

THE CORNWALL COUNTY FEDERATION OF WOMEN'S INSTITUTES

England & Wales · Charity number 1014597

Details

Other names	C F W I
Status	Registered
Legal form	Charitable company
Company number	02722754
Registered	1992-10-12
Register	View on the Charity Commission register

Contact

Address	Chy Noweth and Conteth Truro Business Park Threemilestone Truro Cornwall TR4 9NH
Phone	01872272843
Email	secretary@cornwallwi.org.uk
Website	www.cornwallwi.org.uk

Activities

Objects: TO FURTHER THE PURPOSE OF THE WOMEN'S INSTITUTE MOVEMENT IN CORNWALL, THE ISLES OF SCILLY AND ELSEWHERE

Activities: Umbrella bodyEducation/trainingArts/cultureSport/recreationEnvironment/conservation/heritage

Classification

- **How:** Provides Human Resources, Acts As An Umbrella Or Resource Body
- **What:** Education/training, Arts/culture/heritage/science, Amateur Sport, Environment/conservation/heritage
- **Who:** Other Defined Groups

Geography

- **Area of benefit:** CORNWALL, ISLES OF SCILLY AND ELSEWHERE
- Cornwall

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£177,632	£145,715	-	-
2023-12-31	£136,573	£152,301	-	-
2022-12-31	£101,117	£120,796	-	-
2021-12-31	£62,917	£80,009	-	-
2020-12-31	£48,697	£71,721	-	-

Trustees

Name	Role	Appointed
Avril Gillian Pile		2024-10-29
Clare Jane Avent		2025-05-13
Elizabeth Mary Baker		2020-10-21
Ellen Mary Thompson		2020-10-21
Jayne Edwards		2025-10-14
Margaret Ann Johnson		2014-02-12
Pam Selley		2016-09-28
Rachel Laura Andrews		2022-01-11
Susan Elizabeth Martin		2025-09-09
Tracey Anne Camps		2024-10-29
Wendy Jane Fiander		2020-10-21

Accounts

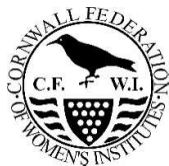
**The Cornwall County Federation of
Women's Institutes
(Limited by Guarantee)**

Annual report and unaudited financial
statements

For the year ended 31 December 2024

Registered company number 02722754

Registered charity number 1014597



Annual Report 1 January– 31 December 2024

The Cornwall Federation of Women's Institutes
(Limited by Guarantee)
Legal and administrative information

Name of the charity:	The Cornwall Federation of Women's Institutes
Company registration number:	2722754
Charity registration number:	1014597
Governing instrument:	Memorandum and articles of association
Constitution:	Limited Company
The trustees listed below constitute directors of the company for the purposes of the Companies Act 2006	
Principal and registered address of the charity:	Chy Noweth an Conteth Truro Business Park Threemilestone TRURO TR4 9NH; Tel: 01872 272843; E-mail: enquiries@cornwallwi.org.uk
Independent Examiners:	RRL LLP Peat House TRURO
Solicitors:	Stephens Scown ST AUSTELL
Bankers:	Lloyds Bank Plc 7 Boscawen Street TRURO

Chairman's Review

(For the period 1 January 2024 to 31 December 2024)

The Board of Trustees, (hereafter called The Board) is elected biennially and consists of a maximum of 15 Trustees, who may be nominated by either VIs or Board members. The Board may appoint Trustees to fill any vacancies that occur. The Board may also co-opt a limited number of additional Trustees. All Trustees are given appropriate training within Board meetings, by means of a Trustee Manual, written guidelines for some roles and activities, by mentoring arrangements and via specific training events held.

The current Board of Trustees (10) and those who held office during the 12-month (12) period are:

January - October

Federation Chair

Helen Kestle

Federation Vice Chairs

Pam Selley & Jane Dover

Federation Treasurer

Rachel Andrews

Elected/Appointed Trustees

Elizabeth Baker, Grace Bradford, Wendy Fiander, Margaret Johnson, Penny Picton & Mary Thompson

Co-Opted Trustee

Margaret Edgecumbe

Ex-Officio Trustee

Yvonne Toms as Chair of Membership Support Sub-Committee

From 29th October 2024

Federation Co-Chairs.

Liz Baker & Margaret Johnson

Vice Chairs

Pam Selley & Mary Thompson

Federation Treasurer

Rachel Andrews

Elected/Appointed Trustees

Grace Bradford., Tracey Camps, Wendy Fiander, Avril Pile

Co-Opted Trustee

Margaret Edgecumbe

Ex-Officio Trustee.

Jane Mills as Chair of Membership Support Sub Committee

Staff - Federation Secretary

Julia Pascoe

Administrative Assistant (with Finance)

Sophie Mitchell

Administrative Assistant

Kerenza Nojh

Membership

Total Number of members as at 31 December 2024 - 3012 between 106 Institutes

Plus 2 Associate Members

Formation and Suspensions

Suspensions – Truro Afternoon, St. Erme, Lanson & Jacobstow

Formations – None

Risk Management Policy

The Board of Trustees considered the principal risks to which the organisation is exposed and implemented policies to control these risks where deemed necessary, including rigorous financial controls and monitoring, budgetary controls and multiple signatory controls over payments. A review of the risks confronting the organisation is undertaken on a regular basis.

Objects

The objects of the Federation are to further the purposes of the VI movement in Cornwall. The main purposes of the VI are to enable women to improve and develop conditions of rural life, to advance their education in citizenship, in local, national and international public questions, in music, drama and other cultural subjects and in all branches of agriculture, handicrafts, home economics, health and social welfare. It seeks to give women the opportunity of working together through the VI and of putting into practice those ideals for which it stands, i.e., truth, justice, tolerance and friendship.

Principal Objectives for the period ended 31 December 2024

- to offer a wide range of opportunities
- to further the purpose of the VI movement
- to continue to provide support to VIs within the Federation

Achievements and Performance

i. Education in all matters of concern to women; in local, national and international public questions, in music, drama and other cultural subjects and in all branches of agriculture, handicrafts, home economics, health and social welfare was promoted through events, competitions, day schools and classes organised by the Board of

Trustees and by the following sub-committees appointed, supported and monitored by the Board of Trustees: Membership Support (VI Advisers); Arts and Leisure; Cookery and Craft; Environment and Public Affairs; and the Events Team (formerly the Exhibitions Sub-Committee). The Floral Art and Gardening Sub-Committee suspended in 2023 has now been reformed as 'Flowers & Gardens' I thank all the members of our sub-committees for their hard work over the past year. They have certainly worked so hard for our members.

To foster good relations between sub-committee members, they are encouraged to hold joint events where appropriate. All activities organised by or through the Board, its sub-committees and VIs provided opportunities for improving and developing conditions for women.

ii. Opportunities for working together permeated all activities. Friendship and social activities were provided through buffet/County lunches other events and travel).

Continued support to VIs was maintained by the Membership Support Sub-Committee through their planned training programme and responding to requests for help and advice from VIs; by Board of Trustee members (e.g., by attending special meetings, publishing County News, reaching out through social media and the Chair's/Chairs' visits to VIs); and by the staff at Chy Noweth an Conteth (e.g., by dealing with telephone, mail and e-mail enquiries from VIs and members).

Future

Cornwall Federation of Women's Institutes will continue its work in furthering the purposes of the VI movement in Cornwall and, to that end, will continue to plan a full programme of appropriate events. Our vision is the same as that of the National Federation of VIs (NFWI), namely, to connect, support and empower women, while remaining bold and inspiring, growing and relevant, inclusive and flexible. By reaching out to women who have not traditionally been VI members, it is hoped we can expand our membership and future-proof the Federation.

VI Events 2024

This year was marked by a positive upswing in the number of VI members in Cornwall as we reached 3000 members for the first time in many years.

A somewhat slow start to our activities this year as the scheduled Retro Lunch had to be slotted into our calendar later in the year.

However, we made up for this disappointment in March with our afternoon at Penventon Hotel in Redruth where we celebrated International Womens' Day - with just over 100 members - and after enjoying afternoon tea we listened to an inspirational address by our guest speaker Kathryn Billing, Cornwall's Chief Fire Officer, who spoke about the challenges of being a woman in such a high-profile position and the importance of inclusion for all. Her talk was enjoyed by all as we listened closely to all she said.

April saw members from across Cornwall gathering at our Federation Office to listen to prospective speakers who were auditioning for inclusion in our Speakers' Directory, it is then their views which determines whether they are accepted for the chance of being invited to speak at VI meetings.

Later in the month the first in a series of Roadshows - held to discuss the current Resolutions up for selection to take forward to the NFWI yearly appeal - took place. These Roadshows were a joint event organised by Membership Advisers and the Environment & Public Affairs Sub-Committees with the Board of Trustees joining in to provide refreshments and our thanks go to them for organising these events.

The popular Chair's Coffee Morning was held at the beginning of May at The Shire House Suite in Bodmin, various Sub Committees manned tables and highlighted their activities, plenty of refreshments on offer

and the room buzzed with friends old and new greeting each other. This event is held annually, to raise funds to help with the expenses involved with our presence at the Royal Cornwall Show so we are always grateful for the support we get from our members.

June arrived and with it our biggest and busiest event of the year finally took centre stage - the Royal Cornwall Show once again at the Showground at Wadebridge. Monday morning arrived and with it the Events Team to transform an empty marquee into our VI showcase, fit to display our wares and to promote ourselves to members and the public who are always ready to sample the refreshment area. Once again, the marquee proved a popular place to visit and we had plenty of help on hand to answer questions or generally chat with our visitors. These events do not happen overnight, there are a great many people working many and long hours before and during the event - our thanks go to all for their support.

Following the Royal Cornwall Show we also have a presence at both the Stithians and Launceston Shows and both provide another opportunity to meet with both members and general public to talk about VI and what you can get from being a member.

At the beginning of July, we finally managed to hold the Retro Lunch at our Federation Office, Chy Noweth an Conteth, on a lovely sunny day 68 members arrived in various forms of 1950's attire, they were treated to a 3 course lunch with the emphasis on the year in question, with a quiz to baffle them. Good company, good food, all went home happy.

Towards the end of July, a coach filled with eager VI members from across Cornwall set off early to travel across Dartmoor to Yelverton to visit the Garden House at Buckland Monachorum - first stopping off at Endsleigh Garden Centre for coffee and (of course) retail therapy. After which as if this wasn't enough, they travelled to Tavistock for yet more tea shops and retail therapy before returning to Cornwall and home.

August is usually our 'quiet' month when we recharge our batteries.if only this were true! At the end of the month, we took part for the second year with a presence at Cornwall Pride. An exciting event with song, colour, crowds and many, many happy festival goers, one which gives us the opportunity to talk with other stall holders, members of the public and promote our wonderful organisation.

Summer holiday over and we reach September to start Autumn planning and the first major event is our Literary Lunch which was held at the prestigious Carlyon Bay Hotel on 3rd October, a fabulous afternoon enjoyed by some 120 members where we were joined by the local author Liz Fenwick, who gave us an insight into her life as a wife, mother and author, she followed her talk with a Q&A session when members could ask questions and satisfy their curiosity as to how she comes up with her stories.

Hot on the heels of such a fabulous afternoon we were gathering at the Hall 4 Cornwall on 23rd October for our Annual Council Meeting where we learned what is happening around the Federation, marvelled at the members who had won trophies and certificates and sat back and enjoyed listening to Bryers Boys who entertained us with Folk and Sea Shanties, heard from Matthew Kenworthy Gomez about his life and involvement in Pride and then finally sat back and enjoyed an afternoon with Esmee Young - who regaled us with tales of her life from being a student at art College through her years working within the fashion industry to her involvement with the TV Show - Great British Sewing Bee.

In November there was a shopping trip o Clarke's Village, beset with issues on the road, long holdups on the way owing to a serious accident on the A30 then again long holdups on the way home as the initial problems hadn't been solved during the day. A very long day for everyone, one that couldn't be avoided but spirits remained high and they had all had a good day and were pleased to finally be home safely.

Also, in November Liz Baker (one of our new Co-Chairs) and Avril Pile (a new Trustee) represented us at the Remembrance Day Parade in Truro and laid a wreath on our behalf.

At the end of the month CFWI were represented at the Winter Fayre at the Wadebridge Showground where both Liz Baker and Pam Selley spent the day looking after our exhibits and telling people about the WI.

And so we reach December and all that the month brings, 2 Christmas lunches, one at Penmorvah Manor the other at Bowood Golf Club, both venues were well attended with lovely menus enjoyed by all both venues were dressed in their festive finery as were the diners - another success

The Christmas activities drew to a close with our afternoon of Lessons and Carols held this year in the delightful church on the Lanhydrock Estate - small but beautifully formed - where we received a warm welcome by the vicar Rev Roger May who let the programme run with simply welcoming us announcing the carols and finally giving the blessing.

So 2024 draws to a close and we wait to see what 2025 has in store for us.

Retirement and New Trustees.

We would like to acknowledge and sincerely thank Helen Kestle (retiring Chair), Jane Dover and Penny Picton for the years of hard work and support that they have given to the Board of Trustees during their term of office, they will all be sorely missed.

We would also like to extend a warm welcome to both Tracey Camps and Avril Pile as they join the Board of Trustees and we look forward to working with them.

You will read of many other events listed under the various Sub-Committee entries that follow

Resolution Roadshows - April 2024

Venues – Millennium House, Pensilva; Connor Downs WI Hall; and Chy Noweth an Conteth.

National Resolution: Dental Care can Save Lives

NFWI Annual Meeting – May 2024

Venue –The Royal Albert Hall

Federation Representative: Federation Chair Helen Kestle

Organiser - Kathy Reed : In attendance - Liz Anderson

CFWI Annual Council Meeting – October 2024

Venue – The Hall for Cornwall, Truro

Attended by Councillor Carol Swain, Mayor of Truro

Morning Guest Speaker: Matthew Kenworthy Gomez - Pride

Entertainment : Bryer Boys

Afternoon Guest Speaker: Esme Young - Broadcaster

National Council Meeting – October 2024

Held virtually, attended by Federation Co-Chairs Liz Baker & Margaret Johnson & Federation Treasurer Rachel Andrews

Acknowledgements:

I would like to acknowledge and thank the following for their voluntary work on behalf of the Cornwall Federation:

All sub-committee members and their advisers

County News Editor: Wendy Fiander

Media Officer: Avril Pile (from October)

Assistant Media Officer: Sheila Goldsworthy

Year Book Editor: Liz Anderson

Speakers' Directory Editor: Wendy Fiander

Health and Safety Officer: Liz Baker

Bulb Scheme Organiser: Grace Bradford

IFE Administrator: Jane Mills

Pooling of Fares Organiser: Jane Mills

ACWW Representative: Amanda Penk (from May)

Resolutions Coordinator: Carol Matta (from June)

MCS Representative: Liz Anderson

Safeguarding Officer: Jill Trew (from January 2025)

200+ Club Organiser: Liz Baker/Margaret Johnson

Assistant Archivist: Mary Venn

Second-Hand Books Coordinator: Pam Selley

Royal Cornwall Show Co-ordinating Team: Margaret Johnson, Liz Baker, Pam Selley,

Mary Thompson, Tracey Camps

Royal Cornwall Show Catering Co-ordinator: Tracey Camps

Stithians Show Co-ordinators: Margaret Edgecumbe, Avril Pile

Our thanks too to all members who have represented CFWI in dealing with other organisations. The Board of Trustees thanks you most sincerely for your time and commitment.

The Sub-Committee reports, as you will read, show a great diversity of activities offered to our members through workshops and events throughout the past year.

