



# **INFORMATION PACK**

**A GUIDE TO MOVING  
FORWARD AFTER THE CLOSURE  
OF THE NATIONAL CHARITY.**



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# Mission Statement

**Proudly building on our suffragist foundations, Townswomen's Guild's mission is to continue empowering all women to make their own lives, and those of others, better.**

## Going Forward Overview

One of the first decisions your Guild will need to do is to discuss if you wish to continue as a Guild, a community group or close.

We of course hope that you will want to continue as a Guild, **and if you do you will be able to keep your name**, and this Information Pack has been designed to help your Guild during and after the transition from a Guild that is under the umbrella of a National Organisation to a Guild that is fully independent.

The Board have also agreed that Guilds can continue to use the Townswomen's Guild logo.

We know change can seem daunting but Guilds have been successfully running themselves and the changes you will need to make will be minimal and we will take you through the steps you will need to take.

In this pack we will look in more detail at some of the decisions your Guild will need to make over the coming months and the actions you will need to take. We will be looking in detail at :-

- Charity Status
- Name, Structure and Governance Documents
- Banking
- Insurance
- Guild Documents
- Recruitment

# Charity Status

## National Charity Status

We plan to stop trading as a company on January 31<sup>st</sup> 2026 and after 3 months we will apply to strike the Company off the Companies Register. After we have closed the Company we will be able to close the Charity.

Until that time current Guilds will still be Company Members and will be able to use the National Charity Number. We will not be collecting subscriptions after January 31<sup>st</sup> as the National Executive has agreed to waive subscriptions. **This is necessary to allow us to close the Company. All Company Members/Guilds will be contacted to inform them when the Company and the Charity have been closed.**

## Guild/ Federation Charity Status

Guilds/Federations will need to look at their individual charity status and judge how the closure of the National Charity will affect them.

Guilds/Federations fall into one of two categories: they will either be a registered charity in their own right or an unregistered charity.

## Unregistered Charity

All Guilds/Federations at the moment are charities as they have adopted either the 2006 Model Guild Constitution, Small Guild Constitution, or the 2006 Model Federation Constitution. These constitutions have charitable objects therefore Guilds are charities and are regulated by the the Charity Commission.

After the closure of the national charity Guilds who wish to remain a Townswomen's Guild will need to either adopt a new constitution or amend their existing constitution. (see Name, Structure and Governance Documents)

We are aware of a number of Guilds/Federations who were concerned about losing their charity status as the venue they use only allows charities to hire their premises. If you remain a Guild and either amend your existing constitution or adopt a new constitution with charitable objects you will remain a charity.

## Charity Status (cont'd)

Many Guilds/Federations have over the years used the National Charity's charity number when applying for a charity bank account but when the charity closes you will no longer be able to use our number. (See Banking)

### Registered Charity

If your Guild/Federation is a Registered Charity and you wish to remain a Townswomen's Guild you may be able to retain your charity status by amending your existing constitution and informing the Charity Commission of the amendments you intend to make. (See Name, Structure and Governance Documents for more information on constitutions)

The National Executive Committee has been advised by the Charity Commission that amendments will need to be submitted to and approved by the Commission and this will/may take a minimum of 12 weeks.

Once the amendments have been agreed by the Charity Commission you can hold an Extraordinary General Meeting (EGM) for your members to adopt the new constitution.

**It is advisable for each Guild/Federation who are a Registered Charity to approach the Charity Commission via their Advice Line to discuss any amendments they may wish to make.**

**For more information on the Charity Commission visit [www.gov.uk](http://www.gov.uk) or call the Charity Commission on 0300 066 9197 between 9am – 5pm Monday to Friday.**

# Name, Structure and Governance Documents

## Guild/Federation Name

Many Guilds/Federations have been concerned that they will not be able to use their current name but this is not the case **you will be able to continue using your current name** if you wish.

## Structure

The structure of your Guild/Federation does **not need** to change unless you wish it too.

For instance if your Guild/Federation is run by a committee you can still do this and again if your Guild has adopted the Small Guild Constitution and runs the Guild cooperatively you can continue to do so.

Your Guild/Federation can carry on with its usual programme of events and activities.

If your Guild/Federation wants to, it can carry on with the objects of Townswomen's Guilds summed up in our Mission Statement and the charitable objects in the current constitutions.

## Governance Documents - Advice for Guilds/Federations

The current constitutions contain many references to the National Charity which will no longer be relevant after closure.

Your **Guild's** current governance documents are either the 2006 Model Constitution or the Small Guild Constitution which means that all guilds are charities, as both these constitutions have charitable objects.

