The charity encourages members to engage with issues affecting social, economic and environmental life at local and national level.

4. Public Benefit
The trustees confirm that they have had regard to the guidance on public benefit issued by the Charity Commission for England and Wales when planning and carrying out the charity's activities.

Solihull WI advances education and promotes wellbeing by providing regular meetings, talks, workshops and community activities that enable women to develop skills, build confidence and form supportive networks.

Membership is open to women within the community and activities are designed to be accessible and inclusive. The trustees consider that these activities provide clear public benefit through education, community engagement and social inclusion.

The charity also supports local causes through fundraising and volunteer activity.

5. Achievements and Performance
During the year, Solihull WI delivered a varied programme of educational and social activities. Meetings included invited speakers and skill-sharing sessions covering a broad range of topics including health, heritage, wildlife, crafts and personal development, alongside musical entertainment. In 2025 we celebrated our 105th anniversary by holding a pottery decorating event at our Hall which our members enjoyed.

Members nominated **Molly Olly's Wishes** as the 2025 Charity of the Year, and fundraising activities were organised in support of this local cause.

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YEAR ENDED 31 DECEMBER 2025

The WI Hall continues to operate as an important community asset. In addition to WI activities, it is regularly let to local groups including a community choir, wellbeing classes (yoga, Pilates, dance and fitness), art and flower arranging classes, and Hong Kong and Spanish church congregations. These lettings ensure the building remains an active and accessible community facility supporting education, wellbeing and community cohesion.

The trustees are satisfied that the charity's activities during the year furthered its charitable purposes and delivered public benefit locally.

6. Financial Review and Reserves

Financial Review

During the year, expenditure increased due to essential hall repairs, including replacement of the boiler, and rising operating costs. Investment withdrawals were made to fund these works and maintain delivery of the members' programme.

Improvements included installation of air conditioning in the main hall, a new entrance locking system to enhance security, and the purchase of a projector and screen for WI use. The trustees consider these to be appropriate and planned uses of funds to protect the charity's principal asset and sustain member engagement.

A Reserves Policy and Investment Policy were formally adopted during the year to strengthen financial planning and stewardship.

Reserves Policy

The trustees have set a target for unrestricted reserves of approximately £20,000 to cover essential running costs, unexpected repairs and short-term income fluctuations. On 31 December 2025, reserves stood at £24,500, above the target level. During 2026, the trustees aim to increase recurring income by expanding hall lettings, renting car parking spaces and maximising use of the building as a community facility. This is expected to reduce reliance on investment withdrawals in future years.

Reserves and cash flow will continue to be monitored closely to ensure long-term sustainability.

7. Approval

This report was approved by the trustees on 3 March 2026 and signed on their behalf by:

S. A. Hope

Mrs S Hope
PRESIDENT
Solihull Women's Institutes

INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF SOLIHULL WOMEN'S INSTITUTE

YEAR ENDED 31 DECEMBER 2025

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2025 which are set out on pages 6 - 11.

Respective responsibilities of trustees and examiner

As the charity's trustees 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 charity's accounts carried out under section 145 of the 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.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.

Paul Mannion FCA FCCA (Senior Statutory Auditor)
for and on behalf of BK Plus Audit Limited
Certified Accountants and Statutory Auditor
2 Highlands Court
Cranmore Avenue
Solihull
West Midlands
B90 4LE

Date 12 AUGUST 2026

SOLIHULL WOMEN'S INSTITUTE
INCOME AND EXPENDITURE ACCOUNT

YEAR ENDED 31 DECEMBER 2025

INCOME	Notes	Year ended 31.12.25 £	£	Year ended 31.12.24 £	£
Voluntary income					
Receipts at meetings		54		61	
Full and dual members subscriptions		2,168	**2,222**	2,171	**2,232**
Main Committee Activities:					
- Donations / Grant received from Federation		-		250	
- Christmas lunch		135		620	
- Summer lunch		270	**405**	243	**1,113**
Miscellaneous					
WI Events - Antiques valuation trip		-		144	
WI Outings - Webbs Garden Centre		-		345	
Dawn Edwards W/off		(100)		-	
Federation events - Skittles evening / Waddeston		75		153	
NFWI Raffle		80		85	
Gift Aid receivable		169	**224**	104	**831**
Interest Receivable					
HMRC - Interest on Gift Aid		-		2	
National savings bond		166		189	
COIF primary account		305		295	
Brewin Dolphin Account		4,267	**4,738**	3,923	**4,409**
Dividend Income			**3,638**		**3,942**
Hall Income	**6**		**36,846**		**37,315**
TOTAL INCOME			**48,073**		**49,842**

SOLIHULL WOMEN'S INSTITUTE
INCOME AND EXPENDITURE ACCOUNT (CONTINUED)

