Guide Association Cumbria North Accounts 2025



Guide Association Cumbria North

Year ended 31 December 2025

INDEX

Charity Details

Charity Trustees Report

Independent Examiners Report

Income and Expenditure account

Statement of assets and liabilities

Appendix A Risk Assessment

Charity Details

Name	Charity Trustee	County Executive Member	Division Commissioner	Other Role
Ann-Marie Steel	X	X		County Commissioner
Helen Marrs	X	X		Assistant County Commissioner
Pauline Wright	X	X	X	
Gillie Young	X	X	Part of team	
Audrey Gray	X	X	X	
Nicky Vatter	X	X	Part of team	
Dawn Cannon	X	X	X	
Jenny Cruden	X	X	X	
Janice McKeating	x	x	Part of a team	
Sarah Thompson	X	X	Part of a team	
Catherine Adam	X	X	X	

Guide Association Cumbria North

Year Ended 31 December 2025

Charity Number 503517

Bankers

Cumberland Building Society, Fisher Street, Carlisle

CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ

Examiner of Accounts:

Claire Raven

5 Main Street

Greysouthen

Cockermouth

CA13 0UG

07855936314

Contacts:

Mrs Ann-Marie Steel

Email: countycommissionercumbrianorth@gmail.com

Telephone: 01900 821719

Trustees' Report

Charity Trustees' Annual Report for the Year Ended December 2025

Structure, Governance and Management

Governing Document

The Charity's formal name is The Guide Association Cumbria North. Its operations name is Girlguiding Cumbria North and is often referred to in this report as the County. The charity's governing document is the Guide Association Royal Charter of 1922. The Royal Charter and byelaws, the Guiding Manual, various Handbooks and the County Constitution together determine how the charity is governed.

Organisational structure

The Guide Association (known as Girlguiding) Charity No. 30616
The Guide Association North West England (the Region) Charity No: 521694
The Guide Association Cumbria North (the County) Charity No: 503517

The Guide Association Cumbria North is constituted as a branch of the Guide Association in accordance with the Royal Charter, and has the status of a Girlguiding County within the North West England Region of the Guide Association. The structural organisation of the Guide Association is linked through:

a) The appointment of Commissioners and Guiders. The County Commissioner is appointed by the Region Chief Commissioner and is an ex officio voting member of the Region Executive Committee. The County Commissioner appoints the Division Commissioner, and the Division Commissioner appoints a team to assist, or District Commissioners, as appropriate.
b) Shared commitment to the objects of the Royal Charter and adherence to the rules and regulations set out in the Guiding Manual and Association handbooks.

Within Girlguiding and as accepted by the Charity Commissioners, the various organisational levels retain separate identities for charity registration and accounting purposes. Accordingly, no consolidated accounts are prepared, and the County's accounts do not include the transactions or assets and liabilities of any Division, District or Unit within the County. The financial administration of the County is subject to the Rules and other provisions of the Guiding Manual and charity law.

Recruitment, appointment, induction and training of new trustees.

The Guide Association's Chief Guide appoints the Region Commissioner, who in turn appoints the County Commissioner(s), who in turn appoints the 8 Division Commissioners within the County, and Assistant County Commissioner and the Chair of Finance. The holders of these posts are voting members of the County Executive and the Charity Trustees of the Guide Association Cumbria North. They serve as charity trustees for the term of their respective appointments, which in the case of the County Appointment Holders other than the County Commissioner, terminate on the expiration of the County Commissioner's term of office.

Charity Trustees serve for a term of office of up to 5 years but would be removed as a Charity Trustee should they cease to hold office as a Division Commissioner for any reason before their anticipated term has expired. The Assistant County Commissioner (if any) is appointed with each new County Commissioner.

Charity Trustees are assigned a mentor who ensures that informal training is available to meet individual needs. They also follow the Guide Association induction programme for Division Commissioners, which prepares them for the management of their Divisions.

Risk Management

The Charity Trustees have reviewed the major strategic, business and operational risks, which the charity faces. These will be detailed in a risk register and the trustees' annual review programme is in place. Policies, systems and processes exist to mitigate risks as far as possible. See Appendix A.

Objectives and activities

Objective

To pursue the objectives of the Guide Association concerned with the development of girls and young women.

Aim

To educate girls and young women to help them develop emotionally, mentally, physically and spiritually so that they can make a positive contribution to their community and the wider world.