Similarly **Federations** have adopted the 2006 Model Federation Constitutions which also has charitable objects, meaning Federations are also charities.

When the National Charity closes you will **need to change or amend** your Guild's Governance documents to remove all references to the National Charity.

A new or amended constitution will need to be decided upon, and adopted by your members at an Extraordinary General Meeting. (EGM)

## Name, Structure and Governance Documents (cont'd)

### Here is a reminder of why a Governance document/constitution is needed

- A governance document/constitution is simply the aims and purposes of the group and the rules for its governance. It's a statement of what your group is going to do and how it is going to do it.
- It is important because without this written understanding people can easily find themselves at cross purposes and important jobs won't get done.
- It will serve as a reference for members and help to resolve problems in times of controversy.
- Outsiders, especially potential funders, will want to see that your group is democratic and accountable.
- Banks often require a copy of a group's governance document/constitution to qualify for a charity or not for profit account.
- If the Guild should close it will state clearly where any remaining funds should go. Generally this would be a similar charity. The funds, however, do not 'belong' to the members.

### Guidance on adopting or amending a new constitution for Guilds who are unregistered charities

If your Guild intends to remain a Townswomen's Guild and is **not** a registered charity, there is an amended version of the Small Guild Constitution included with the Information Pack.

This amended constitution has all clauses referring to the National Charity Removed together with an additional clause requiring the Guild to provide its own insurance.

If you prefer you could amend your existing constitution by removing all references to the National Charity and adding a clause requiring the Guild to provide its own insurance.

When the Committee/Trustees have agreed either to the amendments or to adopt a new constitution they will need to hold an EGM to allow the members to vote to accept the amendments or adopt the new constitution.

Your Guild is of course free to write its own constitution and there is advice on how to set up a charity at <https://www.gov.uk/setting-up-charity>

## **Name, Structure and Governance Documents (cont'd)**

### **Guidance for Guilds who are registered charities**

**It is anticipated that the process for registered charities to finalise their new constitution or make amendments will be lengthy and it is advisable to start the process as soon as possible.**

**A Guild that is a Registered Charity will need to take advice from the Charity Commission as they will have to inform them of any changes.**

If your Guild is a **registered** charity it may be easier to adapt your existing constitution.

Guilds that are registered charities should be using the 2006 Model Guild Constitution and a copy of the constitution is attached with the clauses referring to the National Charity highlighted for your convenience.

The constitution will need to have these clauses removed and an additional clause requiring the Guild to provide its own insurance to be added.

The Guild Committee will need to draft a special resolution and vote to agree the amendments. The amendments will then need to go to the Charity Commission for their approval

The National Executive Committee has been advised by the Charity Commission that amendments will need to be submitted to and approved by the Commission and this will/may take a minimum of 12 weeks.

The Charity Commission has a facility for charities to submit any amendments online but you can contact the Charity Commission helpline for further advice.

When the Committee has received Charity Commission approval and agreed to adopt their new constitution they will need to hold an EGM to allow the members to vote to adopt the new constitution.

**For more information on the Charity Commission visit  
[www.gov.uk](http://www.gov.uk) or call the Charity Commission on 0300 066 9197  
between 9am – 5pm Monday to Friday.**



## Name, Structure and Governance Documents (cont'd)

### Governance Documents - Advice for Federations

Your Federation's current governance document should be the 2006 Model Federation Constitution which means that all Federations are charities as this constitution has charitable objects.

#### **Guidance on adopting a new constitution for Federation's who are unregistered charities**

If your Federation is an **unregistered** Charity you will be able to amend the 2006 model Federation Constitution by removing all of the clauses referring to the National Charity and adding an additional clause requiring the Federation to provide insurance for Federation events.

When the amendments are agreed by the Federation Committee they will need to hold an EGM for the amendments to be adopted by the member Guilds.

#### **Guidance on adopting a new constitution for Federation's who are registered charities**

If your Federation is a **registered** Charity you will be able to amend the 2006 model Federation Constitution by removing all of the clauses referring to the National Charity and adding an additional clause requiring the Federation to provide insurance for Federation events.

When the amendments are agreed by the Federation Committee they will need to go to the Charity Commission for their approval.

The National Executive Committee has been advised by the Charity Commission that amendments will need to be submitted to and approved by the Commission and this will/may take a minimum of 12 weeks.

The Charity Commission has a facility for charities to submit any amendments online but you can contact the Charity commission helpline for further advice.

