Charity registration number: 512723

Cheshire Border County Guides Association

Annual Report and Financial Statements

for the Year Ended 31 December 2025

KM
Chartered Accountants
1st Floor, Block C
The Wharf
Manchester Road
Burnley
BB11 1JG

Cheshire Border County Guides Association

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Cheshire Border County Guides Association

Reference and Administrative Details

Trustees	Mrs L Pearson, County Commissioner (Chair) Mrs P Street, Assistant County Commissioner Mrs S Jepson, Chair of Finance Mrs S Collis Mrs K Westall Mrs T Stephenson Mrs K Taylor Mrs K Smith Mrs A Gurney Mrs D Oliver
Charity Registration Number	512723
Principal Office	272 Peter Street Macclesfield Cheshire SK11 8EX
Independent Examiner	KM Chartered Accountants 1st Floor, Block C The Wharf Manchester Road Burnley BB11 1JG

Cheshire Border County Guides Association

Trustees' Report

The trustees present the annual report together with the financial statements of the charity for the year ended 31 December 2025.

Trustees'

Mrs Linda Pearson

Mrs Pamela Street

Mrs Stevie Jepson

Mrs Sophie Collis

Mrs Julia Dean (resigned 7th September 2025)

Mrs Shona Fisher (resigned 31st January 2026)

Mrs Catherine Johnson (resigned 31st August 2026)

Mrs Deborah Tomlinson (resigned 31st August 2026)

Mrs Kathryn Westall

Mrs Jacqueline Mason (resigned 23 October 2025)

Mrs Trudi Stephenson (appointed 11th February 2025)

Mrs Cathy Constardine (appointed 25 November 2025 and resigned 18 September 2026)

Trustees appointed after the year end

Mrs Karen Taylor (appointed 11th July 2026)

Mrs Kirsty Smith (appointed 14th August 2026)

Mrs Aileen Gurney (appointed 11th July 2026)

Mrs Donna Oliver (appointed 11th March 2026)

Objectives and activities

Aims

- for all girls across the county to be “their best”
- to pursue the objectives of the Guide Association concerned with the development of girls and young women.

Objective:

Girlguiding Cheshire Border will provide the girls and young women in our county with the space and opportunities they need to thrive, grow and give back to their communities.

Events & Activities for young members:

As well as the units across the County offering weekly activities, other events that were available to the young members included, Gang shows, Cheshire hike, Splash & Bushcraft days, Guides & Beyond weekend for older Guides to have a taster of what opportunities there are beyond the Guide section. Units have had visits to Peak Wildlife Park, theatres, fire stations and had visits from MP’s, Guide dogs, Police, makeup artists; girls have taken part in the Region Pennine Walk Challenge, Cheshire Hike.

1st Wybunbury Brownies celebrated 70 years and 7th Wilmslow Guides celebrated 50 years.

County took part in the GG Rugby challenge and arranged 3 sessions of Rugby taster sessions with local clubs.

Congleton Gangshow were honoured to be invited to perform at Girlguiding's Celebrate event in Manchester.

International

We had young members take part in Region international trips as well as organising 2 County trips which enables 4 leaders and 10 girls to go to Norway and 4 leaders and 16 girls to travel to Switzerland.

Our international adviser team held a selection event in the spring for 2026 trips to Budapest and Malta as well as a long haul trip in 2027 to India.

Activities in the community. Units continued to be part of community events and engage with community projects including Pride events, Bra Banks and Community Gardens.

County also continued the initiative of Act of Kindness cards for all members in the County and encouraged units to distribute these locally with (where possible) a small gift of plants, flowers etc.

Redrow Homes has supported units in Knutsford.

Residential Opportunities there were a good number of units taking girls on residentials which included camping. Numbers for Rainbows and Brownies not available but for the Guide and Ranger age group there were 22 separate residential events, 12 x camping, 5 x indoor holidays, 4 sleepover events and 1 PGL, which gave 237 Guides, 94 rangers and 121 leaders these experiences.

Duke of Edinburgh Award: Our DofE team worked very hard to ensure the young members were able to complete these awards.