YEAR ENDED 31 DECEMBER 2025

EXPENDITURE	Notes	Year ended 31.12.25 £	£	Year ended 31.12.24 £	£
Meetings					
Speakers & meeting expenses		1,411		870	
Committee Members exps, Stationery, stamps etc.		487		284	
Web site costs		220	**2,118**	1,007	**2,161**
Payments to county and national federations					
County affiliation fees		512		497	
National affiliation fees		589		576	
Pooling of fares national and county		4		16	
Contribution to block insurance		30	**1,135**	31	**1,120**
Main Committee Activities:					
'- 150th Anniversary Celebrations		842		-	
- Winter Lunch		135		620	
- Summer Lunch		191	**1,168**	171	**791**
Miscellaneous Expenses					
WI Events - Antiques valuation trip		-		144	
WI Outings - Webbs Garden Centre		-		348	
Federation Annual Meeting – Events, Quiz etc.		151		226	
NFWI raffle		80		85	
Bursaries		-		247	
Professional fees		2,701		1,200	
Portfolio management fees		3,401		3,440	
Depreciation		5,754	**12,087**	5,576	**11,266**
Hall Expenses	**6**		**61,824**		**60,273**
TOTAL EXPENDITURE			**78,332**		**75,611**

SOLIHULL WOMEN'S INSTITUTE
INCOME AND EXPENDITURE ACCOUNT (CONTINUED)

YEAR ENDED 31 DECEMBER 2025

	Year ended 31.12.25	Year ended 31.12.24
	£	£
TOTAL INCOME	48,073	49,842
TOTAL EXPENDITURE	78,332	75,611
NET DEFICIT FOR THE PERIOD	(30,259)	(25,769)
GAIN / (LOSS) ON REVALUATION OF INVESTMENT ASSETS	21,799	23,152
TOTAL GAIN / (LOSS) RECOGNISED SINCE THE LAST ANNUAL REPORT	(8,460)	(2,617)
TOTAL FUND BROUGHT FORWARD	664,942	667,559
TOTAL FUND CARRIED FORWARD	656,482	664,942

SOLIHULL WOMEN'S INSTITUTE
STATEMENT OF ASSETS AND LIABILITIES

31 DECEMBER 2025

	Notes		31.12.25		31.12.24
		£	£	£	£
Investment assets	2		305,452		324,150
Tangible assets	3				
Freehold property		306,399		310,249	
Furniture and equipment		11,689	318,088	9,462	319,711
Cash at hand and in bank					
NatWest Current account		24,724		9,404	
Lloyds TSB Hall account		1,658		2,484	
COIF primary account		6,915		6,611	
Cash in hand		451	33,748	876	19,375
Debtors	4		2,449		4,225
Liabilities	5		3,255		2,519
TOTAL ASSETS LESS LIABILITIES			656,482		664,942
Funds					
Unrestricted income funds			656,482		664,942
TOTAL FUNDS			656,482		664,942

These financial statements were approved by the members of the committee on 12/5/2026 and are signed on their behalf by:

S.A.Hope

Mrs S Hope
PRESIDENT

SOLIHULL WOMEN'S INSTITUTE
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2025

1. ACCOUNTING POLICIES

Basis of accounting
The financial statements have been prepared using the accrual basis.

Fixed assets
All fixed assets are initially recorded at cost. Investments held as fixed assets are revalued at the date of year end and the gain or loss taken to the Income and Expenditure Account.

Depreciation
Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value over the useful economic life of that asset as follows:

Freehold property - 1% straight line
Furniture and equipment - 10% straight line

Investments and investment income
Investments are recognised initially at fair value which is normally the transaction price excluding transaction costs. Subsequently, they are measured at fair value through the SOFA if the shares are publicly traded or their fair value can otherwise be measured reliably.

Investment income is accounted for in the period in which the Institute is entitled to receipt.

2. INVESTMENT

	Market Value		Historical
	31.12.25	31.12.24	Cost
	£	£	£
National Savings Bond	5,000	5,000	5,000
Brewin Dolphin	295,102	316,098	229,925
Cash held in investment account	5,350	3,052	5,350
Total	**305,452**	**324,150**	

3. NON MONETARY ASSETS

	Freehold Property	Furniture& Equipment	Total
	£	£	£
COST			
At 1 January 2025	**385,000**	**32,410**	**417,410**
Additions		**4,130**	**4,130**
At 31 December 2025	**385,000**	**36,540**	**421,540**
DEPRECIATION			
At 1 January 2025	**74,751**	**22,947**	**97,698**
Charge for the period	**3,850**	**1,904**	**5,754**
At 31 December 2025	**78,601**	**24,851**	**103,452**
NET BOOK VALUE			
At 31 December 2025	**306,399**	**11,689**	**318,088**
At 1 January 2025	310,249	9,463	319,712

4. DEBTORS

	31.12.25 £	31.12.24 £
Debtors	175	590
Prepayments and accrued income	2,274	3,635
	2,449	4,225

5. LIABILITIES

	31.12.25 £	31.12.24 £
Creditors	300	749
Accruals	2,955	1,770
	3,255	2,519

6. HALL ACCOUNT

	31.12.25 £	31.12.24 £
INCOME		
Hall lettings	36,846	37,315
	36,846	37,315
EXPENSES		
PRS	776	1,416
Electricity	4,276	6,986
Gas	1,847	2,462
Water	4,658	(117)
Telephone	613	1,139
Rates	1,114	1,019
Insurance	2,425	2,448
Hall Manager	22,992	22,468
Repairs and maintenance	7,429	10,677
Cleaning & gardening	8,528	5,277
Hall accounts	600	600
Car parking services	6,566	5,898
	61,824	60,273
NET SURPLUS / (DEFICIT)	(24,978)	(22,958)