Chy Noweth an Conteth continues to be well-used by our sub-committees for their activities and also by outside organisations who make use of our conference room and kitchen, raising extra funds and helping to maintain the car park. Very grateful thanks go to our hard-working staff who support all our members but most particularly the members of the Board of Trustees, and to Gareth Williams who continues to give his time and support to our Accounts Administrator. I would also like to give thanks to former Accounts Administrator Sue Martin who although retired at the end of 2022, continues to offer her assistance on a part-time basis in the office.

Finally, I would like to thank all members of the Board of Trustees for their constant hard work, friendship and support to us - as together we take on this new challenge - and to the Cornwall Federation of WIs throughout the past.

Liz Baker & Margaret Johnson

Treasurer's Statement

(For the period 1 January 2024 – 31 December 2024)

Reserves Policy

The Federation aims to maintain sufficient unrestricted reserves to cover possible future deficits which may occur due to fluctuations within activities.

As at 31st December 2024 unrestricted reserves stood at £342,402.

Investment Policy

Under the memorandum and articles of association, the company had the power to make any investments which the trustees/investors see fit.

Risk Management.

The Trustees/directors have considered the risks to which the company may be exposed and are satisfied that systems are in place to mitigate exposure to major risk.

Cornwall Federation of Women's Institutes will continue its work in furthering the purposes of the WI movement in Cornwall, and to that end will continue to plan a full program of appropriate events.

WI Events 2024

CFWI was able to run a full range of events in 2024 with many oversubscribed and having to go to a ballot, or a second event added.

Financial Review

The financial outcome for the year 1st January 2024 to 31st December 2024 is a surplus of £31,917 (2023: £15,728 deficit) which is due to the one off event of us having a disused WI Hall to sell at auction which far exceeded our expectations, and brought in some valuable cash to increase our reserves.

Income

In most areas income has increased and Trustee events raised £3,163 (2023: £5,759), we are grateful to the members who supported these events. Sub-committee events were also well supported and their income was greater this year. Donations received in 2024 were considerably higher than previously years at £3,331 (2023: £547) from members, for which we are very grateful. Income from events has increased as more events were able to run. The 200+ club income was down a bit this year at just £592 (2023: £601), the cost of entry is still £10 per year, and entitles you to entry into 10 draws during the twelve months. Total net income for the year £177,632 (2023:£136,573).

Expenditure

Chy Noweth an Conteth our office in Truro has been used far more during 2024 as location for hire by external groups, with the income

approaching pre-covid levels Room Hire was up to £6,851 (2023: £1,980) and Car Parking £1,153 (2023: £729). During the year we again used the services of the Community Payback Scheme, to help with the labour to help set up the marquee at the Royal Cornwall Show. We plan to use them again in 2025 as they are such a valuable resource.

Total net expenditure for the year was £145,715 (2023: £152,301).

The balance sheet shows that the Federation intend and are able to meet our liabilities.

Rachel Andrews,
Federation Treasurer

Sub-committee Reports

Membership Support

Chair: To Nov 2024 Yvonne Toms WI Adviser From Nov 2024 Jane Miles WI Adviser

Vice-Chairs: Kathy Reed WI Adviser and Helen Kestle to Nov 2024 From Nov 2024 Mary Thompson WI Adviser and Margaret Edgcumbe WI Adviser

Board Liaison: Margaret Edgcumbe

Secretary: Barbara Corbett WI Adviser to Nov 2024 Helen Kestle WI Adviser from Nov 2024

Visits Organiser 2025 and 2026: Liz Anderson WI Adviser to Nov 2024 Yvonne Toms WI Adviser from Nov 2024

Pooling of Fares: Jane Miles WI Adviser— Position removed Nov 2024

Chief Steward: Yvonne Toms WI Adviser plus Jill Trew from Nov 2024

National Federation AM Organiser: 2024 Kathy Reed WI Adviser to Nov 2024 Helen Kestle WI Adviser from Nov 2024

Training Officer: Liz Anderson WI Adviser to Nov 2024. Proposed that this is to be held in abeyance due to training changed from Nov 2024

Resolutions Advisor: Carol Matta

IFE Administrator: Jane Miles WI Adviser plus Ann Dyke from Nov 2024

Observer: Margaret Edgcumbe (WI Adviser from Nov 2024)

Number of sub-committee meetings: 9

This sub-committee comprises all WI Advisers, trained by NFWM, members in training and helpers. Training is carried out within the Federation initially, with those in training being encouraged to attend as many meetings and events as possible with WI Advisers. Once trained all advisers are encouraged to join regular NFWM online forums in order to keep up to date with changes and to share information and ideas with Advisers from other Federations. In recent years much of NFWM training has been offered on-line but WI Adviser training wasn't available in this format until 2024. Since then, we have welcomed Margaret Edgcumbe and Mary Thompson as new Advisers but three Advisers have retired after many years' service – Liz Anderson, Barbara Corbett and Kathy Reed.

WI Advisers aim to visit each WIs Annual Meeting every four years, are responsible for forming new WIs, promoting the WI, informing and encouraging WIs, keeping the Federation informed of WI activities and opinions, researching areas for new WIs, planning and running training sessions for WI members, enlarging WIs and suspending WIs. We try to make sure members know all that is available to them and to help them to get value for their subscription. We travel extensively around the county doing our best to promote the WI at all times. WI Advisers are continually looking for opportunities to open new WIs. Ideas or suggestions are always most welcome.

Arts and Leisure

Chairman: Sandra Buck

Vice-Chairman : Lynn Griffiths

Board Liaison: Jane Dover (to Nov 24); (Avril Pile from Nov 24)

Secretary: Penny Picton (to Nov 24); Jane Dover (from Nov 24)

Appointed members: Marion Collins, Margaret Lugg, Anne Matthews

Adviser: David Chapman

Number of sub-committee meetings: 5

Again, another busy, but successful year, especially with our involvement in the Royal Cornwall Show Competition 2024, 'Sea Fever'. We were especially pleased to see the variety of exhibits reflecting the theme.

We have continued with two quizzes, the competitive Rosebowl quiz in March and yet another event in November. There is always a lovely atmosphere during the afternoon, but there is still a determination to do well. Take up for the November quiz was a little disappointing with a smaller number of teams entering. Maybe a change in format is needed? Something to think about at our next meeting.

David Chapman has once again been totally involved in our activities and meetings, kindly offering to lead a February birdwatching event along the Helston Boating Lake, followed by lunch and a nature walk in August along the Bissoe Valley, followed by lunch. An extra day was organized due to the event's popularity.

In May, there was a good response to an afternoon boat trip along the River Fal with members taking the opportunity to relax with friends.

We are fortunate to have an excellent committee, including our Adviser David Chapman, who work so hard to provide interesting events for members. We continue to ask for new members to join us as new ideas are always welcome, especially regarding the Arts.

Cookery and Craft

Chairman: Alison Willis

Board Liaison: Margaret Johnson (to Nov 24) Margaret Edgcumbe (from Nov 24)

Secretary: Sue Martin

Appointed members: Alison Gribble, Roz Ross, Ann Haverly,

Advisors: Pat Mallett & Dot Rogers

Number of meetings: 4

Due to various circumstances, we were not able to offer many events in the earlier part of the year, but we did hold a couple of dressmaking workshops which were very well supported and we're hoping to be able to make this a regular occurrence in 2025.

We held three stained glass workshops as the event was heavily oversubscribed and in order not to disappoint any of the members decided to add more dates. We have also held two lino-printed textile embellishment workshops as again this was over-subscribed.

Our ever-popular trolley events also excelled themselves this year as we had over 130 people attending over the two days. The subject of 'should I put an air-fryer in my trolley' was for the most part the draw, this was the last demonstration for Pat Mallett and Alison Gribble. However, a new advisor has joined and it is hoped that the Committee will be able to come up with ideas for other cookery type of events in 2025.

Unfortunately, the Craft taster days did not fare so well as two of the three events had to be cancelled due to insufficient interest. Three craft day dates have already been booked for May so we are hoping all of these will go ahead, plus a 'decorate a simnel cake' class in February.

Environment and Public Affairs

Chairman: Jude Wood

Vice-Chairman: Anne Fenwick and Felicity Penneycard

Board Liaison: Elizabeth Baker (to Nov 24) Tracey Camps (from Nov 24)

Secretary: Mary Lindsey

Appointed Members: Jude Wood, Anne Fenwick, Mary Lindsey, Felicity Penneyard, Pippa Stilwell, Julia Havard (to Nov 2024) and Fiona Hughes (to Nov 2024)

Advisers:

Tom Shelley (Cornwall Wildlife Trust)
Clare Smith (Forest for Cornwall County Council)
Kirsty Davies (Surfers Against Sewage)

Number of sub-committee meetings: 4

The Committee over the past year has worked hard with Carol Matta the Resolutions Adviser to raise the profile and participation on campaigning and resolutions within CFWI. In support of this a "Speak Out" event was held on Nov 14th 2024 to help members prepare resolutions and feel more confident about campaigning. We, with the Board of Trustees and Membership, presented three Resolution Roadshows and one Zoom event to put forward the shortlisted resolutions to members to enable discussion and sharing of ideas.

The Committee has continued its work on the "Clean Rivers for healthy People and Wildlife" taking the banner on a number of protests against South West Water. In addition, we have started campaigning work on "Dental Health Matters" which was passed at the Annual General Meeting in June 2024.

Events Team (previously known as Exhibitions)

Chair: Mary Venn

Vice Chair: Deborah Brooks

Board Liaison: Pam Selley

Secretary: Jenny Richards

Appointed members: Fran Winsor

Adviser: Yvonne Toms

The sub-committee were involved in the set-up and take down of the following events during the year:

Royal Cornwall Show

Stithians Show

Annual Council Meeting – Hall for Cornwall

During the year the events sub-committee utilised the support of Community payback.

Other Reports

Climate Ambassadors

Climate Ambassadors: Fiona Hughes, Rachel Kent, Mary Lindsey, Carol Matta, Pippa Stilwell, Jude Wood, Cathy Glaser, Jane Attwood and Beth Roberts

The 2023 *WI Members Plant Trees* initiative with Forest for Cornwall was organised again to coincide with National Tree Week in 2024

Climate Ambassadors continue to submit articles for the Green Corner in County News, as well as posts for the Facebook page, give talks on climate issues to local organisations, and write articles for their local parish magazines.

In 2024 we welcomed four new members and we now have eleven members (of which two are Climate friends who come to meetings and help out at events but are not officially registered).

We worked with Cornwall Wildlife Trust and other members of the Cornwall Climate Action Network on the CWT project of engaging all electoral candidates in a climate conversation. We held a hybrid Zoom craftivism workshop, live in Redruth, and virtually in Truro and Albaston, to send environmentally themed gifts to local Parliamentary candidates.

We take our banners to WI and public events across Cornwall, including to the lobby of the South West Water AGM in Exeter, and to the March for Clean Water in London on 3rd Nov. We engage in river testing for the Westcountry Rivers Trust, and we were delighted to be awarded runner-up in the Cornwall Sustainability Awards. 'Trees for Nature and Growth – Communities and Groups 2024'.

Organisers' Reports

County News

Editor: Wendy Fiander

We have continued to publish twelve 16-page newsletters this year, designed and printed to a high standard by Today Magazines. Where possible, Today Magazines includes advertising with a local slant. An online version of County News is now posted directly to MyWI each month, with a link added to the CFWI website. Feedback from members continues to be positive.

During 2024, each copy was charged at a cost of 35p. As of 31 December 2024, we ordered 3300 copies of each issue of County News from Today Magazines.

As always, throughout the year, we endeavoured to feature photographs of CFWI members on the cover of County News. We always appreciate members submitting photographs from their own WI events and activities.

Events occurring in our Federation form the bulk of information given to members, along with advice for committees and updates from the CFWI office. National Federation matters and items of other interest to members have also featured on a regular basis. Members have continued to send photographs and details of events happening in their own WIs throughout the year and this continues to be a popular regular section in the newsletter.

We have continued to include a 'Have Your Say' item, when available, in which members can submit up to 500 words about a particular interest or hobby; and a 'Banner of the Month' feature.

Each issue is delivered to Chy Noweth an Conteth towards the end of the month and packed for posting, with enclosures of application forms, fliers and information sheets as necessary. Thank you to the hardworking volunteer Trustees and others who have helped with packing the newsletters throughout the year.

As Editor, I am always grateful to the WIs who continue to send me their news and photos on a regular basis.

Web Sites and Social Media

CFWI Facebook Page: Administrator Avril Pile

CFWI Website: Editor Avril Pile

CFWI Instagram account: Administrator Avril Pile

Social media has been a vital communication link in for WI members throughout Cornwall in 2024. Members have come to realise the value and importance of social media and technology to keep in touch with each other and the wider WI community and the world.

The CFWI Facebook page continues to be popular forum for communicating news and events from WIs across the County. The page enables CFWI to reach members immediately with important and pertinent information, it allows members to comment and give opinions which is welcomed to ensure inclusion and transparency. The Facebook page promotes individual WIs activities with details, photos and images of events along with other Federations and the NFVI. Statistics show that the page that the page has seen followers rise by 14.1% during 2024 from 31 December 2023.

The CFWI website continues to be a useful information point for members. The site includes facts and details about the CFWI, the Board of Trustees and officers, the sub-committees, WI Advisers and other useful links. On the site there is a diary listing upcoming events and closing dates for applications. The application forms are now electronic therefore members can book on an individual basis and pay by BACs directly to CFWI. The website has links to the County News which can be found in full on My WI and policies and documents to help committees and members manage their WIs.

The blog on the website contains news from the Federation and NFVI, as well as other topics that maybe of interest. Members can subscribe to the blog on the website so that they receive an email alert for a new post. Although members are encouraged to comment on the blog posts and interact, there appears to be minimal participation.

The number of subscribers has increased from 283 (31 December 2023) to 1,118 (31 December 2024) which is a significant percentage increase.

The CFWI Instagram account is inactive.

Plans for 2025 include continuing with the podcast and using the Instagram account, to review website management.

The WI Shop

With Cornish or at least British made items selected when possible, which are good value for our members. Items are purchased online at wholesale prices from a limited number of suppliers. Trustees have transported The WI Shop to all major CFWI events, and items are displayed for sale on a temporary stall, which is usually popular.

Sales for the past year were £3,176, with a net income of £1,460.

CFWI 200+ Club

Organiser: Helen Kestle to Nov 2024

Liz Baker and Margaret Johnson from Nov 2024

Again, this year the members have supported this very worthy fundraiser. During 2024 we had 118 members taking part in the 10 monthly draws with the shares taken up by WI members and their families. Prize monies paid out totalled £588 and the overall profit was £592. The draws were held at the Board meeting each month with the exception of January and August and the October meeting being drawn during the Autumn Council Meeting. All prize money was either paid by BACS or cheque.

Signed on behalf of the trustees by:

Margaret Johnson

Federation Chair

Rachel Andrews

Federation Treasurer

Approved and authorised for issue by the trustees on: 18 August 2025

Independent examiner's report to the Trustees of The Cornwall County Federation of Women's Institutes (Limited by Guarantee)

I report to the charity trustees on my examination of the financial statements of the charitable company for the year ended 31 December 2024 set out on pages 8 to 19.

Responsibilities and basis of report

As the charity trustees of the charitable company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the financial statements of the charitable company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charitable company's financial statements as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no 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 charitable company as required by section 386 of the 2006 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the financial statements give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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 financial statements to be reached.

