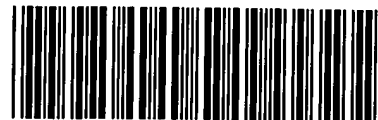


FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025
FOR
THE BEDFORDSHIRE COUNTY FEDERATION OF
WOMEN'S INSTITUTES

THURSDAY



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COMPANIES HOUSE

THE BEDFORDSHIRE COUNTY FEDERATION OF WOMEN'S INSTITUTES

COMPANY INFORMATION

REGISTERED OFFICE:

W. I. House
62 Adelaide Square
Bedford
MK40 2RW

REGISTERED NUMBER:

02708888

REGISTERED CHARITY NUMBER:

1029278

**INDEPENDENT REPORTING
ACCOUNTANTS:**

Longstaff, Gentle & Co
Chartered Certified Accountants
61 Harpur Street
Bedford
MK40 2SR

THE BEDFORDSHIRE COUNTY FEDERATION OF WOMEN'S INSTITUTES

REPORT OF THE DIRECTORS

The directors have pleasure in presenting their report and the Company's financial statements for the year ended 31 December 2025.

PRINCIPAL ACTIVITY

The Company's principal activity is to provide services to Women's Institutes locally and to represent the interests of Women's Institutes in Bedfordshire.

DIRECTORS

The Directors who held office during the year are as follows:

Chairman	Mrs Elizabeth Cochrane
Vice Chairman	Mrs Dorothy Wigg
Treasurer	Mrs Diane Sanbrook
Committee	Mrs Sally Ball Mrs Elizabeth Potter Mrs Rita Hutchinson Mrs Hazel Wade Mrs Susan Pestell

LIMITED LIABILITY

The company is limited by guarantee with a £1 guarantee provided by each member.

CHARITABLE STATUS

The company is a registered charity.

On behalf of the Board:



Elizabeth Cochrane
Chairman

Date: 10. February 2026

THE BEDFORDSHIRE COUNTY FEDERATION OF WOMEN'S INSTITUTES

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF BEDFORDSHIRE COUNTY

FEDERATION OF WOMEN'S INSTITUTES

I report on the accounts of the company for the year ended 31 December 2025, which are set out on pages 4 to 8.

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) 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 not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- (a) examine the accounts under section 145 of the 2011 Act;
- (b) to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- (c) to 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 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 give me reasonable cause to believe that, in any material respect, the requirements:
 - (a) to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - (b) to prepare accounts which accord with the accounting records, comply with the accounting requirements section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities.

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.

Stephen Simpson

Mr S. P. Simpson
Longstaff, Gentle & Co
Chartered Certified Accountants
61 Harpur Street
Bedford
MK40 2SR

Dated: 10. February 2026

THE BEDFORDSHIRE COUNTY FEDERATION OF WOMEN'S INSTITUTES

BALANCE SHEET AS AT 31 DECEMBER 2025

2024			Note		2025
£	£			£	£
	<u>FIXED ASSETS</u>				
58095	Tangible Assets	2			64458
	<u>CURRENT ASSETS</u>				
	4145 Stock on Hand	1c		3501	
	4088 Debtors	3		4190	
	109238 Investment Accounts	4		111163	
	103538 Cash at Bank and in Hand	5		110088	
	221009			<u>228942</u>	
	<u>LESS: CURRENT LIABILITIES</u>				
	7817 Creditors	6		<u>11696</u>	
213192					217246
<u>271287</u>	<u>TOTAL ASSETS LESS CURRENT LIABILITIES</u>				<u>281704</u>
	<u>FINANCED BY:</u>				
75000	<u>Capital Reserve</u>				75000
	<u>Unrestricted Funds</u>				
	121886 General Reserve	1e, 7a		129619	
126870	4984 Property Maintenance Reserve	1e, 7a		<u>4984</u>	134603
69417	<u>Restricted Funds</u>	1e, 7b			72101
<u>271287</u>					<u>281704</u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2025 in accordance with Section 476 of the Companies Act 2006.