In 2025 there were 5 completed Bronze awards, 6 Silver awards and 4 Gold awards

Events designed for the direct training and support of adult leaders included:

First Response: 8 in person sessions were held from January to December 2025 giving the opportunity for up to 96 to complete the training (93 members completed the training). These sessions were offered free of charge to members wef April 2023.

Leader Development Programme (LDP) qualification Our LDP co-ordinators continued to offer training sessions for mentors and Leaders in Training. 10 Leaders completed the new LDP qualification in 2025.

Commissioner support Our commissioners were supported in their roles by mentoring and a half day workshop covering various topics and a chance to network together.

Going Away qualification: 7 volunteers completed their Going Away qualification during 2025.

Cross-County collaborations We also continued to work with our neighbouring County, Cheshire Forest to offer support to leaders together and to share events cross-counties.

Trefoil Guilds - Our County Trefoil Guilds continue to offer Guiding for Adults and also practical help to Girlguiding across the county.

Other significant events / Recognitions

Congratulations to Angela Ross who received the Wilmslow Community award.

Pam Street and Linda Pearson were recognised for their county roles by the High Sheriff of Cheshire.

Jo Tillotson was also recognised with a WAGGGS Europe Region Medal of service, for outstanding service to Girlguiding at European level.

Our thanks and recognition event for volunteers for 2025 was held in November and hosted by Middlewood Division. Long service awards for 2025 were:-

21 x 5 year service	13 x 10 year service	10 x 20 year service
6 x 30 year service	1 x 40 year Service	2 x 50 year service
1 x 60 year service		

1 Good Service award was awarded to Diane Bolton for her role and work as DofE adviser.

Summary

The provision of the Guiding programme continued in 2025 and opportunities for both girls and volunteers grew.

None of our units closed due to financial reasons, units closed due to volunteer resignations which were for a number of reasons - individuals unable to continue volunteering, health concerns and planned retirements. In 2025 young member numbers and volunteer numbers increased slightly partially due to the movement of Middlewich District from Cheshire Forest County but also due to more girls joining for the first time.

Plans for 2026

We aim to:

- Continue to look at adult recruitment, retention and recognition including holding social and other events for adults to come together and share ideas and experiences,
- Improve our PR and social media presence,
- Continue to review County constitution and exec format to ensure we make best use of volunteer strengths,
- Build on the International Opportunities for girls and leaders with a view to being able to offer annual trips,
- Work hard to promote the Association’s aims and objectives and to recruit new members,
- Continue to run a range of specialised trainings to develop our adult leaders in a wide range of areas,
- Continue to give girls a variety of opportunities within local meetings and as part of the wider county,
- Increase numbers to attend Chamboree and have a larger guiding presence at this Scout run event,
- Hold an all section event to Celebrate 100 years of World Thinking day.

Public benefit

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Trustees' Report (continued)

Financial review

Policy on reserves

Reserves are held for future activies of the charity with a planned deficit in 2026.

The charity's financial position at the end of the year is shown on the balance sheet (page 8), which shows that the charity's funds have decreased from £342,971 at 31 December 2024 to £330,190 at the end of the current year.

Structure, governance and management

Nature of governing document

The charity is unincorporated and established by Royal Charter, and has its constitution adopted in 2015.

Organisational structure

The County Committee shall have the following members:

County President
County Commissioner
Deputy Chairman (if Appointed)
Assistant County Commissioner(s) (if appointed)
Division Commissioners
Assistant Division Commissioners (if appointed)
County Secretary
Chair of Finance
County Treasurer
Chair of Guiding Development (Programme)
Chair of Adult Support (Training)
County Adviser for P.R and Marketing
Chair of Trefoil Guild
Other Advisers, secretaries and consultants appointed to the Committee by the County Commissioner and whose appointments are ratified by the County Committee.

Major risks and management of those risks

The charity has robust risk management processes including strong financial controls and safeguarding policies in place which are monitored regularly.