Joshua Stevens ACA
Chartered Accountant

RRL LLP
Peat House
Newham Road
TRURO
Cornwall
TR1 2DP

16 September 2025

Statement of financial activities (including income and expenditure account)

For the year ended 31 December 2024

		Restricted funds	Unrestricted funds	2024 Total	2023 Total
	Notes	£	£	£	£
Income					
Donations and legacies	3	2,504	827	3,331	547
<i>Income from charitable activities:</i>					
Membership fees		-	33,771	33,771	32,593
Income from members' activities	4	-	67,117	67,117	17,574
Sub-committee events and classes		-	29,218	29,218	52,658
		-	130,106	130,106	102,825
<i>Income from other trading activities:</i>					
Sales		-	16,725	16,725	17,075
Fundraising income	5	-	18,167	18,167	12,457
Room hire and car parking income		-	8,006	8,006	2,709
		-	42,898	42,898	32,241
Investment income		122	1,175	1,297	960
Total income		2,626	175,006	177,632	136,573
Expenditure					
Raising funds	6	-	10,599	10,599	6,803
Charitable activities	7	-	135,116	135,116	145,498
Total expenditure		-	145,715	145,715	152,301
Net income/(expenditure) for the year	9	2,626	29,291	31,917	(15,728)
Transfers		(2,504)	2,504	-	-
Net movement in funds		122	31,795	31,917	(15,728)
Reconciliation of funds					
Total funds brought forward		11,848	310,607	322,455	338,183
Total funds carried forward		11,970	342,402	354,372	322,455

All income and expenditure are derived from continuing activities.

The statement of financial activities includes all gains and losses recognised in the year.

The Cornwall County Federation of Women's Institutes (Limited by Guarantee)

Balance sheet

As at 31 December 2024

	Notes	£	2024 £	£	2023 £
Fixed assets					
Tangible assets	13		280,584		287,115
Investments	14		6,668		6,912
Total fixed assets			287,252		294,027
Current assets					
Stock	15	2,006		2,278	
Debtors	16	19,276		23,937	
Cash at bank and in hand		80,730		84,108	
Total current assets		102,012		110,323	
Creditors: amounts falling due within one year	17	(34,892)		(81,895)	
Net current assets			67,120		28,428
Net assets	19		354,372		322,455
Funds of the charity					
Restricted funds	20		11,970		11,848
Unrestricted funds	21		342,402		310,607
			354,372		322,455

In preparing these financial statements:

- (a) The trustees are of the opinion that the company is entitled to the exemption from audit conferred by Section 477 of the Companies Act 2006;
- (b) No notice has been deposited under Section 476 of the Companies Act 2006; and
- (c) The trustees acknowledge their responsibilities for:
 - (i) ensuring that the company keeps accounting records which comply with Section 386 of the Companies Act 2006; and
 - (ii) preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial period and of its profit or loss for the financial period in accordance with the requirements of Sections 394 and 395, and which otherwise comply with the requirements of this Act relating to accounts, so far as applicable to the company.

Signed on behalf of the trustees by:

Margaret Johnson
Federation Chair

Rachel Andrews
Federation Treasurer

Approved and authorised for issue by the trustees on: 18 August 2025
Company registration no 02722754

Notes

(forming part of the financial statements)

1 General information

The company was incorporated in England and Wales as a company limited by guarantee and not having a share capital. The registered office is Chy Noweth An Conteth, Truro Business Park, Threemilestone, Truro, Cornwall, TR4 9NH. In the event of a winding up, registered members are liable to contribute a sum not exceeding £1 per member towards the debts and liabilities of the company and the costs and expenses of winding up. At 31 December 2024 there were 2,850 members (2023: 3,100).

2 Summary of significant accounting policies

2.1 Accounting convention

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

The Cornwall County Federation of Women's Institutes meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note. The financial statements are prepared in Sterling which is the functional currency of the charity and rounded to the nearest £.

2.2 Statement of cash flows

Under Charities SORP (FRS 102), the charity is classed as a small charity and is exempt from the requirement to prepare a statement of cash flows on the grounds of its size.

2.3 Funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

2.4 Income recognition

All income is included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

Donations are recognised by the charity on receipt. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

No amount is included in the financial statements for volunteer time in line with the SORP (FRS 102)

Notes

(forming part of the financial statements)

2.4 **Income recognition (continued)**

Where practicable, gifts in kind donated for distribution to the beneficiaries of the charity are included in stock and donations in the financial statements upon receipt. If it is impracticable to assess the fair value at receipt or if the costs to undertake such a valuation outweigh any benefits, then the fair value is recognised as a component of donations when it is distributed and an equivalent amount recognised as charitable expenditure.

Gifts in kind donated for resale are included at fair value, being the expected proceeds from sale less the expected costs of sale. Where estimating the fair value is practicable upon receipt it is recognised in stock and 'Income from other trading activities'. Upon sale, the value of the stock is charged against 'Income from other trading activities' and the proceeds are recognised as 'Income from other trading activities'. Where it is impracticable to fair value the items due to the volume of low value items they are not recognised in the financial statements until they are sold.

Fixed asset gifts in kind are recognised when receivable and are included at fair value. They are not deferred over the life of the asset.

For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received. At this point income is recognised. On occasion legacies will be notified to the charity however it is not possible to measure the amount expected to be distributed. On these occasions, the legacy is treated as a contingent asset and disclosed.

Membership fees are credited to the statement of financial activities when they are receivable.

Grant income is recognised in the statement of financial activities when receivable unless the donor imposes performance conditions to be met before entitlement is confirmed. Grant income is included in charitable activities when it is to provide funding support for performance activities.

Income from members' activities is recognised as income in the year to which the event relates.

Income from trading activities includes income earned from sales, fundraising events and trading activities to raise funds for the charity. Income is received in exchange for supplying goods and services in order to raise funds and is recognised when entitlement has occurred.

Investment income is earned through holding assets for investment purposes such as deposit accounts and it includes interest.

2.5 **Expenditure recognition**

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Expenditure on raising funds includes cost of sales;
- Expenditure on charitable activities includes the items listed in note 6 to the financial statements; and
- Other expenditure represents those items not falling into the categories above.

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose. The majority of costs are directly attributable to specific activities. Certain shared costs are apportioned to activities in furtherance of the purpose of the charity on the basis of estimated usage.

Notes

(forming part of the financial statements)

2.6 **Support costs allocation**

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include governance costs. They are incurred directly in support of expenditure on the objects of the charity. Where support costs cannot be directly attributed to particular headings they have been allocated to cost of raising funds and expenditure on charitable activities on a basis consistent with use of the resources.

Fundraising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities.

2.7 **Tangible fixed assets**

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended.

Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset on a systematic basis over its expected useful life as follows:

Freehold land	Nil
Freehold buildings	50 years
Equipment	3-10 years

2.8 **Investments**

Investments are recognised initially at fair value which is normally the transaction price excluding transaction costs. Subsequently, they are measured at fair value with changes recognised in 'net gains/(losses) on investments' in the SoFA if the shares are publicly traded or their fair value can otherwise be measured reliably.

2.9 **Stocks**

Stocks are stated at the lower of cost and estimated net realisable value.

2.10 **Debtors and creditors receivable / payable within one year**

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

2.11 **Going concern**

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

Notes

(forming part of the financial statements)

3	Donations and legacies	Unrestricted Funds £	Restricted Funds £	Total 2024 £	2023 £
	Donations	827	2,504	3,331	547
4	Income from members' activities			2024 £	2023 £
	Royal Cornwall Show			13,636	12,691
	Income from suspended institutes			50,554	1,973
	Other membership activities			2,927	2,910
				67,117	17,574
5	Fundraising income			2024 £	2023 £
	Meetings			17,532	12,065
	Administration			69	(343)
	Membership support			297	735
	Events team			269	-
				18,167	12,457
6	Raising funds			2024 £	2023 £
	Cost of sales			10,599	6,803

Notes

(forming part of the financial statements)

7 Charitable activities

	2024 £	2023 £
Members activities	14,631	15,512
Sub-committee events and classes	20,199	41,879
County House expenses		
Rates	2,891	2,243
Insurance	4,574	4,353
Light, heat and water	3,795	3,360
Repairs	4,607	4,950
Loan interest	274	1,857
Depreciation	9,169	8,642
Meetings	16,376	9,881
Printing, stationery and postage	6,126	4,498
Telephone	1,904	1,555
Salaries	37,317	37,837
Legal and professional fees	3,541	53
Committee expenses	3,485	2,790
Sundry	922	1,013
Governance (note 8)	5,305	5,075
	135,116	145,498

8 Governance costs

	2024 £	2023 £
Trustees meeting expenses	1,825	1,955
Independent examiner's fees - examination	3,480	3,120
	5,305	5,075

9 Net expenditure for the year

	2024 £	2023 £
<i>This is stated after charging:</i>		
Depreciation	9,169	8,642
Independent examiner's remuneration - for independent examination	3,480	3,120

Notes

(forming part of the financial statements)

10 Staff costs and numbers

	2024 £	2023 £
Staff costs were as follows:		
Wages and salaries	36,317	36,702
Pension costs	1,000	876
	37,317	37,578

The average monthly number of employees during the year was as follows:

	2024	2023
Administration and support	2	2

No employee received emoluments of £60,000 or more in the year to 31 December 2024 or 2023.

Total key management personnel remuneration in the year was £Nil (2023: £Nil).

11 Trustee remuneration

No remuneration was paid to the trustees in the year to 31 December 2024 (2023: £Nil).

During the year to 31 December 2024, expenses totalling £1,774 (2023: £3,085) were reimbursed to 10 trustees (2023: 12).

12 Related party transactions

During a previous year one of the Cornish WIs made a loan to the charity totalling £30,000. The balance of this loan was repaid in the year in full, so no balance remained at year end. At the end of the previous year the balance included in creditors was £30,000.

Notes

(forming part of the financial statements)

13 Tangible fixed assets

	Freehold land and buildings £	Equipment £	Total £
Cost and valuation			
At 1 January 2023	427,032	18,133	445,165
Additions	-	2,638	2,638
At 31 December 2024	427,032	20,771	447,803
Depreciation			
At 1 January 2023	144,087	13,963	158,050
Charged in year	7,197	1,972	9,169
At 31 December 2024	151,284	15,935	167,219
Net book value			
At 31 December 2024	275,748	4,836	280,584
At 31 December 2023	282,945	4,170	287,115

Freehold land and buildings include land with a cost of £67,200 (2023: £67,200) which is not depreciated.

14 Investments

	At 1 January 2024 £	Additions £	Disposals £	Revaluation Gain/(loss) £	At 31 December 2024 £
Market value					
6,180 Charibond shares	6,912	-	-	(244)	6,668

The cost of the above investments was £6,694 (2023: £6,694).

15 Stock

	2024 £	2023 £
Goods for resale	2,006	2,278

16 Debtors

	2024 £	2023 £
Other debtors	13,834	14,467
Prepayments and accrued income	5,442	9,470
	19,276	23,937

Notes

(forming part of the financial statements)

17 Creditors

	2024 £	2023 £
Other loans	1,040	31,040
Trade creditors	2,251	9,129
Other creditors	16,098	25,829
Accruals and deferred income (see note 17)	15,503	15,897
	34,892	81,895

18 Deferred income

	2024 £	2023 £
At 1 January 2024	8,267	14,677
Released to income in year	(8,267)	(14,677)
Deferred in year	8,270	8,267
	8,270	8,267

Deferred income consists of membership fees and deposits taken for events being held during the following year.

19 Analysis of net assets between funds

	Restricted funds £	Unrestricted funds £	Total funds £
Fund balances at 31 December 2024 are represented by:			
Fixed assets	-	287,252	287,252
Current assets	11,970	90,042	102,012
Creditors: amounts falling due within one year	-	(34,892)	(34,892)
Total net assets	11,970	342,402	354,372
Analysis of net assets between funds – prior year			
	Restricted funds £	Unrestricted funds £	Total funds £
Fund balances at 31 December 2023 are represented by:			
Fixed assets	-	294,027	294,027
Current assets	11,848	98,475	110,323
Creditors: amounts falling due within one year	-	(81,895)	(81,895)
Total net assets	11,848	310,607	322,455

Notes

(forming part of the financial statements)

20 Restricted funds

	At 1 January 2024 £	Income £	Expenditure £	Transfers £	At 31 December 2024 £
Bursary Fund	8,979	2,598	-	(2,504)	9,073
Denman Agnes Salter Fund	1,565	28	-	-	1,593
Denman Bedroom	1,226	-	-	-	1,226
Joyce Donnelly Bequest	78	-	-	-	78
Total restricted funds	11,848	2,626	-	(2,504)	11,970

Restricted funds – prior year

	At 1 January 2023 £	Income £	Expenditure £	Transfers £	At 31 December 2023 £
Bursary Fund	8,909	70	-	-	8,979
Denman Agnes Salter Fund	1,553	12	-	-	1,565
Denman Bedroom	1,217	9	-	-	1,226
Joyce Donnelly Bequest	78	-	-	-	78
Subcommittee Equipment Fund	500	-	-	(500)	-
Total restricted funds	12,257	91	-	(500)	11,848

The above restricted funds relate to monies received for specific purposes and any further income and expenditure during the year has been shown against each fund.

The nature of each fund is generally evident from its name.

In a previous year, the trustees reviewed the number of small restricted funds and identified that many of them had a common restriction. It was therefore agreed to amalgamate them with the general Bursary Fund.

The Suspended WIs' fund related to monies held for closed branches which under certain conditions can be released to general funds.

21 Unrestricted funds

	At 1 January 2024 £	Income £	Expenditure £	Transfers £	At 31 December 2024 £
General fund	310,607	175,006	(145,715)	2,504	342,402
Unrestricted funds – prior year					
	At 1 January 2023 £	Income £	Expenditure £	Transfers £	At 31 December 2023 £
General fund	325,926	136,482	(152,301)	500	310,607

Notes

(forming part of the financial statements)

22 Operating lease commitments

Lessee

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2024 £	2023 £
Within one year	759	-
Between two and five years	1,328	-
	2,087	-

23 Custodian Trustee

During the year the charity acted as a Custodian Trustee of a property, Carnmenellis WI Hall. This was held on behalf of the suspended Carnmenellis WI, following their suspension. The building has not been recognised on the charity's balance sheet and has been held in creditors, as the charity will receive the income from the sale of these assets once three years have passed from suspension of the WI, as is the practice with all suspended WI assets.

The property was sold in February 2024, and the charity has recognised the income from the sale of the asset in these accounts.

Accounts

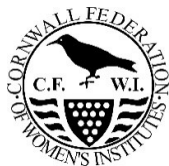
**The Cornwall County Federation of
Women's Institutes
(Limited by Guarantee)**

Annual report and unaudited financial
statements

For the year ended 31 December 2023

Registered company number 02722754

Registered charity number 1014597



Annual Report 1 January– 31 December 2023



The Cornwall Federation of Women's Institutes (Limited by Guarantee) Legal and administrative information

Name of the charity:	The Cornwall Federation of Women's Institutes
Company registration number:	2722754
Charity registration number:	1014597
Governing instrument:	Memorandum and articles of association
Constitution:	Limited Company
The trustees listed below constitute directors of the company for the purposes of the Companies Act 2006	
Principal and registered address of the charity:	Chy Noweth an Conteth Truro Business Park Threemilestone TRURO TR4 9NH; Tel: 01872 272843; E-mail: secretary@cornwallwi.org.uk
Independent Examiners:	RRL LLP Peat House TRURO
Solicitors:	Stephens Scown ST AUSTELL
Bankers:	Lloyds TSB Bank Plc 7 Boscawen Street TRURO

Chairman's Review

(For the period 1 January 2023 to 31 December 2023)

The Board of Trustees, (hereafter called The Board) which is elected biennially, consists of a maximum of 15 Trustees, who may be nominated by either WIs or Board members. The Board may appoint Trustees to fill any vacancies that may occur. The Board may also co-opt a limited number of additional Trustees. All Trustees are given appropriate training within Board meetings, by means of a Trustee Manual, written guidelines for some roles and activities, by mentoring arrangements and via specific training events held.

