GIRLGUIDING CORNWALL

(THE OPERATING NAME OF)

CORNWALL GUIDE ASSOCIATION

ANNUAL REPORT

AND

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

Independent Examiner:

Anthony Williams & Co Ltd
Trevenson House
Church Road
Pool, Redruth
TR15 3PT

GIRLGUIDING CORNWALL

REPORT OF THE TRUSTEES

YEAR ENDED 31 DECEMBER 2025

Governing Instrument

The Associations objects and regulations are regulated by the Guiding Manual and the County Constitution.

The County Registered Charity number is 300365.

Objects

The Association provides a balanced programme of activities, aimed to help girls and young women, within the 4-30 years age group and who live in Cornwall, to develop emotionally, mentally, physically and spiritually so that they can make a positive contribution to their community and the wider world.

Policies adopted to further the Association's objectives

The trustees seek to ensure that all Guiding initiatives and activities are fully implemented throughout the County, and this is achieved through the management structure described below.

Organisation of the Association

Each County, Division and District has a Commissioner or Commissioners who is/are responsible for the organisation and development of Guiding in her area. She is supported by the Executive Committee which meets regularly. The Trustees, listed below, are the voting members of the County Executive. Policies on Guiding initiatives and activities are implemented by delegation from County through to Division, District and Units. Some Divisions do not have Districts, so the Division Commissioners are in direct contact with the Units.

Trustees

Miss Susan Harris	County Commissioner
Miss Anita Parsons	Deputy County Commissioner
Mrs Jessica Rush	Assistant County Commissioner
Mrs Hannah Tame	Assistant County Commissioner (from 17.05.25)
Mrs Susan Brennan	Division Commissioner - Caradon (to 06.10.25)
Miss Cheryl Smith	Division Commissioner - Caradon (from 06.10.25)
Mrs Frances Wells	Division Commissioner - Caradon (from 06.10.25)
Mrs Claire Waters	Division Commissioner - Carrick North
Miss Tina Buddle	Division Commissioner - Carrick North
Miss Jean Whetham	Division Commissioner - Carrick South (to 01.01.25)
Mrs Dawn Tyler	Division Commissioner - Carrick South
Mrs Alison Hallett	Division Commissioner - Kerrier
Mrs Christine Alexander	Division Commissioner - North Cornwall (to 01.04.25)
Mrs Naomi Ryder	Division Commissioner - North Cornwall (from 10.12.25)
Miss Lisa Frawley	Division Commissioner - Penwith
Ms Priscilla Bragg	Division Commissioner - Restormel
Mrs Mary Eddy	County Treasurer
Mrs Paula Volkner	County Governance & Finance (from 22.03.25)

Funds
The funds are held in current Bank Accounts and other investments.

Investment Policy
It is the Charity's policy to invest such funds as are in excess of those required for working capital.

Statement of the Trustees Responsibilities
The Association's constitution requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and its financial activities for that period. In preparing these financial statements the trustees are required to:-

a) Select suitable accounting policies and then apply them consistently

b) make judgements and estimates that are reasonable and prudent

c) state whether the policies adopted are in accordance with applicable accounting standards, subject to any material departure disclosed and explained in the statement

d) prepare the financial statements on a going concern basis unless it is inappropriate to assume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the association. They are also responsible for safeguarding the assets of the association and hence taking reasonable steps for the provision and detection of fraud and other irregularities.

This report conforms to statutory accounting regulations and the charity's Governing Document.

Signed on behalf of the Trustees Date 14th March 2026

M. Eddy

Mrs Mary Eddy

Miss Susan Harris

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF

"THE CORNWALL GUIDE ASSOCIATION"

I report on the accounts of the Trust for the year ended 31st December 2025, which are set out on pages 5 to 7.

Respective responsibilities of the trustees and examiner

As the charity's trustees you are responsible for the preparation of the accounts; you 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.