The annual report was approved by the trustees of the charity on 14 October 2026 and signed on its behalf by:

Linda B Pearson

.....
Mrs L Pearson
Trustee

Cheshire Border County Guides Association

Independent Examiner's Report to the trustees of Cheshire Border County Guides Association

I report to the trustees on my examination of the accounts of Cheshire Border County Guides Association for the year ended 31 December 2025.

Responsibilities and basis of report

As the charity trustees of Cheshire Border County Guides Association 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 Cheshire Border County Guides Association '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 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 Cheshire Border County Guides Association 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 accounting 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.



.....
Mark Heaton FCCA FCIE
KM
Chartered Accountants
1st Floor, Block C
The Wharf
Manchester Road
Burnley
BB11 1JG

14 October 2026

Cheshire Border County Guides Association

Statement of Financial Activities for the Year Ended 31 December 2025

	Note	Unrestricted funds £	Total 2025 £	Unrestricted funds £	Total 2024 £
Income from:					
Donations and legacies	2	27,909	27,909	26,111	26,111
Charitable activities	3	54,307	54,307	52,434	52,434
Investment income	4	3,182	3,182	4,393	4,393
Total income		85,398	85,398	82,938	82,938
Expenditure on:					
Charitable activities	5	(99,194)	(99,194)	(152,910)	(152,910)
Total expenditure		(99,194)	(99,194)	(152,910)	(152,910)
Gains/losses on investment assets		1,015	1,015	149	149
Net expenditure		(12,781)	(12,781)	(69,823)	(69,823)
Net movement in funds		(12,781)	(12,781)	(69,823)	(69,823)
Reconciliation of funds					
Total funds brought forward		342,971	342,971	412,794	412,794
Total funds carried forward	14	330,190	330,190	342,971	342,971

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2024 is shown in note 14.

Cheshire Border County Guides Association

(Registration number: 512723)
Balance Sheet as at 31 December 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	10	5,208	6,965
Investments	11	39,320	38,305
		44,528	45,270
Current assets			
Badges in stock		2,744	2,562
Debtors	12	5,957	5,246
Cash at bank and in hand		304,314	296,507
		313,015	304,315
Creditors: Amounts falling due within one year	13	(27,353)	(6,614)
Net current assets		285,662	297,701
Net assets		330,190	342,971
Funds of the charity:			
Unrestricted income funds			
Unrestricted funds		330,190	342,971
Total funds	14	330,190	342,971

The financial statements on pages 7 to 15 were approved by the trustees, and authorised for issue on 14 October 2026 and signed on their behalf by:

Linda B Pearson

.....
Mrs L Pearson
Trustee

Cheshire Border County Guides Association

Notes to the Financial Statements for the Year Ended 31 December 2025

1 Accounting policies

Statement of compliance
The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation
Cheshire Border County Guides Association meets the definition of a public benefit entity under FRS 102. The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

Going concern
The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Income and endowments
Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Expenditure
All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset’s use. Other support costs are allocated based on the spread of staff costs.

Governance costs
These include the costs attributable to the charity’s compliance with constitutional and statutory requirements, including independent examination, strategic management and trustees meetings and reimbursed expenses.

Taxation
The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets
Individual fixed assets are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation
Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Boats	20% per annum straight line basis
Equipment	15% per annum straight line basis

Fixed asset investments
Fixed asset investments, other than programme related investments, are included at market value at the balance sheet date. Realised gains and losses on investments are calculated as the difference between sales proceeds and their market value at the start of the year, or their subsequent cost, and are charged or credited to the Statement of Financial Activities in the period of disposal.

Unrealised gains and losses represent the movement in market values during the year and are credited or charged to the Statement of Financial Activities based on the market value at the year end.

Stock
Stock is valued at the lower of cost and estimated selling price less costs to complete and sell, after due regard for obsolete and slow moving stocks. Cost is determined using the first-in, first-out (FIFO).

Trade debtors
Trade debtors are amounts due for merchandise sold or services performed in the ordinary course of business.

Trade creditors
Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers.

Fund structure
Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Designated funds are unrestricted funds set aside for specific purposes at the discretion of the trustees.