The current Board of Trustees (12) and those who held office during the 12-month period and since year end are:

Federation Chair

Helen Kestle

Federation Vice Chairs

Jane Dover and Pam Selley

Federation Treasurer

Rachel Andrews

Elected/Appointed Trustees

Liz Baker, Grace Bradford, Wendy Fiander, Margaret Johnson, Penny Picton, Mary Thompson and Sally Butcher (appointed March 2024)

Co-Opted Trustee

Margaret Edgcombe (appointed August 2023)

Ex-Officio Trustee

Yvonne Toms as Chair of Membership Support Sub-Committee (appointed September 2023)

Staff

Federation Secretary

Julia Pascoe

Administrative Assistant (with Finance)

Toba Dadd

Administrative Assistant

Lesley Wyatt

Membership

Total Number of members as at 31 December 2023 - 3119
Plus 2 Associate Members

Formation and Suspensions

Suspensions – Four Lanes WI, Germoe and District WI

Formations – Carew Belles WI, CyberCats Virtual WI, Lanivet WI

Re-Formation – Lanson WI

Risk Management Policy

The Board of Trustees considered the principal risks to which the organisation is exposed and implemented policies to control these risks where deemed necessary, including rigorous financial controls and monitoring, budgetary controls and multiple signatory controls over payments. A review of the risks confronting the organisation is undertaken on a regular basis.

Objects

The objects of the Federation are to further the purposes of the WI movement in Cornwall. The main purposes of the WI are to enable women to improve and develop conditions of rural life, to advance their education in citizenship, in local, national and international public questions, in music, drama and other cultural subjects and in all branches of agriculture, handicrafts, home economics, health and social welfare. It seeks to give women the opportunity of working together through the WI and of putting into practice those ideals for which it stands, i.e., truth, justice, tolerance and friendship.

Principal Objectives for the period ended 31 December 2023

- to offer a wide range of opportunities
- to further the purpose of the WI movement
- to continue to provide support to WIs within the Federation

Achievements and Performance

i. Education in all matters of concern to women; in local, national and international public questions, in music, drama and other cultural subjects and in all branches of agriculture, handicrafts, home economics, health and social welfare was promoted through events, competitions, day schools and classes organised by the Board of Trustees and by the following sub-committees appointed, supported and monitored by the Board of Trustees: Membership Support (WI Advisers); Arts and Leisure; Cookery and Craft; Environment and Public Affairs; and the Events Team (formerly the Exhibitions Sub-Committee). The Floral Art and Gardening Sub-Committee suspended in 2023 and is now in abeyance until such time as it can be re-formed. I thank all the members of this sub-committee for their hard work and dedication over the years. They certainly inspired a great many members.

To foster good relations between sub-committee members, they are encouraged to hold joint events where appropriate. All activities organised by or through the Board, its sub-committees and WIs provided opportunities for improving and developing conditions for women.

ii. Opportunities for working together permeated all activities. Friendship and social activities were provided through buffet/County lunches and travel).

The Cornwall County Federation of Women's Institutes (Limited by Guarantee)



Continued support to WIs was maintained by the Membership Support Sub-Committee through their planned training programme and responding to requests for help and advice from WIs; by Board of Trustee members (e.g., by attending special meetings, publishing County News, reaching out through social media and the Chair's visits to WIs); and by the staff at Chy Noweth an Conteth (e.g., by dealing with telephone, mail and e-mail enquiries from WIs and members).

Future

Cornwall Federation of Women's Institutes will continue its work in furthering the purposes of the WI movement in Cornwall and, to that end, will continue to plan a full programme of appropriate events. Our vision is the same as that of the National Federation of WIs (NFWI), namely, to connect, support and empower women, while remaining bold and inspiring, growing and relevant, inclusive and flexible. By reaching out to women who have not traditionally been WI members, it is hoped we can expand our membership and future-proof the Federation.

WI Events 2023

This year was marked by a positive upswing in the number of WIs and WI members in Cornwall. The formation of four new WIs was remarkable, as was the fact that we reached 3000 members for the first time in many years.

We kicked off 2023 with one of our popular themed lunches at Chy Noweth an Conteth, this time with an Italian twist. Members enjoyed a variety of Italian dishes and had a great time catching up with friends after the Christmas and New Year break.

In March, we held an impromptu event when Lesley Smith, curator of Tutbury Castle, contacted us to offer her services while on holiday in Cornwall. Lesley performs in character as various historical figures, and she was able to present a fantastic show as Mary Queen of Scots to a full house at Chy Noweth an Conteth to rave reviews. Later in March, we held an International Women's Day afternoon tea at the Penventon Park Hotel in Redruth. After a sumptuous tea, members were entertained by guest speaker Dr Lesley Trotter who spoke about some important women in Cornish history, many of whom were relatively unknown. An Easter event, Chocoholics Alert, was held at Chy Noweth an Conteth at the end of March and celebrated chocolate in all its glory. Members were treated to a light spring lunch, followed by some delectable chocolate desserts, a chocolate tasting and a chocolate quiz.

Speakers Auditions were on the books for April, and members were welcomed to Chy Noweth an Conteth to listen to abbreviated versions of potential WI talks by a variety of speakers including The Cornwall Lavender Farm, Hearing Dogs for Deaf People, Flotsam Flo and Ella Walsworth-Bell who spoke about the poetry of sea swimming. Later in April, we held, for the second year, our Resolutions Roadshows, held in place of the former Spring Countdown at the Hall for Cornwall. Members met in smaller groups at Millennium House in Pensilva, Connor Downs WI Hall and Chy Noweth an Conteth to discuss the 2023 NFWI resolution: Clean Rivers for People and Wildlife. These Roadshows were a combined effort of the Board of Trustees, the Membership Support Sub-Committee and the Environment and Public Affairs Sub-Committee. I am grateful to all who helped organise them.

A very successful Coffee with the Chair event was held in May at Marazion Community Centre. The room was buzzing with happy WI members, many of whom took advantage of the coach laid on by CFWI, travelling to St Ives for lunch and shopping following the coffee morning. This event is our largest fundraiser of the year, intended to raise money to support our CFWI presence at the Royal Cornwall Show, which is becoming increasingly costly. I'm so pleased at the large turnout we had this year and the generosity of all the members who attended. Later in May, two further visits to Prideaux Place were organised, after the overwhelming response to the first trip held in 2022. Members toured the house and were then treated to a talk by the deer keeper with the rare chance to feed the deer by hand.

May brought an unusual opportunity for me as the NFWI Annual Meeting was held this year in May, rather than in June when it normally coincides with the Royal Cornwall Show. A coach full of delegates, observers, WI Advisers and Trustees travelled to Cardiff to attend the Annual Meeting, with an overnight stay at the Future Inn in Cardiff Bay. The meeting, which was held in St David's Hall, featured guest speakers Ebony Rainford-Brent (former England cricketer and now commentator) and Laura McAllister (former Wales footballer who is now Vice-President of UEFA and Professor of Public Policy at Cardiff University). We also heard speakers discussing the Clean Rivers for People and Wildlife resolution, giving both sides of the argument. It was a fantastic experience, providing us all with a chance to see the resolution process in action, as well as meeting and talking to WI members from all over the country. I give big thanks to Liz Anderson of the Membership Support Sub-Committee who

put in so much work organizing the trip and making sure everything ran smoothly.

We returned to the Royal Cornwall Show in June and put on our usual spectacular display. Our hard-working Events Team put in a huge amount of work leading up to and throughout the Show, this year assisted in set-up by the Community Payback Team. The Royal Cornwall Show Cup Competition was organised this year by our Cookery and Craft Sub-Committee with a theme of 'Our Green and Pleasant Land'. I was so pleased with the WIs who put together such creative and appealing entries, and was delighted to see Ladock WI receive the Royal Cornwall Cup from Show President Alexandra Bolitho. The pieces of jewellery entered in the Barbara Reed Trophy competition were impressive, as were the floral art entries – this year the floral art classes were organised by the CFWI Board of Trustees. However, the increasing costs of having a presence at the Royal Cornwall Show meant that, despite a well-supported Federation raffle, we sustained a financial loss as a result of the Show. We know it is fundamentally a public relations and recruitment exercise, but we cannot afford to lose money in future years. I give thanks to all the WI members who helped as volunteers during the three days of the Show. It's not easy work, but your efforts are appreciated more than you know.

As well as the Royal Cornwall Show, CFWI also had a presence at the Launceston and Liskeard Shows during the summer months, in addition to Stithians Show in July. These agricultural shows always give us to meet members, talk to prospective members and show off a little bit of what the WI is all about.

At the end of June, we celebrated a red letter day: Chy Noweth an Conteth's 20th anniversary! Our wonderful county house was built in 2003 and we wanted to do something special to mark the occasion. Members were invited to Chy Noweth an Conteth for a cream tea and to hear about the remarkable day when it was opened by Princess Anne. Photo albums were available for members to look at. Former Federation Chairs were present and a special birthday cake was created by Dot Rogers of the Cookery and Craft Sub-Committee. We also launched and sold a commemorative 20th anniversary tea towel, designed by Vanessa Wyles of Godolphin WI.

In July, CFWI had a stall at Truro Pride for the first time. This was a joyous day, full of music and fun, and gave us a real opportunity to display the inclusive nature of the WI, while networking with other local organisations. I thank the Trustees, member volunteers and staff members who helped on our beautifully rainbow-decorated stall. I sincerely hope this will become an annual event.

After a little bit of a break during the month of August, we hit the ground running in September with our inaugural Literary Lunch, held at the Budock Vean Hotel in Mawnan Smith. Best-selling author Sarah Pearse regaled members with stories about writing, publishing and selling rights for television. Combined with a delicious lunch, it was a great day out.

Our Annual Council Meeting was held early this year, in early October, at the Hall for Cornwall. We welcomed guest speakers Colonel Edward Bolitho, Lord Lieutenant of Cornwall and the Isles of Scilly; and actress and historian (and now friend of CFWI), Lesley Smith, who spoke to us in character and costume as Queen Elizabeth I. Members had an enjoyable day and were all effusive in their feedback. The Board of Trustees for 2023-24 was announced at the Annual Council Meeting.

However, the highlight of our year certainly had to be our Federation Holiday to the Cotswolds in mid-October. A full coach of WI members travelled to Gloucester for four nights at the Gloucester Robinswood Hotel. We had day outings to Highgrove, Tetbury, Bourton-on-the-Water, Sudeley Castle, Stow-on-the-Wold, Snowhill Manor, Broadway and Cheltenham. The Holiday was a brilliant chance for the women to make friends with members of other WIs, while exploring a truly beautiful part of the country. Penny Picton must be thanked for all her work which went into making this event such a success.

In November, we welcomed a small group of members for an afternoon of Cornish entertainment, courtesy of Bert Biscoe and Pol Hodge, two Cornish bards. The women enjoyed some Cornish-themed biscuits and treats, and listened to Cornish poetry and song.

Later in the month, CFWI Trustees Margaret Edgcumbe and Mary Thompson laid a wreath at the War Memorial on Boscawen Street in Truro on behalf of all our members, as part of the Remembrance Sunday Ceremony and Parade.

Also in November, we were back at the Royal Cornwall Showgrounds, this time at the Cornish Winter Fair. WIs entered the group competition on a theme of 'Harvest Home' and also entered individual craft, cookery and floral art classes.

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Beginning on 25 November, I was proud to represent CFWI in the activities planned for the United Nations 16 Days of Activism against gender-based violence. As well as attending the walk and vigil in Penzance, I was a guest at a lunch on St Michael's Mount. This was an excellent opportunity to hear some good speakers, to network and to cement CFWI's involvement with the NFWI's 'No More Violence Against Women' campaign.

We began to mark Christmas in earnest in late November with a Tea and Tinsel afternoon tea, held at Chy Noweth an Conteth. Members enjoyed a delicious tea, a quiz, some games and, of course, a visit from Father Christmas. Our Christmas festivities continued with two Christmas Lunches, one held at Hannafore Point in Looe and the other at the Penventon Park Hotel in Redruth. Both were well-supported and members enjoyed convivial afternoons of great conversation and delicious food. Not to mention Christmas crackers!

The final event on our Christmas calendar was the annual carol concert, held this year at St Petroc's Church in Bodmin. With a magnificent display of Christmas trees in the church, it was a big draw for members and turnout was excellent. After hearing a range of readings and music, members left the church with the spirit of Christmas in their hearts.

And so another busy Federation year drew to a close. I am, as ever, grateful for the support of my fellow Trustees as we navigated the year together. I also thank everyone who worked so hard to arrange the events we held throughout the year, and give special thanks to all those members who supported our events and who, I hope, will continue to do so.

You will read of many other events listed under the various Sub-Committee entries that follow.

Resolution Roadshows - April 2023

Venues – Millennium House, Pensilva; Connor Downs WI Hall; and Chy Noweth an Conteth.

National Resolution: Clean Rivers for People and Wildlife

NFWI Annual Meeting – May 2023

Venue – St David's Hall, Cardiff, and virtually

Federation Representatives: Federation Chair Helen Kestle and Federation Treasurer Rachel Andrews / Organiser: Liz Anderson

CFWI Annual Council Meeting – October 2023

Venue – The Hall for Cornwall, Truro

Attended by Councillor Carol Swain, Mayor of Truro

Morning Guest Speaker: Colonel Edward Bolitho, Lord Lieutenant of Cornwall and the Isles of Scilly

Afternoon Guest Speaker: Lesley Smith, as Elizabeth I

National Council Meeting – October 2023

Held virtually, attended by Federation Chair Helen Kestle and Federation Treasurer Rachel Andrews

Acknowledgements:

I would like to acknowledge and thank the following for their voluntary work on behalf of the Cornwall Federation:

All sub-committee members and their advisers

County News Editor: Wendy Fiander

Assistant County News Editor: Helen Kestle

Media Officer: Helen Kestle

Assistant Media Officer: Sheila Goldsworthy

Press Competition Organiser: Jane Dover

Travel Organiser: Penny Picton

Year Book Editor: Liz Anderson

Assistant Year Book Editors: Jane Dover and Helen Kestle

Speakers' Directory Editor: Wendy Fiander

Health and Safety Officer: Liz Baker

Equality, Diversity and Inclusion Representative: Helen Kestle

Bulb Scheme Organiser: Grace Bradford

IFE Administrator: Jane Mills

Pooling of Fares Organiser: Jane Mills

ACWW Representative: Amanda Penk (from May)

Resolutions Coordinator: Pat Paxton (to May), Carol Matta (from June)

MCS Representative: Liz Anderson

Safeguarding Officer: Liz Baker

200+ Club Organiser: Helen Kestle

Archivist: Judith Williams (to July)

Assistant Archivist: Mary Venn

Second-Hand Books Coordinator: Penny Picton

Royal Cornwall Show Co-ordinating Team: Margaret Johnson, Helen Kestle, Pam Selley, Mary Thompson

Royal Cornwall Show Catering Co-ordinator: Liz Baker

Stithians Show Co-ordinators: Helen Kestle, Pam Selley

My thanks too to all members who have represented CFWI in dealing with other organisations. The Board of Trustees thanks you most sincerely for your time and commitment.

The Sub-Committee reports, as you will read, show a great diversity of activities offered to our members through workshops and events throughout the past year.