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 Commissioners. 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 the seeking of 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 statement below.

Independent examiner's statement
In connection with my examination, no matter has come to my attention:

1) which gives me reasonable cause to believe that in, any material aspect, the requirements:
    a. to keep accounting records in accordance with section 130 of the 2011 Act and;
    b. to prepare accounts which agree with the accounting records and to comply with the accounting requirements of the 2011 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.

KD Stephens ACCA
Anthony Williams & Co Ltd
Chartered Accountants
Trevenson House
Pool, Redruth
Cornwall TR15 3PT

27/2/26

GIRLGUIDING CORNWALL

ACCOUNTING POLICIES

YEAR ENDED 31 DECEMBER 2025 - Continued

The financial statements of Girlguiding Cornwall have been prepared using the receipts and payments basis.

The accounts include monetary transactions and assets for which Girlguiding Cornwall can be held responsible. They do not include the accounts of other groups that owe an affiliation to another body, nor those that are informal gatherings of Association members.

Subject to the above, receipts and payments include income as received and expenditure when irrevocably paid.

The Statements of Assets shows the closing bank balances as shown in the Receipts and Payments Account and, where applicable, other assets at cost on 31 December 2025.

GIRLGUIDING CORNWALL
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2025

	2025	2025	2024	2024
	£	£	£	£
Receipts				
Membership Subscriptions		13,093		14,629
Donations & Legacies		1,198		1,599
Investment Interest		6,344		5,310
Other Receipts				
Trainings	815		320	
Pot of Gold	659		597	
Brownie Days	-		1,590	
Guide Days	-		848	
Intops	78		120	
Adult Camp	29		77	
Kevewi	-		40,641	
Equipment Hire	470		268	
Shop & Misc Sales	4,740		5,917	
Gift Aid	275		192	
Royal Cornwall Show	1,205		1,000	
Closed Unit Accounts	-		3,115	
Grant re Kayaks etc	14,815		2,000	
Sundry Receipts	93		92	
		23,179		56,777
Total Receipts		£ 43,814		£ 78,315

GIRLGUIDING CORNWALL
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2025

	2025 £	2025 £	2024 £	2024 £
Payments				
Grants from Donations & Legacies	4,283		1,408	
		4,283		1,408
Administration				
General	8,813		11,089	
Mentoring	128		118	
Training	214		144	
Administrator's Wages & PAYE	6,435		6,263	
		15,590		17,614
Other Payments				
Trainings	2,791		1,152	
Pot of Gold	501		324	
Brownie Days	-		1,442	
Guide Days	-		673	
Ranger Day	-		84	
Intops	256		578	
Adult Camp	31		126	
Kevewi	-		40,692	
Insurance	1,025		1,015	
PR Adverts etc	482		952	
Equipment Purchased	2,038		895	
Shop Purchases	2,931		3,867	
Donations	75		50	
Camp K Grant	1,000		1,000	
Accountancy Fees	396		378	
Storage Rental	3,240		2,160	
Website & WIX	1,538		267	
Royal Cornwall Show	2,173		2,306	
Kayaks etc	16,833		-	
Caradon Tamar Division	-		500	
Sundry Payments	-		271	
		35,310		58,732
Total Payments		£ 55,183		£ 77,754
Excess of Payments over Receipts		- 11,369		561
Bank Accounts at 1 January 2025		189,700		189,139
Bank Accounts at 31 December 2025		£ 178,331		£ 189,700

GIRLGUIDING CORNWALL
STATEMENT OF ASSETS
AT 31 DECEMBER 2025

	2025 £	2025 £	2024 £	2024 £
Monetary Assets				
Bank Accounts				
Lloyds Bank Current Accounts	17,596		29,915	
Investments				
Lloyds Bank Deposit Account	20,000		20,000	
Hampshire Trust Bank	50,657		50,000	
United Trust Bank	87,722	175,975	87,331	187,246
Peer to Peer Investments				
Assetz Capital		2,356		2,454
		£ 178,331		£ 189,700

Fixed Assets

The Association owns land and buildings as a camp site at Condurro, St Clement, Truro.
On 14 November 2023 it was professionally valued with Market Value of £50,000,
and recommended Insurance of the property in the region of £287,000.
In 2020 the Association acquired, from Camborne District, the land and buildings
of the camp site at Carwynnen, Troon, Camborne. Valued at £100,000.