2 Income from donations and legacies

	Unrestricted funds General £	Total 2025 £	Total 2024 £
Legacy and donations	335	335	447
Grants	1,887	1,887	280
Charity activities inc fundraising	25,687	25,687	25,384
	27,909	27,909	26,111

3 Income from charitable activities

	Unrestricted funds		Total	Total
	Designated	General	2025	2024
	£	£	£	£
Subscriptions	4,880	49,427	54,307	52,434

4 Investment income

	Unrestricted funds	Total	Total
	General	2025	2024
	£	£	£
Interest receivable and similar income	3,182	3,182	4,393

5 Expenditure on charitable activities

	Note	Unrestricted funds		Total	Total
		Designated	General	2025	2024
		£	£	£	£
Depreciation of tangible fixed assets		-	1,332	1,332	1,391
Loss on sale of tangible fixed assets		-	947	947	-
Charitable activities expenditure		8,167	87,488	95,655	150,439
Governance costs	6	-	1,260	1,260	1,080
		8,167	91,027	99,194	152,910

6 Analysis of governance and support costs

Governance costs

	Unrestricted funds	Total	Total
	General	2025	2024
	£	£	£
Independent examiner fees			
Examination of the financial statements	1,260	1,260	1,080
	1,260	1,260	1,080

7 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

8 Independent examiner's remuneration

	2025 £	2024 £
Examination of the financial statements	1,260	1,080

9 Taxation

The charity is a registered charity and is therefore exempt from taxation.

10 Tangible fixed assets

	Boats and equipment £	Total £
Cost		
At 1 January 2025	91,335	91,335
Additions	521	521
Disposals	(1,578)	(1,578)
At 31 December 2025	90,278	90,278
Depreciation		
At 1 January 2025	84,370	84,370
Charge for the year	1,331	1,331
Eliminated on disposals	(631)	(631)
At 31 December 2025	85,070	85,070
Net book value		
At 31 December 2025	5,208	5,208
At 31 December 2024	6,965	6,965

11 Fixed asset investments

Other investments

	Listed investments £	Total £
Cost or Valuation		
At 1 January 2025	38,305	38,305
Revaluation	1,015	1,015
At 31 December 2025	39,320	39,320
Net book value		
At 31 December 2025	39,320	39,320
At 31 December 2024	38,305	38,305

12 Debtors

	2025 £	2024 £
Trade debtors	161	414
Prepayments	5,796	4,832
	5,957	5,246

13 Creditors

	2025 £	2024 £
Trade creditors	96	256
Other creditors	318	871
Accruals	26,939	5,487
	27,353	6,614

14 Funds

	Balance at 1 January 2025 £	Incoming resources £	Resources expended £	Transfers £	Other recognised gains/(losses) £	Balance at 31 December 2025 £
Unrestricted funds						
General fund	301,979	80,518	(91,027)	25,479	1,015	317,964
Designated						
County Office	25,479	-	-	(25,479)	-	-
Water	15,513	4,880	(8,167)	-	-	12,226
	40,992	4,880	(8,167)	(25,479)	-	12,226
Total funds	342,971	85,398	(99,194)	-	1,015	330,190

	Balance at 1 January 2024 £	Incoming resources £	Resources expended £	Other recognised gains/(losses) £	Balance at 31 December 2024 £
Unrestricted funds					
General fund	369,453	77,310	(144,933)	149	301,979
Designated					
County Office	25,479	-	-	-	25,479
Water	17,862	5,628	(7,977)	-	15,513
	43,341	5,628	(7,977)	-	40,992
Total funds	412,794	82,938	(152,910)	149	342,971

15 Analysis of net assets between funds

	Unrestricted funds General £	Total funds at 31 December 2025 £
Tangible fixed assets	5,208	5,208
Fixed asset investments	39,320	39,320
Current assets	313,015	313,015
Current liabilities	(27,353)	(27,353)
Total net assets	330,190	330,190

	Unrestricted funds General £	Total funds at 31 December 2024 £
Tangible fixed assets	6,965	6,965
Fixed asset investments	38,305	38,305
Current assets	304,315	304,315
Current liabilities	(6,614)	(6,614)
Total net assets	342,971	342,971

16 Related party transactions

There were no related party transactions in the year.