Chy Noweth an Conteth continues to be well-used by our sub-committees for their activities and also by outside organisations who make use of our conference room and kitchen, raising extra funds and helping to maintain the car park. Very grateful thanks go to our hard-working staff who support all our members but most particularly the members of the Board of Trustees, and to Gareth Williams who continues to give his time and support to our Accounts Administrator. I would also like to give thanks to former Accounts Administrator Sue Martin who retired at the end of 2022, but who continues to offer her assistance on a part-time basis in the office

Finally, I would like to thank all members of the Board of Trustees for their friendship and their support to me and to the Cornwall Federation of WIs throughout the past year.

**Helen Kestle,
Federation Chair**

Treasurer's Statement

(For the period 1 January 2023 – 31 December 2023)

Reserves Policy

The Federation aims to maintain sufficient unrestricted reserves to cover possible future deficits which may occur due to fluctuations within activities.

As at 31 December 2023, unrestricted reserves stood at £310,607 (2022: £325,926), with free reserves totalling £16,580 (2022: £26,192).

Investment Policy

Under the memorandum and articles of association, the company had the power to make any investments which the trustees/investors see fit.

Risk Management.

The Trustees/directors have considered the risks to which the company may be exposed and are satisfied that systems are in place to mitigate exposure to major risk.

Cornwall Federation of Women's Institutes will continue its work in furthering the purposes of the WI movement in Cornwall, and to that end will continue to plan a full program of appropriate events.

WI Events 2023

CFWI was able to run a full range of events in 2023 with many oversubscribed and having to go to a ballot.

Financial Review

The financial outcome for the year 1 January 2023 to 31 December 2023 is a deficit of £15,728; however, this is better than anticipated and we continue to try to keep costs down, and fundraising and membership levels up, but this is a challenge in financially strained times.

Income

In most areas income has increased and Trustee events raised £5,759. We are grateful to the members who supported these events. Sub-committee events were also well supported and their income was much greater this year than in 2022. Donations received in 2023 were £547 from members, for which we are very grateful. Income from events has increased as the Federation was able to hold more events. The 200+ Club income slowed slightly this year at just £601; the cost of entry remains at £10 per year, and entitles shareholders to entry into 10 draws during the 12 months. Total net income for the year was £59,385.

Expenditure

Chy Noweth an Conteth reached 20 years of age in 2023, and maintenance has to be done to keep it looking good. During the year we used the services of the Community Payback Scheme, to repaint the inside of the premises. This year's team was predominately female, and they proved to be extremely capable. They come from all walks of life with a multitude of life skills, and this has meant we were able to carry out much needed repairs for just the cost of materials.

Total net expenditure for the year was £75,113.

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The balance sheet shows that despite the ongoing challenges we face the Federation intend and are able to meet our liabilities.

Rachel Andrews,
Federation Treasurer

Sub-committee Reports Membership Support

Chairman: Yvonne Toms, WI Adviser
Vice-Chairmen: Kathy Reed, WI Adviser, and Helen Kestle, WI Adviser
Secretary: Barbara Corbett, WI Adviser
Visits Organiser: Liz Anderson, WI Adviser
Pooling of Fares: Jane Mills, WI Adviser
Chief Steward: Yvonne Toms, WI Adviser
National Federation AM Organiser: 2023 Kathy Reed, WI Adviser
Training Officer: Liz Anderson, WI Adviser
Board of Trustees Liaison: Mary Thompson
Resolutions Adviser: Pat Paxton (to May 2023), Carol Matta (from June 2023)
IFE Administrator: Jane Mills, WI Adviser
Observer: Margaret Edgcombe

Number of sub-committee meetings: 9

This sub-committee comprises all WI Advisers, trained by NFWI, members in training and a few helpers. Training is carried out within the Federation initially, with those in training being encouraged to attend as many meetings and events as possible with WI Advisers. Further training is then carried out by NFWI. Since April 2020, owing to the pandemic, much of NFWI training has been offered online and will be blended learning for the foreseeable future. Once trained, all WI Advisers are required to attend a refresher course/Forum every five years. However, training is currently under review nationally, and we are currently awaiting hearing the way forward.

WI Advisers aim to visit each WI's Annual Meeting every four years, are responsible for forming new WIs, promoting the WI, informing and encouraging WIs, keeping the Federation informed of WI activities and opinions, researching areas for new WIs, planning and running training sessions for WI members, enlarging WIs and suspending WIs. We try to make sure members know all that is available to them and to help them to get value for their subscription. We travel extensively around the county doing our best to promote the WI at all times. WI Advisers are continually looking for opportunities to open new WIs. Ideas or suggestions are always most welcome. This year four WIs have been opened, with one being virtual which can be accessed by any prospective member, not just in Cornwall.

Arts and Leisure

Chairman: Sandra Buck
Vice-Chairman: Lynn Griffiths
Board Liaison: Jane Dover
Secretary: Penny Picton
Appointed members: Marion Collins, Margaret Lugg, Anne Matthews
Adviser: David Chapman

Number of sub-committee meetings: 4

It has been another successful year, for the committee, beginning in February with an event at Walmsley Bridge Bird Sanctuary under the guidance of warden Adrian Langdon. Applications flooded in and a further session was organised.

Our quizzes, two per year, continue to be as popular as ever and so to avoid disappointing members, we have restricted applications to one team per WI.

David Chapman once again kindly offered to lead a nature walk along the Bissoe Valley, which proved to be so popular that a further session was organised.

A Little Something with a Difference invited members to take part in a percussion workshop, led by a local Cornish percussion group. During the afternoon, David Chapman shared his experiences of a visit to the Falkland Islands with the most stunning photographic presentation.

None of our events would be possible without the valued help of the sub-committee members and our Adviser, David Chapman, who generously offer their time. We do, however, still need members with a greater knowledge of the Arts.

The sub-committee expects another busy year ahead, especially with our involvement in the Royal Cornwall Show Competition 2024, 'Sea Fever', which was decided and advertised in County News in December.

Cookery and Craft

Chair: Pat Mallett (to Nov 2023), Alison Willis (from Nov 2023)
Vice Chair: Margaret Johnson

Secretary: Alison Gribble

Appointed Members: Roz Ross, Dot Rogers (to Nov 2023), Sue Martin (from May 2023)

Advisers: Pat Mallett (from Nov 2023), Dot Rogers (from Nov 2023)

Number of sub-committee meetings: 4

The sub-committee was responsible for the Royal Cornwall Show Cup competition in June 2023, with a theme of 'Our Green and Pleasant Land'. This also involved obtaining judges for both this competition and the Barbara Reed Trophy competition at the Royal Cornwall Show and providing lunch for all involved on the Wednesday prior to the Show.

Activities during the year included two cookery demonstrations held at Coads Green and Carnon Downs in the spring. Both were very well attended with numbers back to pre-Covid days.

A free machine stitching workshop was offered in May, and 46 interested members applied. A further workshop was held and it is hoped that two further sessions will be added in 2024.

It was agreed to trial our autumn craft days with one craft only so members could try more interesting and more in-depth projects. Storm Ciaran meant that the day at Marazion had to be cancelled as it was unsafe to travel, but the craft days at Chy Noweth an Conteth and at Marshgate were well-attended and very successful.

Environment and Public Affairs

Chairman: Jude Wood

Vice-Chairman: Anne Fenwick

Board Liaison: Liz Baker

Secretary: Mary Lindsey

Appointed Members: Julia Havard, Fiona Hughes, Felicity Penneyard, Pippa Stilwell

Advisers: Kirsty Davies (Surfers against Sewage), Tom Shelley (Cornwall Wildlife Trust), Clare Smith (Forest for Cornwall County Council)

Number of sub-committee meetings: 4

The committee continues to work closely with the Climate Ambassadors and thank them for all their hard work (see their separate report).

We have continued to raise awareness of the resolutions and campaigning work of the WI and, to this end, have welcomed Carol Matta as the new Resolutions Adviser and with her have developed an action plan to help progress resolutions from CFWI members. We have also established an action plan for an annual programme of information and events highlighting the resolution passed at the NFWI Annual Meeting and existing mandates. We hope that this will lead to a more effective approach to our campaigns work.

The sub-committee worked with the Board of Trustees and Membership Support Sub-Committee to organise the three Resolution Roadshows and a Zoom Roadshow on the 2023 Resolution on "Clean Rivers for Healthy People and Wildlife" with our own members presenting the proposed resolution to delegates and members.

We have had a presence at the Chair's Coffee Morning in Marazion, the Royal Cornwall Show, Stithians Show and the Annual Council Meeting, using banners and bunting to draw attention to our stalls replete with campaign materials. We have found the visual impact of 'craftivism' has been such a draw; it provides us an opening to talk with members of the public and our own members too.

The Blaikley Salver Poetry competition was held and the winning entry from Fowey was read out at the Annual Council Meeting at the Hall for Cornwall in October.

We were very pleased to have fantastic member support to our events over the year. We invited members to make bunting and subsequently held a Stitch-a-thon at Chy Noweth an Conteth where we sewed metres upon metres of bunting which have been used at events since. Members supported our Farming for the Future visits to Deer Park Farm Luckett, where Martin Hewlett proved an excellent host full of information about

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sustainable farming and the challenges that farmers are facing. This event's popularity was such that we held one visit in June and a further visit in October. In September we held a Walk and Talk with the Rangers at the Lanhydrock National Trust Estate. The rangers took us round the estate highlighting the challenges faced with working on listed pasture lands while dealing with ageing trees and diseases brought on by viruses such as Dutch Elm Disease and Ash Die Back, as well as the impact of climate change.

We took part in National Tree Week encouraging WIs to plant trees, working with our adviser Cathy Smith from Cornwall County Council Forest for Cornwall.

Unfortunately, our Take a Town Truro event scheduled for October had to be postponed to 2024 due to Storm Babet.

Events Team (previously known as Exhibitions)

Chair: Fran Winsor (to Nov 2023), Mary Venn (from Nov 2023)

Board Liaison: Pam Selley

Secretary: Jen Richards

Appointed members: Fran Winsor

Adviser: Yvonne Toms

Number of sub-committee meetings: 3

Events: Royal Cornwall Show, Stithians Show, Annual Council Meeting

The Royal Cornwall Show is the biggest event our sub-committee works at. It was made easier this year having the Community Payback team to help with packing the van and doing some heavy tasks in the WI Marquee.

Unfortunately, we were let down by the last minute lack of a van at the end of the Show, but eventually managed, thanks to husbands and partners who drove a hire van and did some donkey work.

At Stithians Show, we set up the tables and dressed the marquee the day before the show ready for the displays and demonstrations. We were very pleased to have the help of the Young Farmers when it came to packing up at the end of the day.

In preparation for the Annual Council Meeting, we loaded the van the day before and all went quite smoothly. The tables on stage were dressed with black and gold cloths. Clearing up was done quite quickly with help from various WI members.

We would like to thank everyone who helped us this year at all the events. Our committee numbers have been reduced due to unforeseen circumstances but with everyone working as a team, all the work has been completed on time. We would welcome any members who would like to join us.

Other Reports

Climate Ambassadors

Climate Ambassadors: Wyn Brooks, Margaret Cogan, Fiona Hughes, Mary Lindsey, Carol Matta, Pippa Stilwell, Jude Wood

Cornwall Climate Ambassadors and Friends now number eight, and have had huge input from members of Truro WI as well as Julie Harper, a ceramicist from Zennor WI who keeps us supplied with porcelain green hearts which we sell to members for Show the Love.

In February, Derek Thomas MP invited three members of the Zero Hour Group to Penzance, and we arranged for them to visit Zennor WI to talk about their work and ours, supporting the Climate Emergency Bill currently going through Parliament. Following that meeting a number of Federations and individual members were contacted and asked for their support in encouraging NFWI publicly to back the Bill. A letter with a number of signatories, including CFWI, was sent to NFWI in April, and after some nudging we received a letter from NFWI on 29 June promising their support for the Bill: the WI logo now appears on the Zero Hour website. On the strength of this, Pippa Stilwell was invited to give a talk to the Essex Federation of WIs about achieving change in big organisations, and also a talk to Zero Hour members across the country.

We continue to give talks to WIs and, following challenges from farmers about our advice that people should reduce the amount of meat and dairy in their diet, we have been improving our knowledge of sustainable farming through visits to Martin Howlett in Callington and Lisa Guy at Morvah, the former jointly with the Environment and Public Affairs Sub-Committee, the latter a very enjoyable Climate Ambassadors outing.

In January Betjeman Belles WI, led by Carol Matta, supported a community event organised by Wadebridge Renewable Energy Network, showing people how to make a simple draught excluder as well as handing out climate leaflets and displaying the 'We can all make a difference' banner. The Climate Ambassadors had a good spot at Royal Cornwall Show with lots of footfall when we handed out copies of our Green Tips booklet. Mary Lindsey and Fiona Hughes attended Stithians Show and also handed out booklets. On 3 November, Carol Matta, Mary Lindsey, Caroline Stone, Alison Thompson and Sally Chippendale all joined the Community Flood Forum in Wadebridge, where we were invited to set up a stall with the our banners and literature which attracted much interest. All these events are useful promotional opportunities for the WI, as well as giving valuable information about climate change. The Green Tips booklets are based on our Green Corner articles in County News, and from a total of 1600 printed, we now have about 250 left.

With the 2023 resolution in mind, some of us have signed up as Citizen Scientists with South West Rivers' Trust and are helping to monitor water quality in our local rivers, as well as putting pressure on South West Water. We are now members of the Cornwall Climate Activity Network and attended their Big Picnic, a useful networking meeting, in August. We are also involved with the Mid Cornwall Eco Hub which has recently launched in St Austell Street, Truro. Mary Lindsey organised an excellent workshop on up-cycling Christmas cards for them in December, which was well attended.

Our joint project with Forest for Cornwall (F4C) entitled 'WI Members Plant Trees' came to fruition during National Tree Week in November, when 40 trees, provided free and delivered by F4C, were planted by WI members across Cornwall. This was a joint effort by the Climate Ambassadors and Cathy Smith, who works for F4C and is also a member of Beaches and Cream WI.

The webinars organised with Derek Thomas MP ceased in June due to dwindling attendance, but we continue to engage with him and other Cornwall MPs on other matters such as the upcoming Ofgem consultation on standing electricity charges.

Organisers' Reports

County News

Editor: Wendy Fiander

As of 2023 the CFWI newsletter, County News, has been designed and printed to a high standard by our new partner, Today Magazines. We published twelve 16-page newsletters this year, up from 10 smaller issues in previous years. Where possible, Today Magazines includes advertising with a local slant. An online version of County News is now posted directly to MyWI each month, with a link added to the CFWI website.

Feedback from members about the change of design and publisher has been positive.

During 2023, each copy was charged at a cost of 35p. As of 31 December 2023, we ordered 3300 copies of each issue of County News from Today Magazines.

As always, throughout the year, we endeavoured to feature photographs of CFWI members on the cover of County News whenever possible. We always appreciate members submitting photographs from their own WI events and activities.

Events occurring in our Federation form the bulk of information given to members, along with advice for committees and updates from the CFWI office. National Federation matters and items of other interest to members have also featured on a regular basis. Members have continued to send photographs and details of events happening in their own WIs throughout the year and this continues to be a popular regular section in the newsletter.

With the availability of extra space in the newsletter, we have been able to include a 'Have Your Say' item, in which members can submit up to 500 words about a particular interest or hobby; a 'Banner of the Month' feature; and a quiz or recipe when necessary.

Each issue is delivered to Chy Noweth an Conteth towards the end of the month and packed for posting, with enclosures of application forms, fliers and information sheets as necessary. Thank you to the hardworking volunteer Trustees who have helped with packing the newsletters throughout the year.

As Editor, I am always grateful to the WIs who continue to send me their news and photos on a regular basis.