Strategies for achieving objectives

Our strategy for achieving the objective has been twofold:

a) Provision of activities for girls and young women
b) Direct training of adult leaders

The Charity Trustees have referred to the information contained in the Charity Commission's general guidance on public benefit when reviewing the aims and objectives and in planning future activities. The Charity Trustees believe that the activities carried out benefit the public by aiding the personal development and wellbeing of girls, young women, and adults through the pursuit of the Association's Aims and Activities.

Review of Activities during the past year

2025 was the 50th birthday of Cumbria north County. So parties were definitely on the menu!

Rainbows enjoyed making gold crowns and they thoroughly enjoyed sticking on all the jewels. The weather wasn't kind and so had to move all activities inside at Branthwaite Institute. We had a great day with a bouncy castle, parachute games and a huge pass the parcel. With birthday cake and party bags too.

Brownies and Guides again, sadly had wet days at Ennerdale scout camp. We were extremely lucky to be joined by 3 external leaders with amazing ideas for entertainment. Megan and her Mum Liz from North East England Region had Hungry Hippos, Lego and a night line with obstacle course. The girls enjoyed making mini torches and the visit from Kelly from North West Region and her unicorn.

The Guides were luckier the following day and they managed to enjoy 3 extremely big inflatables and the grass was quite the quagmire when we left!

There were some Division boundary changes, with Wetheral unit moving to Border Division and Thursby units moving to Carlisle. This meant that girls could then join in with other girls from units that they attend schools

with and made transition to higher sections much easier.
West Cumberland and Calder merged to help with Division commissioner appointments and we agreed this would be a trial merge to see how things progressed.

Opportunities for our young members and leaders are created at all levels within the Guide Association. Cumbria North County (the County) continues to invest heavily in ways of providing section training for its adult members during the year along with other trainings specific to Safeguarding, and First Response.

Ann-Marie Steel delivered 4 face to face First Response trainings, with over 80 leaders completing their full day of First Response training.

2025 saw the introduction of Safer Guiding for all volunteers, split into 2 levels depending on volunteer role. It did come with some trepidation and a lot of support was needed for some volunteers and Division Commissioners were extremely helpful and supportive. Thank you to everyone who kept their training requirements up to date for First Response and safeguarding compliance.

The number of section awards that were completed by the girls over the year grew again from the previous year, with orders being received almost on a weekly basis. A huge well done to the girls for completing all the required interest badges, skills builders, and Unit Meeting Activity minutes and to the leaders for encouraging them to complete the necessary requirements.

The year ended with another fantastic County training weekend at Blencathra. We were joined by over 70 leaders and 10 amazing trainers from across North West Region. There was a huge array of sessions on offer including sessions for our Young Leaders to help with their new modular training. A huge thanks goes out again to the brilliant team of North West Region trainers who travelled up to increase our knowledge and skills and join in with some Cumbria North fun!

We are always grateful to our many Adult Leaders and unit helpers who are so committed to ensuring that the Rainbows, Brownies, Guides, Rangers, and young leaders all have the opportunity to become well rounded citizens of the future.

At the end of the year cash balances amounted to £100,058.91

The County do not own or have a lease over any premises.

General Comment

The accounts have been prepared on a cash basis.

The Charity Trustees' policy on reserves is to hold funds against specific purposes. Interest arising from reserves is to be used to support the work of Guiding in Cumbria North or is to be reinvested to maintain the value of the reserves. The main source of income is from Subscriptions which is received once a year from all members within the County and a grant from Cumbria County Council.

All funds are held in the General Fund. There are no restricted or designated funds. General funds are held to enable the administration of the County to continue. If a unit is unable to pay its subscriptions at national level, then County is responsible for this. In 2025, all units met the final date deadline for paying their Annual Subscription.

Investments are held with different financial bodies: Cumberland Building Society, and CAF Bank Ltd. All members can claim grants for expenses incurred in training and international opportunities so that we can allow our members to experience all that Girlguiding has to offer, across the world, and to meet our aims of widening our membership but also to give all our members to opportunities to explore and grow into excellent role models for all the young people around them, We are proud of all of our member and continue to do all we can to support them on their life journey. Cumbria North County Executive are very grateful to its leaders for all they have done for the girls over the year.