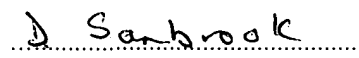
The directors acknowledge their responsibilities for:

(a) ensuring that the company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial year and of its profit or loss for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.


Elizabeth Cochrane
Director


Diane Sanbrook
Director

Approved On: 10. February 2026

THE BEDFORDSHIRE COUNTY FEDERATION OF WOMEN'S INSTITUTES

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2025

2024			Note	2025
£	£			£
		<u>INCOMING RESOURCES</u>		
25874		Affiliation Fees and Quota		25836
36970		Income - Committees		29839
4105		Income - Other		3878
4233		Sale of Goods		3638
110		General Donations		139
3543		Interest Received from General Investments		3107
<u>74835</u>		Total Incoming Resources - Unrestricted Funds	7a	<u>66437</u>
7180		Total Incoming Resources - Restricted Funds	7b	<u>8064</u>
<u>82015</u>		Total Incoming Resources for the year		<u>74501</u>
		<u>RESOURCES EXPENDED</u>		
31157		Governance Costs		30103
25956		Expenses of Committees		22115
7084		Cost of Goods Sold		5886
2123		Depreciation	1b, 2	2424
<u>66320</u>		Total Resources Expended - Unrestricted Funds	7a	<u>60528</u>
275		Total Resources Expended - Restricted Funds	7b	<u>3556</u>
<u>66595</u>		Total Resources Expended for the year		<u>64084</u>
<u>15420</u>		Surplus/(Deficit) for the year		<u>10417</u>

FUNDS ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2025

Total		Unrestricted	Restricted	Total
2024		Funds	Funds	2025
82015	Total Incoming Resources for the year	66437	8064	74501
66595	<u>Less:</u> Total Resources Expended for the year	60528	3556	64084
<u>15420</u>		<u>5909</u>	<u>4508</u>	<u>10417</u>
0	Transfer Between Funds	1824	-1824	0
<u>15420</u>	Operating Surplus for the year	<u>7733</u>	<u>2684</u>	<u>10417</u>
175883	Balance Brought Forward	121886	69417	191303
<u>191303</u>	Balance Carried Forward	<u>129619</u>	<u>72101</u>	<u>201720</u>

THE BEDFORDSHIRE COUNTY FEDERATION OF WOMEN'S INSTITUTES

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

1 ACCOUNTING POLICIES

a Basis of Accounting

The financial statements have been prepared under the historical cost convention. The financial statements have been prepared in accordance with Statement of Recommended Practice, "Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and the Republic of Ireland (FRS 102) and the Companies Act 2016.

b Tangible Fixed Assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Freehold Property & Improvements (excl. land)	-	2% straight line
Furniture, Fittings & Equipment	-	15% on written down value
Computer Equipment	-	25% on written down value

c Stock

Stock consists of goods held for resale which are valued at the lower of cost and net realisable value.

d Voluntary Income

All voluntary income, legacies and grants are utilised within the general unrestricted fund for the furtherance of the principal activity of the company, except that where a particular use of any amount received has been specified at the time of receipt, a restricted fund will operate. Any such specified use should be compatible with the objects of the company and capable of execution by the company.

e Fund Accounting

- (i) The company's General Reserve consists of unrestricted funds which the company may use for its purposes at its discretion.
- (ii) The Property Maintenance Reserve has been created to specifically accommodate amounts set aside for future maintenance costs. It is an unrestricted, but designated fund of the company.
- (iii) The restricted funds are those where donations have been received or fund raising events have been held for specific purposes.

f Pension Costs and Other Post-Retirement Benefits

The company operates a defined contribution pension scheme. Contributions payable to the company's pension scheme are charged to profit or loss in the period to which they relate.