Web Sites and Social Media

CFWI: www.cornwallwi.org.uk

Web Editor: Helen Kestle

CFWI web page on NFWI website: www.thewi.org.uk

Web Editor: Helen Kestle

CFWI Facebook page:

www.facebook.com/CornwallFederationofWomensInstitutes

Administrator: Helen Kestle

CFWI "X" account: @wi_cornwall

Administrator: Helen Kestle

CFWI Instagram account: Cornwall Federation of WIs

Administrator: Helen Kestle

During 2023, social media continued to be a vital communications link for WI members throughout Cornwall. Since the Covid pandemic and our two years of on-again-off-again lockdown, members have come to realise more and more the value and importance of using social media to keep in touch with each other and with the wider WI world.

The CFWI website continues to be a useful tool for members. The site includes a 'Who's Who' of CFWI Trustees and Sub-Committee members; photo galleries of Federation events; a calendar of upcoming events; information about Equality, Diversity and Inclusion; details of CFWI and NFWI competitions; and instructions for potential members to 'Find a WI'. Also available on the website are application forms for CFWI events, the Speakers' Directory, links to County News, policies and forms that members may find helpful and documents to help members and committees run their WIs. In addition, there is an active blog on the website. This contains news from around the Federation and from NFWI, as well as other topics that are of interest to WI members. The blog includes an option whereby readers can subscribe, meaning that they receive an email alert whenever a new blog post has been posted. To date, there are 283 (up 17% from 31 December 2022) subscribers. We encourage members to comment on blog posts and to get involved in the discussion, though participation has not been as active as we'd have liked.

CFWI is represented on the NFWI website. The Web Editor maintains these pages, updating with newly formed or suspended WIs, but individual WIs within the Federation have the option to set up and maintain web pages for their own WI. Interest in this by individual WIs has been minimal.

The CFWI Facebook page continues to increase in popularity, with 945 followers, representing a 14% increase over the number of followers on 31 December 2022. The page enables CFWI to reach WI members immediately with pertinent information, last minute vacancies on CFWI events and news from NFWI. Information of interest from other local organisations has been included, and members have been enthusiastic in adding images and details about their own WIs' activities to the page.

The CFWI "X" and Instagram accounts have not been used to their full potential due to lack of time on the part of the Administrator.

The WI Shop

Coordinator: Wendy Fiander

Supplying items for sale in The WI Shop has continued to follow the principle of sustainability, with Cornish or at least British made items selected when possible, and good value for our members. Items are purchased at wholesale prices from a limited number of suppliers. Trustees have transported The WI Shop to all major CFWI events, and items are displayed for sale on a temporary stall, which is usually popular.

Sales for the past year were £3176, with a net income of £1460.

CFWI 200+ Club

Organiser: Helen Kestle

Members have continued to support this worthy fundraiser. During 2023, 127 shares were sold to 83 shareholders, some of whom were family members of WI members. Prize monies totalled £621, and the overall

profit was £649. Draws were held at the beginning of each meeting of the Board of Trustees (except January and August), and the lucky recipients received their cheques in the post. By the end of the year, each draw paid out the sum of £63.50.

The names of the winners are published in County News each month.

Signed on behalf of the trustees by:

H Kestle

Federation Chair

R Andrews

Federation Treasurer

Approved and authorised for issue by the trustees on: 9 July 2024

Independent examiner's report to the Trustees of The Cornwall County Federation of Women's Institutes (Limited by Guarantee)

I report to the charity trustees on my examination of the financial statements of the company for the year ended 31 December 2023 set out on pages 8 to 17.

Responsibilities and basis of report

As the charity trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the financial statements of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's financial statements as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no 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 company as required by section 386 of the 2006 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the financial statements give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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 financial statements to be reached.

Joshua Stevens ACA
Chartered Accountant

RRL LLP
Peat House
Newham Road
TRURO
Cornwall
TR1 2DP

10 July 2024

Statement of financial activities (including income and expenditure account)

For the year ended 31 December 2023

		Restricted funds	Unrestricted funds	2023 Total	2022 Total
	Notes	£	£	£	£
Income					
Donations and legacies	3	-	547	547	7,977
<i>Income from charitable activities:</i>					
Membership fees		-	32,593	32,593	28,739
Income from members' activities		-	17,574	17,574	14,967
Sub-committee events and classes		-	52,658	52,658	20,926
		-	102,825	102,825	64,632
<i>Income from other trading activities:</i>					
Sales		-	17,075	17,075	13,224
Fundraising income	4	-	12,457	12,457	13,344
Room hire and car parking income		-	2,709	2,709	1,773
		-	32,241	32,241	28,341
Investment income		91	869	960	167
Total income		91	136,482	136,573	101,117
Expenditure					
Raising funds	5	-	6,803	6,803	9,528
Charitable activities	6	-	145,498	145,498	111,268
Total expenditure		-	152,301	152,301	120,796
Net income/(expenditure) for the year	8	91	(15,819)	(15,728)	(19,679)
Transfers		(500)	500	-	-
Net movement in funds		(409)	(15,319)	(15,728)	(19,679)
Reconciliation of funds					
Total funds brought forward		12,257	325,926	338,183	357,862
Total funds carried forward		11,848	310,607	322,455	338,183

All income and expenditure are derived from continuing activities.

The statement of financial activities includes all gains and losses recognised in the year.

The Cornwall County Federation of Women's Institutes (Limited by Guarantee)



Balance sheet

As at 31 December 2023

	Notes	£	2023 £	£	2022 £
Fixed assets					
Tangible assets	12		287,115		293,040
Investments	13		6,912		6,694
Total fixed assets			294,027		299,734
Current assets					
Stock	14	2,278		2,014	
Debtors	15	23,937		17,411	
Cash at bank and in hand		84,108		95,766	
Total current assets		110,323		115,191	
Creditors: amounts falling due within one year	16	(81,895)		(76,742)	
Net current assets			28,428		38,449
Net assets	18		322,455		338,183
Funds of the charity					
Restricted funds	19		11,848		12,257
Unrestricted funds	20		310,607		325,926
			322,455		338,183

In preparing these financial statements:

- (a) The trustees are of the opinion that the company is entitled to the exemption from audit conferred by Section 477 of the Companies Act 2006;
- (b) No notice has been deposited under Section 476 of the Companies Act 2006; and
- (c) The trustees acknowledge their responsibilities for:
 - (i) ensuring that the company keeps accounting records which comply with Section 386 of the Companies Act 2006; and
 - (ii) preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial period and of its profit or loss for the financial period in accordance with the requirements of Sections 394 and 395, and which otherwise comply with the requirements of this Act relating to accounts, so far as applicable to the company.

Signed on behalf of the trustees by:

H Kestle
Federation Chair

R Andrews
Federation Treasurer

Approved and authorised for issue by the trustees on: 9 July 2024
Company registration no 02722754

Notes

(forming part of the financial statements)

1 General information

The company was incorporated in England and Wales as a company limited by guarantee and not having a share capital. The registered office is Chy Noweth An Conteth, Truro Business Park, Threemilestone, Truro, Cornwall, TR4 9NH. In the event of a winding up, registered members are liable to contribute a sum not exceeding £1 per member towards the debts and liabilities of the company and the costs and expenses of winding up. At 31 December 2023 there were 3,100 members (2022: 2,929).

2 Summary of significant accounting policies

2.1 Accounting convention

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

The Cornwall County Federation of Women's Institutes meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note. The financial statements are prepared in Sterling which is the functional currency of the charity and rounded to the nearest £.

2.2 Statement of cash flows

Under Charities SORP (FRS 102), the charity is classed as a small charity and is exempt from the requirement to prepare a statement of cash flows on the grounds of its size.

2.3 Funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

2.4 Income recognition

All income is included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

Donations are recognised by the charity on receipt. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

No amount is included in the financial statements for volunteer time in line with the SORP (FRS 102)

Notes

(forming part of the financial statements)

2.4 **Income recognition (continued)**

Where practicable, gifts in kind donated for distribution to the beneficiaries of the charity are included in stock and donations in the financial statements upon receipt. If it is impracticable to assess the fair value at receipt or if the costs to undertake such a valuation outweigh any benefits, then the fair value is recognised as a component of donations when it is distributed and an equivalent amount recognised as charitable expenditure.

Gifts in kind donated for resale are included at fair value, being the expected proceeds from sale less the expected costs of sale. Where estimating the fair value is practicable upon receipt it is recognised in stock and 'Income from other trading activities'. Upon sale, the value of the stock is charged against 'Income from other trading activities' and the proceeds are recognised as 'Income from other trading activities'. Where it is impracticable to fair value the items due to the volume of low value items they are not recognised in the financial statements until they are sold.

Fixed asset gifts in kind are recognised when receivable and are included at fair value. They are not deferred over the life of the asset.

For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received. At this point income is recognised. On occasion legacies will be notified to the charity however it is not possible to measure the amount expected to be distributed. On these occasions, the legacy is treated as a contingent asset and disclosed.

Membership fees are credited to the statement of financial activities when they are receivable.

Grant income is recognised in the statement of financial activities when receivable unless the donor specifies that it must be used in future accounting periods, or imposes conditions to be met before entitlement is confirmed. Grant income is included in charitable activities when it is to provide funding support for performance activities.

Income from members' activities is recognised as income in the year to which the event relates.

Income from trading activities includes income earned from sales, fundraising events and trading activities to raise funds for the charity. Income is received in exchange for supplying goods and services in order to raise funds and is recognised when entitlement has occurred.

Investment income is earned through holding assets for investment purposes such as deposit accounts and it includes interest.

2.5 **Expenditure recognition**

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Expenditure on raising funds includes cost of sales;
- Expenditure on charitable activities includes the items listed in note 6 to the financial statements; and
- Other expenditure represents those items not falling into the categories above.

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose. The majority of costs are directly attributable to specific activities. Certain shared costs are apportioned to activities in furtherance of the purpose of the charity on the basis of estimated usage.

Notes

(forming part of the financial statements)

2.6 **Support costs allocation**

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include governance costs. They are incurred directly in support of expenditure on the objects of the charity. Where support costs cannot be directly attributed to particular headings they have been allocated to cost of raising funds and expenditure on charitable activities on a basis consistent with use of the resources.

Fundraising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities.

2.7 **Tangible fixed assets**

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended.

Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset on a systematic basis over its expected useful life as follows:

Freehold land	Nil
Freehold buildings	50 years
Equipment	3-10 years

2.8 **Investments**

Investments are recognised initially at fair value which is normally the transaction price excluding transaction costs. Subsequently, they are measured at fair value with changes recognised in 'net gains/(losses) on investments' in the SoFA if the shares are publicly traded or their fair value can otherwise be measured reliably.

2.9 **Stocks**

Stocks are stated at the lower of cost and estimated net realisable value.

2.10 **Debtors and creditors receivable / payable within one year**

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

2.11 **Tax**

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

2.12 **Going concern**

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

Notes

(forming part of the financial statements)

3 Donations and legacies

	2023 £	2022 £
Donations	547	7,977

4 Fundraising income

	2023 £	2022 £
Meetings	12,065	10,348
Administration	(343)	2,863
Membership support	735	133
	12,457	13,344

5 Raising funds

	2023 £	2020 £
Cost of sales	6,803	9,528

6 Charitable activities

	2023 £	2022 £
Members activities	15,512	13,868
Sub-committee events and classes	41,879	11,911
County House expenses		
Rates	2,243	3,481
Insurance	4,353	4,071
Light, heat and water	3,360	3,711
Repairs	4,950	3,563
Loan interest	1,857	150
Depreciation	8,642	8,127
Meetings	9,881	14,040
Printing, stationery and postage	4,498	7,255
Telephone	1,555	1,260
Salaries	37,837	30,420
Legal and professional fees	53	-
Committee expenses	2,790	3,601
Sundry	1,013	1,589
Governance (note 7)	5,075	4,221
	145,498	111,268

Notes

(forming part of the financial statements)

7 Governance costs

	2023 £	2022 £
Trustees meeting expenses	1,955	1,251
Independent examiner's fees - examination	3,120	2,970
	5,075	4,221

8 Net expenditure for the year

	2023 £	2022 £
<i>This is stated after charging:</i>		
Depreciation	8,642	8,127
Independent examiner's remuneration - for independent examination	3,120	2,970

9 Staff costs and numbers

	2023 £	2022 £
Staff costs were as follows:		
Wages and salaries	37,578	30,335
	37,578	30,335

The average monthly number of employees during the year was as follows:

	2023	2022
Administration and support	2	2

No employee received emoluments of £60,000 or more in the year to 31 December 2023 or 2022.

Total key management personnel remuneration in the year was £Nil (2022: £Nil).

10 Trustee remuneration

No remuneration was paid to the trustees in the year to 31 December 2023 (2022: £Nil).

During the year to 31 December 2023, expenses totalling £3,085 (2022: £2,955) were reimbursed to 12 trustees (2022: 8).

11 Related party transactions

During a previous year one of the Cornish WIs made a loan to the company totalling £30,000. The balance of this loan of £30,000 (2022: £30,000) is included in creditors due within one year.

Notes

(forming part of the financial statements)

12 Tangible fixed assets

	Freehold land and buildings £	Equipment £	Total £
Cost and valuation			
At 1 January 2022	427,032	15,416	442,448
Additions	-	2,717	2,717
At 31 December 2023	427,032	18,133	445,165
Depreciation			
At 1 January 2022	136,890	12,518	149,408
Charged in year	7,197	1,445	8,642
At 31 December 2023	144,087	13,963	158,050
Net book value			
At 31 December 2023	282,945	4,170	287,115
At 31 December 2022	290,142	2,898	293,040

Freehold land and buildings include land with a cost of £67,200 (2022: £67,200) which is not depreciated.

13 Investments

	At 1 January 2023 £	Additions £	Disposals £	Revaluation Gain/(loss) £	At 31 December 2023 £
Market value					
6,180 Charibond shares	6,694	-	-	218	6,912

The cost of the above investments was £6,694 (2022: £6,694).

14 Stock

	2023 £	2022 £
Goods for resale	2,278	2,014

15 Debtors

	2023 £	2022 £
Other debtors	14,467	10,067
Prepayments and accrued income	9,470	7,344
	23,937	17,411

Notes

(forming part of the financial statements)

16 Creditors

	2023 £	2022 £
Other loans	31,040	31,040
Trade creditors	9,129	1,406
Other creditors	25,829	26,169
Accruals and deferred income (see note 17)	15,897	18,127
	81,895	76,742

17 Deferred income

	2023 £	2022 £
At 1 January 2023	14,677	10,069
Released to income in year	(14,677)	(10,069)
Deferred in year	8,267	14,677
	8,267	14,677

Deferred income consists of membership fees and deposits taken for events being held during the following year.

18 Analysis of net assets between funds

	Restricted funds £	Unrestricted funds £	Total funds £
Fund balances at 31 December 2023 are represented by:			
Fixed assets	-	294,027	294,027
Current assets	11,848	98,475	110,323
Creditors: amounts falling due within one year	-	(81,895)	(81,895)
Total net assets	11,848	310,607	322,455
Analysis of net assets between funds – prior year			
	Restricted funds £	Unrestricted funds £	Total funds £
Fund balances at 31 December 2022 are represented by:			
Fixed assets	-	299,734	299,734
Current assets	12,257	102,934	115,191
Creditors: amounts falling due within one year	-	(76,742)	(76,742)
Total net assets	12,257	325,926	338,183

Notes

(forming part of the financial statements)

19 Restricted funds

	At 1 January 2023 £	Income £	Expenditure £	Transfers £	At 31 December 2023 £
Bursary Fund	8,909	70	-	-	8,979
Denman Agnes Salter Fund	1,553	12	-	-	1,565
Denman Bedroom	1,217	9	-	-	1,226
Joyce Donnelly Bequest	78	-	-	-	78
Subcommittee Equipment Fund	500	-	-	(500)	-
Total restricted funds	12,257	91	-	(500)	11,848

Restricted funds – prior year

	At 1 January 2022 £	Income £	Expenditure £	Transfers £	At 31 December 2022 £
Bursary Fund	9,026	3	(120)	-	8,909
Suspended WIs'	160	-	-	(160)	-
Denman Agnes Salter Fund	1,553	-	-	-	1,553
Denman Bedroom	1,217	-	-	-	1,217
Joyce Donnelly Bequest	78	-	-	-	78
Subcommittee Equipment Fund	500	-	-	-	500
Total restricted funds	12,534	3	(120)	(160)	12,257

The above restricted funds relate to monies received for specific purposes and any further income and expenditure during the year has been shown against each fund.