Restricted Funds and Designated Funds

None of the funds held are classed as restricted of designated.

Cash funds of are held in £100,058.91 the County bank and building society accounts.

The general funds are used towards the development of Guiding throughout the County. Units or individual members can apply for assistance for grants to support them in running their units, this includes contributions towards training, or taking girls away both in this country and internationally. There is a Reserve fund for running costs in case there is no income in any particular year, this is the amount held in the Cumberland Building Society.

Independent Examiners report to the trustees of Girlguiding Cumbria North

I report to the trustees on my examination of the accounts of Girlguiding Cumbria North for the year ended 31st December 2025

Responsibilities and basis of report

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 all the applicable directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiners statement

I have completed my examination and 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 Trust as required by Section 130 of the Act; or
2. The accounts do not accord with those records.

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: C Raven

Name: Claire Raven, Practise Manager, Cockermouth and Derwent GP surgery

Date: 22/9/26

THE GUIDE ASSOCIATION – CUMBRIA NORTH COUNTY – REGISTERED CHARITY – 503517

INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2024

RECEIPTS		2024	2025
total grants and Donations		26,338.51	17,191.09
subscriptions from members		2301.00	3058
interest received		55.58	45.74
International	-	12,674.24	
Growth and Retention	-	280.00	
camps/outings/events		53,701.80	22,986.43
Training	-	-	
Merchandise		493.38	56.95
repayments of grants		-	-
County Depot	-	-	
Marmalade challenge		55.00	-
TOTAL INCOME		95,899.51	44,338.21

PAYMENTS	2025	2024
Badges and Goods purchase	1025.1	1665.59
Training	176.47	179.84
Travel	532.17	1007.86
Venue Hire	2342.6	2225.12
Donations and grants to units	3310.4	17,113.20
Girlguiding Cumbria South	-	8325.00
Subscriptions	135.00	124.50
Bank charges	60.00	60.00
Region Adventure	4190	-
County Materials	193.97	1915.3
Growth and Retention	3263.8	65,734.2
camps/outings/event	34491.	796.25
Website	423.00	-
International	1427.3	1513.40
TOTAL EXPENDITURE	51,571.25	100,660.37
Surplus or (deficit) for year	(7,233.04)	

THE GUIDE ASSOCIATION – CUMBRIA NORTH COUNTY

REGISTERED CHARITY – 503517

STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2025

MONETARY ASSETS

UNRESTRICTED	2025
Bank Current Account	17473.82
Building Society	80,000.00
CAF Gold Account	2254.73
Cash	330.36
TOTAL MONETARY ASSETS	100,058.91

OTHER ASSETS – ALL UNRESTRICTED

Held for use by the Charity

Resuscitation models	Replacement value £1000
Display boards and pop up banners	Replacement value £500
Camping Equipment	Replacement Value £5000
2 x County Standards	Replacement Value £8,000
2 x County Banners	Replacement Value £500
2 x Gazebos	Replacement Value £2,500

Approved by Trustees on xxxx and signed on their behalf.

Ann-Marie Steel

COUNTY COMMISSIONER

APPENDIX

Girlguiding Cumbria North Risk Register

It is appreciated by the Trustees that the Finances of the County need to be protected and preserved for the benefit of the current and future members of Girlguiding Cumbria North.

To this end the Trustees have considered and made policies regarding the finances of the County.

The rating is scored from 1 being very low risk to 5 being very high risk.

Risk Register

RISK	RATE	CONTROL
Cheque Signatories	2	Two signatories are required for all cheques, the signatories are any two of three named.
Authorisation of BACS payments	2	Dual authorisation is required for all on-line bank transactions, the authorisation is from any two of three named.
Delegation	2	The Finance Committee reports back to the County Executive and has limited authority to act without the consent of the County Executive.
Investments	4	The investments of the County have been spread between a Bank and a Building Society long term investment. The risk of an investment holder ceasing to trade is considered alongside the rate of interest available for larger deposits. The security

		of the investments is kept under constant review and authority has been given to the cheque signatories to move funds quickly if the Finance Committee of Trustees believe it to be necessary.
Equipment	2	The County do not own large amounts of equipment, the County does not hold insurance for insurable objects. The level of insurance cover has been carefully considered against the cost of insurance and the replacement value of some items. The insurance is reviewed annually and when new purchases are made.