g Employees and Directors

The average number of employees during the year was 3

2 TANGIBLE FIXED ASSETS

	Furniture, Fittings & Equipment	Freehold Property 62, Adelaide Square & Improvements	Total
<u>Cost</u>			
Opening Balance as at 1.1.25	22206	86075	108281
Additions	1824	6963	8787
	<u>24030</u>	<u>93038</u>	<u>117068</u>
<u>Depreciation</u>			
Accumulated Depreciation as at 1.1.25	17968	32218	50186
Charge for the year	1062	1362	2424
	<u>19030</u>	<u>33580</u>	<u>52610</u>
Net Book Value at 31 December 2025	<u>5000</u>	<u>59458</u>	<u>64458</u>
Net Book Value at 31 December 2024	<u>4238</u>	<u>53857</u>	<u>58095</u>

THE BEDFORDSHIRE COUNTY FEDERATION OF WOMEN'S INSTITUTES

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

	31.12.25	31.12.24			
	£	£			
3 <u>DEBTORS</u>					
Trade Debtors	100	142			
Prepayments	889	452			
Expenses paid in respect of following year	3201	3494			
	4190	4088			
4 <u>CURRENT ASSET INVESTMENTS</u>					
Nationwide Building Society Account	60557	58955			
COIF Charities Deposit Account	50606	50283			
	111163	109238			
5 <u>CASH AT BANK AND IN HAND</u>					
Deposit Account	75814	72706			
Current Account	34061	30753			
Cash in Hand	213	79			
	110088	103538			
6 <u>CREDITORS</u>					
Accrued Expenses	5591	2794			
Amounts held in respect of following year	6105	5023			
	11696	7817			
7a <u>Unrestricted Funds</u>					
	Balance as at 01.01.25	Income	Expend- iture	Transfer	Balance as at 31.12.25
General Reserve	121886	66437	-60528	1824	129619
Designated for Property Maintenance	4984	0	0	0	4984
	126870	66437	-60528	1824	134603
b <u>Restricted Funds</u>					
	Balance as at 01.01.25	Income	Expend- iture	Transfer	Balance as at 31.12.25
Bursary - Dr Braggins	825				825
W. I. Property & Office Fund	25461	2148			27609
W. I. Suspensions (see page 8)	4101	458	-3556		1003
W. I. Formations & Recruitment	7787	3552			11339
Pooling of Accommodation	5753	1602			7355
Denman Dip	64				64
Catering & Office Equipment	1620	304		-1824	100
Denman College Furniture	1258				1258
WI Bursaries	1035				1035
Save Denman/Love Denman	1664				1664
Speakers & Centenary	19037				19037
Garden Fund	759				759
Groups	53				53
	69417	8064	-3556	-1824	72101

THE BEDFORDSHIRE COUNTY FEDERATION OF WOMEN'S INSTITUTES

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

W.I. Suspensions

From July 2002 forfeited amounts from suspended W.I.'s are held until a W.I. reforms and reclaims the relevant sum or for 3 years when the funds are allocated under the rules of the W.I. to the Company only. Therefore the funds remain restricted for a period of up to 3 years.

8 <u>OPERATING SURPLUS</u>	<u>31.12.25</u>	<u>31.12.24</u>
	<u>£</u>	<u>£</u>
The Operating Surplus is stated after charging:		
Accountancy Fees	<u>960</u>	<u>936</u>

9 CONNECTED PERSONS AND RELATED PARTY TRANSACTIONS

The company exists to promote the interests of Womens Institutes throughout Bedfordshire and as such ensures that the membership of the W.I. both as individuals and collectively benefit from its normal operation.

Employment costs are as shown in the detailed income and expenditure account, in addition to which the company enjoys a considerable amount of voluntary effort by the officers, directors and members. The value of these donated services has not been quantified and is not reflected in the accounts.

Subject to the foregoing there were no material related party transactions during the year.