The nature of each fund is generally evident from its name.

In a previous year, the trustees reviewed the number of small restricted funds and identified that many of them had a common restriction. It was therefore agreed to amalgamate them with the general Bursary Fund.

The Suspended WIs' fund related to monies held for closed branches which under certain conditions can be released to general funds.

20 Unrestricted funds

	At 1 January 2023 £	Income £	Expenditure £	Transfers £	At 31 December 2023 £
General fund	325,926	136,482	(152,301)	500	310,607
Unrestricted funds – prior year					
	At 1 January 2022 £	Income £	Expenditure £	Transfers £	At 31 December 2022 £
General fund	345,328	101,114	(120,676)	160	325,926

Accounts

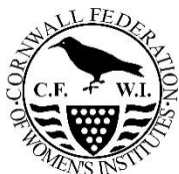
**The Cornwall County Federation of
Women's Institutes
(Limited by Guarantee)**

Annual report and unaudited financial
statements

For the year ended 31 December 2022

Registered company number 02722754

Registered charity number 1014597



Annual Report 1 January– 31 December 2022

The Cornwall Federation of Women's Institutes
(Limited by Guarantee)
Legal and administrative information

Name of the charity:	The Cornwall Federation of Women's Institutes
Company registration number:	2722754
Charity registration number:	1014597
Governing instrument:	Memorandum and articles of association
Constitution:	Limited Company
The trustees listed below constitute directors of the company for the purposes of the Companies Act 2006	
Principal address of the charity:	Chy Noweth an Conteth Truro Business Park Threemilestone TRURO TR4 9NH; Tel: 01872 272843; E-mail: cfwi@btconnect.com
Independent Examiners:	RRL LLP Peat House TRURO
Solicitors:	Stephens Scown ST AUSTELL
Bankers:	Lloyds TSB Bank Plc 7 Boscawen Street TRURO

Chairman's Review

(For the period 1 January 2022 to 31 December 2022)

The Board of Trustees, (hereafter called The Board) which is elected biennially, consists of a maximum of fifteen Trustees, who may be nominated by either WIs or Board members. The Board may appoint Trustees to fill any vacancies that may occur. The Board may also co-opt a limited number of additional Trustees. All Trustees are given appropriate training within Board meetings, by means of a Trustee Manual, written guidelines for some roles and activities, by mentoring arrangements and via specific training events held.

The current Board of Trustees (10) and those who held office during the twelve-month period are:

Federation Chair

Helen Kestle

Federation Vice Chairmen

Jane Dover and Pam Selley

Federation Treasurer

Rachel Andrews

Elected/Appointed Trustees

Liz Baker, Grace Bradford, Wendy Fiander, Margaret Johnson, Penny Picton and Mary Thompson

Staff

Federation Secretary

Emma Turner (to May 2022), Julia Pascoe (from Jun 2022)

Administrative Assistant (with Finance)

Sue Martin (to Dec 2022), Toba Dadd (from Nov 2022)

Administrative Assistant

Lesley Wyatt (from Jun 2022)

Membership

Total Number of members as at 31.12.2022: 2973

Plus 2 Associate Members

Formation and Suspensions

Suspensions – Carbis Bay WI, Goonhavern WI, Pillaton WI, Sea Girls WI,

Risk Management Policy

The Board of Trustees considered the principal risks to which the organisation is exposed and implemented policies to control these risks where deemed necessary, including rigorous financial controls and monitoring, budgetary controls and multiple signatory controls over payments. A review of the risks confronting the organisation is undertaken on a regular basis.

Objects

The objects of the Federation are to further the purposes of the WI movement in Cornwall.

The main purposes of the WI are to enable women to improve and develop conditions of rural life, to advance their education in citizenship, in local, national and international public questions, in music, drama and other cultural subjects and in all branches of agriculture, handicrafts, home economics, health and social welfare. It seeks to give women the opportunity of working together through the WI and of putting into practice those ideals for which it stands, i.e., truth, justice, tolerance and friendship.

Principal Objectives for the period ended 31 December 2022

- to offer a wide range of opportunities
- to further the purpose of the WI movement
- to continue to provide support to WIs within the Federation

Achievements and Performance

i. Education in citizenship, in local, national and international public questions, in music, drama and other cultural subjects and in all branches of agriculture, handicrafts, home economics, health and social welfare was promoted through events, competitions, day schools and classes organised by the Board of Trustees and by the following sub-committees appointed, supported and monitored by the Board of Trustees: Membership Support (WI Advisers); Activity and Leisure; Cookery and Craft (formerly Home Economics and Craft); Environment and Public Affairs; Exhibitions; and Floral Art and Gardening (to Nov 2022).

To foster good relations between sub-committee members, a training day is held every few years and sub-committees are encouraged to hold joint events where appropriate. All activities organised by or through the Board, its sub-committees and WIs provided opportunities for improving and developing conditions of rural life.

ii. Opportunities for working together permeated all activities. Friendship and social activities were provided through buffet/County lunches and travel).

Continued support to WIs was maintained by the Membership Support Sub-Committee through their planned training programme and responding to requests for help and advice from WIs; by Board of Trustee members (e.g., by attending special meetings, publishing County News, reaching out through social media and the Chair's visits to WIs); and by the staff at Chy Noweth an Conteth (e.g., by dealing with telephone, mail and e-mail enquiries from WIs and members).

Future

Cornwall Federation of Women's Institutes will continue its work in furthering the purposes of the WI movement in Cornwall and, to that end, will continue to plan a full programme of appropriate events.

WI Events 2022

This year was one of highs and lows. It marked the joyous beginning of a return to normal WI life after the pandemic. We saw members keen to join in our events and activities, and saw the return of the Royal Cornwall Show after a two-year break. Members were all very much focused on

celebrations marking HM Queen Elizabeth II's Platinum Jubilee in June and then, sadly, members joined the rest of the nation in mourning her death just three months later.

We kicked off 2022 with a magnifique French-themed buffet lunch, held at Chy Noweth an Conteth. With a full house of members, we offered a mouth-watering array of French favourites, and then entertained our guests with a mime performance by Brett Jackson of Swamp Circus. Also in January, was the first of our Family History days, in which members learned about all the available resources to help them study their family trees. A follow-up session was held in March, so that members could share their progress.

In April, we held an Easter Buffet Lunch at Chy Noweth an Conteth; another full house. Later that month, we held three Resolutions Road Shows, in place of our customary Spring Countdown at the Hall for Cornwall. Members met in smaller groups at Chy Noweth an Conteth, at Connor Downs WI Hall and at Millennium House in Pensilva to discuss the 2022 NFWI resolution: Women and Girls with ASD & ADHD: Under-Identified, Under-Diagnosed, Misdiagnosed, Under-Supported. These Roadshows were a combined effort of the Board of Trustees, the Membership Support Sub-Committee and the Environment and Public Affairs Sub-Committee. I am grateful to Mary Lindsey, member of our Environment and Public Affairs Sub-Committee, who spoke so eloquently about the resolution at all three events.

In May, we held a Speakers' Auditions Day, always a popular event. Members heard brief talks from a variety of speakers, and then provided written reviews of those speakers to determine whether or not they'd be included in our CFWI Speakers' Directory.

June was, quite literally, a banner month for CFWI. WIs from the length and breadth of Cornwall joined in a banner parade in Truro to mark HM Queen Elizabeth II's Platinum Jubilee. The sight of so many WI banners was truly a wonderful spectacle. The event held in the hot summer sun generated a great deal of press coverage, and we were all honoured to have been a part of it.

After a break of two years due to the Covid pandemic, the Royal Cornwall Show returned in June and the WI was there in force. Our hard-working Exhibitions Team put in their usual huge amount of work leading up to and throughout the Show. The Royal Cornwall Show Cup Competition was organised this year by our Floral Art and Gardening Sub-Committee and, although entries were down compared with pre-Covid years, we were still so pleased with the WIs who managed to put together creative and appealing entries. Despite increasing costs of having a presence at the Royal Cornwall Show, we managed to nearly break even thanks to a large Federation raffle which proved very successful. As always, the WI marquee was full of happy Show-goers for all three days of the Show.

July was another busy month for the Trustees, beginning with our Federation Platinum Jubilee Garden Party at the picturesque and lovely Tregrehan Garden. Sub-committees and WIs were invited to have stalls, and we were entertained by Bodmin Silver Band and by Cornish Connection, a barbershop chorus. Members participated in a crown parade with the winner receiving a bottle of Pimms. Attendance was slightly down, but all who attended had a splendid time.

Later in July, we were at Stithians Show in our WI marquee, talking to visitors and drumming up support for the WI. Several of our sub-committees had stalls and it was a successful day.

Also in July, we had a small WI presence at the Lostwithiel Show and the Launceston Show, both of which returned for the first time in 2022 after a break due to the Covid pandemic.

We capped off July as the Trustees were invited to help at the Lord Lieutenant's Platinum Jubilee Garden party, held at Boconnoc House in Lostwithiel. Along with a brilliant team of WI Helpers, we served food and refreshments to all of the invited guests, including Prince Charles and the Duchess of Cornwall (as they were then). It was incredibly hard work in sweltering heat, but there was a distinct buzz of excitement in the air, and we felt privileged to have been involved in such a momentous event.

Before our traditional August break from WI work, the Trustees and Chy Noweth an Conteth office staff had a day out at The Lost Gardens of Heligan, to enjoy each other's company and escape from WI business for a day of relaxation and fun.

Refreshed and ready to take on the world again in September, we held two outings for members. One a boat trip up the River Dart, and the other a tour of Prideaux Place in Padstow. The River Dart trip saw members travel by coach to Dartmouth, where they scattered for shopping and lunch, meeting up again for a guided river tour before heading back home to Cornwall. Members attending the Prideaux Place tour were guided through the house before watching the deer being fed by Prideaux's deer keeper. Both of these outings were completely full, and additional

Prideaux Place tours will be held in 2023 for those who were unlucky in booking a place.

In late September, a casual coffee morning was held for Trustees and Sub-Committee Chairmen to discuss ways to work together better and to provide the best and most successful events for our members.

September, of course, brought the death of HM Queen Elizabeth II, a beloved monarch and also a long-standing member of the WI. A Book of Condolence was provided and was in place at Chy Noweth an Conteth for all members to sign. It was later sent on to King Charles III at Buckingham Palace.

October brought another outing for members, this time a shopping trip to Clarks Village in Somerset. A coach full of WI members travelled in style and took part in some enjoyable retail therapy.

Later in October, we returned to the newly-refurbished Hall for Cornwall for our Annual Council Meeting. We welcomed NFWI Chair Ann Jones, food historian and writer Dr Annie Gray and the ever-popular Cornwall Rock Choir. We also invited WI members onto the stage to share with the audience their memories of HM Queen Elizabeth II. Members had an enjoyable day and were all effusive in their feedback. The Board of Trustees for 2022-23 was announced at the Annual Council Meeting.

In November, CFWI Chair Helen Kestle and Vice Chair Jane Dover laid a wreath at the War Memorial on Boscawen Street in Truro on behalf of all our members, as part of the Remembrance Sunday Ceremony and Parade.

In late November, we were back at the Royal Cornwall Showgrounds, this time at the Cornish Winter Fair, held this year as a two-day event for the first time. WIs entered the group competition on a theme of 'Fire and Ice' and also entered individual craft and cookery classes.

We began to mark Christmas in earnest early in December with our annual Christmas Carol Service, this year held at King Charles the Martyr Parish Church in Falmouth. With a range of reading and music, members left the church with the spirit of Christmas in their hearts.

This was followed by two Christmas County Lunches, one held at Hannaford Point in Looe and the other at the Royal Duchy Hotel in Falmouth. Both were well-supported and members enjoyed convivial afternoons of great conversation and delicious food. Not to mention Christmas crackers!

And so a busy Federation year drew to a close. As mentioned earlier, it was a year of highs and lows, and I am, as ever, grateful for the support of my fellow Trustees as we navigated some tricky times together. I also thank everyone who worked so hard to arrange the events we held throughout the year, and give special thanks to all those members who supported our events and who, I hope, will continue to do so.

You will read of many other events listed under the various Sub-Committee entries that follow.

Resolution Roadshows 2022

22, 26 and 28 April – Resolution Roadshows held at Chy Noweth an Conteth, Connor Downs WI Hall and Millennium House, Pensilva
National Resolution: Women and Girls with ASD & ADHD: Under-Identified, Under-Diagnosed, Misdiagnosed, Under-Supported

Annual Council Meeting 2022

26 October– Annual Council Meeting held at the Hall for Cornwall
Attended by Councillor Mr Steven Webb
Morning Guest Speaker: Ann Jones, NFWI Chair
Entertainment: Rock Choir Cornwall
Afternoon Guest Speaker: Dr Annie Gray, food historian and author

National Council Meeting 2022

28-29 October, held virtually
Attended by Federation Chair Helen Kestle and Federation Treasurer Rachel Andrews

NFWI Annual Meeting 2022

11 June
Venue – Liverpool M&S Bank Arena, Liverpool, and virtually
Federation Representatives: Liz Anderson and Julia Havard / Organiser: Liz Anderson

Acknowledgements:

Please join me in sending my best wishes to Sue Martin, who retired in December 2022 after 12 years of dedicated service to the Cornwall Federation of WIs. In her capacity as Accounts Administrator, Sue has been conscientious, diligent and supportive. There isn't much about the WI that Sue doesn't know, and she will be missed by all, not only for her knowledge and expertise, but also for her friendly and welcoming manner.

I would, however, like to welcome three new members of staff who joined us this year and who are already proving to be invaluable additions to the

team: Julia Pascoe, Federation Secretary; and Lesley Wyatt, Receptionist, who both began in June; and Toba Dadd, Accounts Administrator, who joined us in November.

I would also like to give thanks to former Federation Secretary Barbara Peters who returned on a part-time basis to assist with training our new Federation Secretary.

I also acknowledge and thank the following for their voluntary work on behalf of the Cornwall Federation:

All sub-committee members and their Advisers

County News Editor: Wendy Fiander

Assistant County News Editor: Helen Kestle

Media Officer: Helen Kestle

Assistant Media Officer: Sheila Goldsworthy

Press Competition Organiser: Jane Dover

Travel: Penny Picton

Year Book Editor: Liz Anderson

Assistant Year Book Editors: Jane Dover and Helen Kestle

Health and Safety Officer: Liz Baker

Equality, Diversity and Inclusion Representative: Helen Kestle

Bulb Scheme Organiser: Grace Bradford

IFE Administrator: Jane Mills

Pooling of Fares Organiser: Jane Mills

Resolutions Coordinator: Pat Paxton

MCS Representative: Liz Anderson

200+ Club Organiser: Helen Kestle

Archivist: Judith Williams

Royal Cornwall Show Co-ordinator: Pam Selley

Stithians Show Co-ordinators: Helen Kestle, Pam Selley

My thanks too to all members who have represented CFWI in dealing with other organisations. The Board of Trustees thanks you most sincerely for your time and commitment.