When the Committee has received Charity Commission approval and agreed to adopt their new constitution they will need to hold an EGM to allow the member Guilds to vote to adopt the new constitution.

**For more information on the Charity Commission visit  
[www.gov.uk](http://www.gov.uk) or call the Charity Commission on 0300 066 9197  
between 9am – 5pm Monday to Friday.**

# Banking

**Giving Guilds/Federations definitive advice on bank accounts is impossible as each Bank has its own set of requirements and no two are the same.**

**Our overall advice is that each Guild will need to contact its own bank, inform them of any changes , and follow their advice.**

**However we have put together some pointers to help with this:-**

- If you currently use the National Charity number to obtain a charity bank account you will need to inform your bank when the National Charity closes as you **cannot** continue to use it after the closure of the National Charity.
- Many banks in the past have had free charity or not for profit accounts however their requirements vary, with some insisting on a registered charity number. **Remember** all Townswomen's Guilds are a charity even if they are not registered and it **may** be worthwhile arguing this point!
- If you can no longer use a free account many banks offer an account with reduced charges for unregistered charities or not for profit groups.
- Charges do vary between banks, some charging a one-off monthly fee, and others charging for each transaction.
- Charges for cheques are particularly high and encouraging members to pay by BACS can reduce costs.
- It may be worthwhile to shop around and change your bank. Be prepared, changing your bank account can take time and quite a bit of paperwork but it may result in saving money on charges. They usually want to see a copy of your governance document/constitution so it would be good to agree that before changing banks.
- In the past Guilds have had more than one signatory for cheques etc and it is still advisable to have at least 3 people with permissions on your bank account. When using internet banking/card payments the bank may not require two people to give permission. In those instances a supporting document signed by a second signatory should be used as evidence of authorisation for your Guilds/Federations own records.

# Insurance

**Insurance has always been something that the National Charity has provided for its Guilds and Federations but from February 1<sup>st</sup> 2026 Guilds and Federations will need to arrange their own insurance.**

**The information provided is for guidance only and it will be the responsibility of the individual Guilds to decide on the type and level of insurance appropriate for their Guild.**

## **Types of Insurance available**

### **Public Liability Insurance**

Public Liability Insurance is often required by venues and should be seriously considered by all Guilds. It can cover compensation payments and legal costs if a member of the public sues your Guild if they've been injured or their property damaged.

**Make sure to confirm that members will be covered by the Public Liability Insurance**

### **Trustee Indemnity Insurance**

You may wish to protect your trustees against claims made against them personally as part of your Guild activities.

### **Personal Accident Cover**

Personal accident cover provides a financial benefit should a volunteer or trustee be accidentally injured in the course of their Guild duties.

**Ask your insurance broker/company if this is required to cover members or if Public Liability Insurance is sufficient.**

### **Other types of cover**

It may be worth considering covering any money held by Trustees on behalf of the Guild.

### **Level of Cover**

Each Guild will need to decide on the type and level of insurance it requires and it may be best to arrange insurance through a broker who should be able to source a number of quotations for your Guild, and guide you about what type and level of insurance would be appropriate for your guild.

# Insurance

## **Guild Insurance**

Having looked at the types of insurance available you may still be unsure of the cover you require. Don't feel downhearted, it is complicated, and your broker will be able to guide you when you apply for a quotation.

When arranging cover the brokers require information about your Guild and the type of cover you require, the members and the activities you undertake, this will vary between Guilds but in general they will want to know about:-

- Member numbers
- Trustee numbers
- Venue
- How long your Guild has been running
- Regular Activities undertaken: include all activities including monthly meeting, extra groups such as craft, book clubs, walking groups etc.
- Occasional Activities: include yearly Garden Parties, Trips etc

It is important to be honest and include as much information as possible as giving incorrect information may invalidate any claim you make.

When the broker has provided quotations for the insurance and the Guild has decided which company to use the broker will send out paperwork for you to check before you finally agree to the insurance.

This is a good opportunity to check that they have included everything you asked for and all the information you provided is correct before you agree to the insurance.

## **Federation Insurance**

Insurance for the Federations will also have to be decided by the Federation Committees and you may wish to have cover for events and committee meetings.

## **Timing**

While it is good to think ahead and make decisions about the type of insurance your Guild/Federation requires any quotation is usually only valid for a month so ideally you should be looking for quotations at the end of December 2025 beginning of January 2026.

## **Guild Documents**

When the National Charity closes Guilds and Federations will no longer be able to use Letterheads, Membership Cards, In Case of Emergency (ICE) cards previously provided by TG. We have included with the information pack amended digital versions of these items for you to use in the future.