NB Camp Sites information		Opening Balances	Receipts	Payments	Closing balances
Condurro	Appendix 1	£24,579	£3,522	£3,942	£25,159
Carwynnen	Appendix 2	£24,921	£16,809	£18,196	£23,534

Other Assets held by the County at valuation £41,000

Approved by the Trustees on 14th March 2026 and signed on its behalf by:-

M. Eddy

Mrs M Eddy
Treasurer

Miss S Harris
County Commissioner

GIRLGUIDING CORNWALL
APPENDIX 1 CONDURRO ACCOUNT
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2025

	2025	2025	2024	2024
Receipts				
Camp Fees	2,024		2,482	
Session Fees	401		499	
Interest on COIF Account	525		599	
Interest Lloyds Deposit A/c	440		300	
Badges & Notelets	132		196	
Misc	-		-	
Electricity Grant	-		-	
		3,522		4,076
Payments				
Electricity	340		262	
Water	398		314	
Insurance	*743*		*782*	
Grass Cutting & Mower Costs	1,560		1,560	
General Maintenance	158		1,663	
Equipment	699		-	
Badges	-		552	
Misc	44		96	
		3,942		5,229
Deficit of Receipts over Payments		-£ 420		-£ 1,153
Current Bank Account at 1 January 2025	2,294		4,046	
Deposit Bank Account at 1 January 2025	10,000		10,000	
COIF Account at 1 January 2025	12,285	24,579	11,686	25,732
Deduct Deficit for Year		- 420		- 1,153
		£ 24,159		£ 24,579
Current Bank A/c at 31 December 2025	1,349		2,294	
Deposit Bank A/c at 31st December 2025	10,000		10,000	
COIF Account at 31 December 2025	12,810	£ 24,159	12,285	£ 24,579
Valuation of Assets		£289,000		£289,000

GIRLGUIDING CORNWALL
APPENDIX 2 CARWYNNEN ACCOUNT
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2025

	2025	2025	2024	2024
Receipts				
Camp Fees	7,530		8,634	
Donations & Fundraising	4,541		20,291	
Cornwall County Council	-		31,852	
YIF	-		83,611	
Events	3,737		-	
Sales Equip & Logs	890		-	
Badges & Misc	-		106	
Bank Interest	111		16	
		16,809		144,510
Payments				
Utilities	1,153		1,277	
Insurance	1,241		794	
Maintenance - Tree Work	-		3,650	
Maintenance - Other	6,837		1,923	
Grass cutting	1,265		1,590	
Fire & Security check	51		51	
Equipment	4,929		-	
Events	1,538		-	
Solar Panels & Defib	-		19,012	
Shepherds Huts	-		34,660	
Toilet Block	-		82,526	
Kevewi money	-		4,990	
Miscellaneous	1,182		684	
		18,196		151,157
Deficit/Surplus of Receipts over Payments		-£ 1,387		-£ 6,647
Current Bank A/c at 1 January 2025	10,901			31,568
Savings Bank A/c at 1 January 2025	14,016			
Badges Float	4	24,921		
Deduct Deficit for Year		- 1,387		- 6,647
		£ 23,534		£ 24,921
Current Bank A/c at 31 December 2025	9,407		10,901	
Savings Bank A/c at 31 December 2025	14,127		14,016	
Badges Float	-		4	
		£ 23,534		£ 24,921
Valution of Assets		£ 184,876		£ 182,930