Headquarters has also provided Badges and Certificates for long standing members and while we will no longer be able to provide this service, digital versions of the certificates have also been provided with this information pack for use in the future.

If you Guild would like to stock up on long service badges there are still some available for sale on our website. (August 2025)

## **Recruitment**

Although the National Charity will be closing, Guilds are still in a good position to continue to recruit and keep Townswomen's Guilds and what they have stood for for 95 years alive and well.

There is still a need for an organisation that empowers women to make their own lives and those of other women better.

## **Guilds who wish to change**

While the NEC very much hope that Guilds will wish to continue, we do understand that some Guilds may wish to take the opportunity of the closure of the national organisation to make changes to their own Guild.

Guilds may wish to remain a charity but change their name and not refer to themselves as a Guild, change to a non charitable organisation or indeed may wish to close completely

How each Guild will need to proceed will depend on the Guild's current charity status. (See Charity Status)

# Guilds who wish to change (cont'd)

## **Guilds who wish to stop being Guilds but retain their Charity status**

### **Unregistered Charity**

If your Guild would like to continue to meet but not call themselves a Guild and intend to remain an unregistered charity you will still need to adopt a new constitution with charitable objects. There is advice on how to do this on the Charity Commission.(website [www.gov.uk/setting up a charity](http://www.gov.uk/setting-up-a-charity))

**All charities need to follow Charity Commission Guidelines even if they do not intend to register.**

Any name change or change of governance documents must be agreed in the first instance by the Committee, if you have one, and by members at an Extraordinary General Meeting when they should vote on a Special Resolution.

### **Registered Charity**

Guilds who wish to change their name but remain a charity can retain their current charity number but will need to make amendments to their Governance documents.

Any name change and changes to the governance documents should be agreed in the first instance by the Committee.

The NEC has been advised by the Charity Commission that Guilds will need to advise the Charity Commission of both the name change and the amendments made to their Governance document. It may/will take a minimum of 12 weeks

When the changes have been agreed by the Charity Commission they can be adopted by the Members at an Extraordinary General Meeting

# Guilds who wish to change (cont'd)

## **Guilds wanting to stop being a Guild and stop being a Charity**

If your Guild has decided they no longer wish to be a Guild or a charity you will need to **close** your Guild and follow the dissolution clause in your current constitution.

To close your Guild you will need to hold an Extraordinary General meeting to allow your members to vote on the resolution to close and to decide where any residual money will be transferred to.

There will be a clause in your current constitution advising what to do with any residual funds.

You would **not** be able to transfer the money to your new non charitable organisation.

## **Guilds wanting to Close**

Some Guilds may wish to close and they will need to consult their current constitution and follow their dissolution clause.

There will also be a clause in your current constitution advising what to do with any residual funds.

In order to close your Guild you will need to hold an Extraordinary General meeting to allow your members to vote on the the resolution to close and to decide where any residual money will be transferred to.

**All Guilds are currently charities and can ask the Charity Commission for advice on how to close.**

**For more information on the Charity Commission visit [www.gov.uk](http://www.gov.uk) or call the Charity Commission on 0300 066 9197 between 9am – 5pm Monday to Friday.**

## Going Forward – Summary

The National Executive were saddened to have to take the decision to close the National Charity but we very much hope that the remaining guilds will take the decision to remain a Guild and carry on.

This information pack takes Guilds and Federations through the process of change but the Trustees and Staff of Townswomen's Guild will be here until at least 31<sup>st</sup> January 2026 to help Guilds and Federations during this time of transition.

### To contact TG for further advice

**Email :** [contact@the-tg.com](mailto:contact@the-tg.com)

**Telephone :** 0121326 0400

## Useful Contact Information

**Charity Commission:-** visit [www.gov.uk](http://www.gov.uk) or call the Charity Commission on 0300 066 9197 between 9am – 5pm Monday to Friday

**HMRC charity tax helplines:-** Tel: 0300 123 1073; or · Write to: Charities, Savings and International 2, HM Revenue and Customs, BX9 1BU, United Kingdom. They can help with queries about Gift Aid

**NVCO Small Charity Helpdesk:-** Email [knowhow@ncvo.org.uk](mailto:knowhow@ncvo.org.uk) or call [020 7520 2552](tel:02075202552). We aim to respond within 3 to 5 working days

NVCO provide help with any query your charity or voluntary organisation might have about the set up or running of your organisation.

Your Guild could join NVCO for free if your income is less the £30,000 per annum