The Sub-Committee reports, as you will read, show a great diversity of activities offered to our members through workshops and events throughout the past year.

Chy Noweth an Conteth continues to be well-used by our sub-committees for their activities and also by outside organisations who make use of our conference room and kitchen, which raises extra funds and helps to maintain the car park. Very grateful thanks go to our hard-working staff who support all our members but most particularly the members of the Board of Trustees, and to Gareth Williams who continues to give his time and support to our Accounts Administrator.

Finally, I would like to thank all members of the Board of Trustees for their friendship and their support to me and to the Cornwall Federation of WIs throughout the past year.

**Helen Kestle,
Federation Chair**

Treasurer's Statement

(For the period 1 January 2022 to 31 December 2022)

Reserves Policy

The Federation aims to maintain sufficient unrestricted reserves to cover possible future deficits which may occur due to fluctuations within activities.

As at 31 December 2022, unrestricted reserves stood at £325,926.

Investment Policy

Under the memorandum and articles of association, the company had the power to make any investments which the trustees/investors see fit.

Risk Management.

The Trustees/directors have considered the risks to which the company may be exposed and are satisfied that systems are in place to mitigate exposure to major risk.

Financial Review

At the start of 2022, CFWI was still unable to hold as full a program of events as we would like, due to the on-going Covid restrictions limiting numbers who could attend indoor events, and the requirement for people to test negative to Covid before attending meant that there were a number of last minute cancellations, and thus we had to give full refunds to those concerned.

Trustees were once again meeting face to face, although we continued to have last minute absences due to positive Covid tests.

The financial outcome for the year 1 January 2022 to 31 December 2022 is a deficit of £19,679, which is in part due to government financial support for furlough no longer being available, and the addition of new staff as

events and the office become busier. In addition, we experienced an increase in travel costs due to more meetings being held face to face. Trustees and staff continue to work hard to keep the losses as low as possible, however overheads have increased due to the rise in the cost of living generally.

Income

In every area, income has increased and Trustee events raised £3,556; we are grateful to the members who supported these events. Sub-committee events were also well supported and their income was much greater this year than in the previous year. Donations were significantly up in 2022 after the appeal made at the Annual Council Meeting, we received £7,977 from members, for which we are truly grateful. Income from events was significantly increased as restrictions were lifted and more events were able to run. The 200+ Club income has also risen again; the cost of entry is £10 per year, and entitles members to entry into 10 draws during the 12 months.

Total net income for the year: £52,591.

Expenditure

Chy Noweth an Conteth continues to age, and maintenance has to be done to keep it in good shape; the building needs to be looked after. During the year we engaged the services of the Community Payback scheme to help with the labour costs of cleaning the outside of the premises, painting the railings and treating the decking. This scheme provides a supervised team of people who are required to participate in community service after committing petty crimes. They come from all walks of life with a multitude of life skills, so this has meant we could carry out much needed repairs for just the cost of materials.

Total net expenditure for the year: £72,270

The balance sheet shows that, despite the ongoing challenges we face, the Federation intends and is able to meet its liabilities.

**Rachel Andrews
Federation Treasurer**

Sub-committee Reports

Membership Support

Chairman: Yvonne Toms, WI Adviser

Vice-Chairmen: Liz Anderson, WI Adviser (to Nov. 2022) Kathy Reed, WI Adviser (from Nov.2022) and Helen Kestle, WI Adviser

Secretary: Barbara Corbett, WI Adviser

Visits Organiser: Liz Anderson, WI Adviser

Pooling of Fares: Jane Mills, WI Adviser

Chief Steward: Yvonne Toms, WI Adviser

National Federation AM Organiser: 2022 Liz Anderson, WI Adviser, 2023 Kathy Reed, WI Adviser

Training Officer: Liz Anderson, WI Adviser

Board of Trustees Liaison: Mary Thompson

Resolutions Adviser: Pat Paxton

IFE Administrator: Jane Mills, WI Adviser

Observer: Margaret Edgcumbe

Number of sub-committee meetings 9

This sub-committee comprises all WI Advisers, trained by NFWI, members in training and a few helpers. Training is carried out within the Federation initially, with those in training being encouraged to attend as many meetings and events as possible with WI Advisers. Further training is then carried out by NFWI. Since April 2020 owing to the pandemic, much of NFWI training has been online and will be blended learning for the foreseeable future. Once trained, all WI Advisers are required to attend a refresher course/Forum every five years.

WI Advisers aim to visit a WI Annual Meeting every three years, are responsible for forming new WIs, promoting the WI, informing and encouraging WIs, keeping the Federation informed of WI activities and opinions, researching areas for new WIs, planning and running training sessions for WI members, enlarging WIs and suspending WIs. We try to make sure that members know all that is available to them and to help them to get value for their subscription. We travel extensively around the county doing our best to promote the WI at all times. WI Advisers are continually looking for opportunities to open new WIs. Ideas or suggestions are always most welcome.

Arts and Leisure

Chairman: Sandra Buck

Vice-Chairman: Jane Dover (to Nov 22), Lynn Griffiths (from Nov 2022)

Board Liaison: Jane Dover

Secretary: Penny Picton

Appointed members: Marion Collins, Alison Downing, Margaret Lugg, Anne Matthews

Number of sub-committee meetings: 4

It has been a successful year for the sub-committee.

In both February and November, we held our two popular annual quizzes, always proving to be successful, oversubscribed and enjoyable. Apart from the quiz itself, an afternoon tea is always a highlight of the afternoon.

In August, David Chapman kindly offered a Sunset Photography workshop at Wheal Coates. The postponed Helford River walk eventually took place in May, followed by a second walk, with enough interest to offer a further walk in September.

A new event, Nordic Walking, was offered to members and although numbers had to be limited, three members decided to complete the full course and are now fully fledged members of Nordic Walking UK.

Our final event for the year was 'Singing for Fun' which attracted a group of 29 members. It was a thoroughly enjoyable afternoon when the participants learnt how to stand and breathe correctly, culminating in learning simple acapella harmonies.

Not all of these events would have been possible without the valued help of the sub-committee. We are a friendly, hardworking group who are always willing to provide the best for the Federation.

Cookery and Craft (previously known as Home Economics and Craft)

Chair: Pat Mallett

Vice Chair and Board Liaison: Margaret Johnson

Secretary: Alison Willis

Appointed Members: Alison Gribble, Dot Rogers, Ann Haverley, Jan Adkins

Number of sub-committee meetings 5

Early in 2022 a proposal was put to the Board of Trustees that the name of the sub-committee should be changed to Cookery and Craft to better reflect its activities. This was agreed.

The sub-committee remains small as two members resigned for personal reasons. Fortunately, two new members joined during the year and have brought new ideas to the committee.

The early part of the year, as activities gradually got back to normal following the worst of the Covid pandemic, was relatively quiet in terms of events. One of the three planned Craft Taster days had to be cancelled due to lack of response from members and the two that went ahead had fewer numbers than before. Further craft days were held in November, with again, one cancellation and fewer numbers on the remaining two days.

Two separate days for a Mixed Media Stitched Picture workshop, and a workshop decorating a Chocolate Yule Log were held.

An extra sub-committee meeting took place to plan our contribution to the Royal Cornwall Show in 2023.

The committee was asked to look at the CFWI banner with a view to either repairing or redesigning it for future use. Work on this is ongoing.

Environment and Public Affairs

Chairman: Julia Havard (to Nov 2022), Jude Wood (from Nov 2022)

Vice-Chairman: Liz Baker (to Nov 2022), Anne Fenwick (from Nov 2022)

Board Liaison: Liz Baker

Secretary: Jude Wood (to Nov 2022), Mary Lindsey (from Nov 2022)

Appointed Members: Mary Lindsey, Felicity Penneycard, Pippa Stilwell, Jude Wood, Julia Havard

Advisers: Tom Shelley (Cornwall Wildlife Trust)

Number of sub-committee meetings: 4

The committee held its February meeting as a Zoom meeting which was successful.

The year has seen a much-welcomed return to activity with face-to-face meetings and events being held.

The sub-committee reviewed its Terms of Reference this year to reflect more accurately its remit: "Environmental affairs including climate change, conservation, pollution, heritage, agriculture, fisheries and food, water and sewage. To keep a watching brief on health and wellbeing, housing, local government, planning and transport issues."

The sub-committee is working hard to ensure that it has as broad a breadth as possible and thank the hard work of The Climate Ambassadors (see their separate report).

We raised the campaigning work of the WI at a local and national level ensuring materials on current and past campaigns have been present at the Royal Cornwall Show, Stithian's Show, the Annual Council Meeting and the Chair's Coffee Morning, engaging with members and the public.

The sub-committee worked with the Board of Trustees and Membership Sub-Committee to organise three Resolution Roadshows on the 2022 Resolution on "the underdiagnosis and misdiagnosis of ADHD and Autism in women and girls" with our own member Mary Lindsey as the speaker at all three. The Roadshows aimed to help provide information not just for our delegates to National Annual Meeting, but to members as well, providing a base for WIs to take the campaign forward and raise the issues within their own areas over the next year. The Baker Cup and the Blaikley Salver Poetry competition were held and the winning entries displayed and read out at the Annual Council Meeting.

Two very successful events were held. Firstly, "Wildlife in your Garden" in partnership with Cornwall RSPB, Cornwall Wildlife Trust and Cornwall County Council Parks division. Secondly "Take a Town – Hayle", which was so popular that two successive dates were run. Unfortunately, a four corner day had to be cancelled due to lack of support which has prompted some discussion about the type of events that members are wishing to support or whether this a lingering impact from the lockdowns. This will be an ongoing discussion to ensure that we remain relevant

Work continued with the Eden Project on the Big Lunch and the Queen's Platinum Jubilee in June.

Exhibitions

Chairman: Fran Winsor (to Oct 2022), Mary Venn (from Oct 2022)

Vice-Chairman: Pam Selley (to Oct 2022), Deborah Brooks (from Oct 2022)

Secretary: Jen Richards

Board Liaison: Pam Selley

Appointed Members: Sandy Adcock (to Aug 2022), Jackie Holland (to Oct 2022)

Adviser: Yvonne Toms

Vacancies: Members 4, Advisers 1

Number of sub-committee meetings 3

We thank Jackie Holland and Sandy Adcock for their help.

Standard Events: Royal Cornwall Show, Stithians Show, Annual Council Meeting, Federation Garden Party.

Our role within the Federation is to organise, arrange transport and set up for events where CFWI has a presence.

We started planning for the RCS at our March meeting. Although there were fewer than usual competition entries, it was a good show. We welcomed team member Heather Alford who volunteered to help our team.

The Garden Party in July was a most enjoyable day, sadly not well supported by WI members. At Stithians Show we only have a presence hoping to attract new WI members.

The Annual Council Meeting returned to the Hall for Cornwall in October, for the second time since it re-opened. We had a different set up as advised by their staff.

Once again an appeal for new team members was advertised in County News, alas, there was no response. At the Annual Council Meeting, our Chairman Fran Winsor had a two minute spot to publicise the work we do and appeal for new members, repeating it a few days later on Radio Cornwall.

We are a small team who get on well and have a great time in all that we do.

Floral Art and Gardening

Chair: Abigail Kirby-Harris (to Nov 2022)

Vice-Chair and Board Liaison: Grace Bradford

Secretary: Felicity Penneycard (to Nov 2022)

Appointed Members: Sue Clift, Teresa Hancock, Jean Morton-Hughes, Mandy Nicholson, Avril Woolcock.

Advisers: Edna Trudgeon, Trevor Wiltshire

Number of sub-committee meetings: 4

We were pleased to be involved with the Royal Cornwall Show once again. It was a pleasure to see so many members attending and the only

disappointment was in the low number of entries in the various competitions. This was understandable, coming hard on the heels of the celebration weekend for the Platinum Jubilee of HM Queen Elizabeth II. WI members were also finding their confidence after the pandemic.

We were able to hold two events. Back to Basics was a flower arranging day with Angela Hyland to help members to create arrangements without the use of floral foam. An all-day workshop was held at St Dominick's Church led by Mandy Nicholson. Unfortunately, other planned events had insufficient numbers to go ahead.

At the November sub-committee meeting an impasse was reached regarding the election of officers. Therefore it was decided to put the sub-committee into abeyance for the time being. Discussions at Board level and with keen members will take place to see how we can create a viable sub-committee for the future.

Other Reports

Climate Ambassadors

Climate Ambassadors: Fiona Hughes, Mary Lindsey, Pippa Stilwell, Kim Sudell, Jude Wood

Cornwall Climate Ambassadors were delighted to appear on the front cover of the April issue of WI Life, holding the 'We can all make a difference' banner. The whole edition was devoted to the NFWI climate campaign, including an article by about our work as Climate Ambassadors in Cornwall.

This year Cornwall Climate Ambassadors have given talks to Carn Brea WI, Falmouth WI, Halsetown WI, Pendeen WI, Pengegon WI, Perranarworthall WI and Porthleven WI. We continue to contribute regular articles to County News and to our parish magazines. We have now collated these articles into a booklet, and have applied for a lottery bid to cover printing costs.

We have a presence at all the major agricultural shows in the County, as well as important events in the CFWI calendar.

We engage regularly with our MPs, in particular with Cherilyn Mackrory (Truro and Falmouth) and Derek Thomas MP (St Ives). In partnership with Derek Thomas, we hold a monthly Zoom meeting with both local and national speakers, that give local people the opportunity to discuss a wide range of climate related issues.

Craftivism is a key part of our activities. Mary Lindsey hosts regular craftivism workshops in her home: We have contributed bee embroideries to Victoria Harrison's bee textile.

Organisers' Reports

County News

Editor: Wendy Fiander

During this year, we continued to publish eight 8-page newsletters and two 12-page newsletters (July/August and December/January) per year.

Lance Print publishers have continued to format and print the publication to a high standard. During 2022, each copy was charged at a cost of 34p. As of 31 December 2022, we ordered 3200 copies (and 7 large print copies) of each issue of County News from Lance Print during the months we used their services.

As always, throughout the year, we endeavoured to feature photographs of CFWI members on the cover of County News whenever possible. We always appreciate members submitting photographs from their own WI events and activities.

Events occurring in our Federation form the bulk of information given to members, along with advice for committees and updates from the CFWI office. National Federation matters and items of other interest to members have also featured on a regular basis. Members have continued to send photographs and details of events happening in their own WIs throughout

the year and this continues to be a popular regular section in the newsletter.

This year has been my first as Editor of County News. I am very grateful for the support given me by the Trustees and office staff as I've taken on this challenging position. I would also like to express thanks to the WIs who continue to send me their news and photos on a regular basis.

Web Sites and Social Media

CFWI: www.cornwallwi.org.uk

Web Editor: Helen Kestle

CFWI web page on NFWI website: www.thewi.org.uk

Web Editor: Helen Kestle

CFWI Facebook page:

www.facebook.com/CornwallFederationofWomensInstitutes

Administrator: Helen Kestle

CFWI Twitter account: www.twitter.com/wi_cornwall

Administrator: Helen Kestle

CFWI Instagram account: Cornwall Federation of WIs

Administrator: Helen Kestle

During 2022, social media continued to be a vital communications link for WI members throughout Cornwall. Since the Covid pandemic and our two years of on-again-off-again lockdown, members have come to realise more and more the value and importance of using social media to keep in touch with each other and with the wider WI world.

The CFWI website continues to be a useful tool for members. The site includes a 'Who's Who' of CFWI Trustees and Sub-Committee members; photo galleries of Federation events; a calendar of upcoming events; information about Equality, Diversity and Inclusion; details of CFWI and NFWI competitions; and instructions for potential members to 'Find a WI'. Also available on the website are application forms for CFWI events, the Speakers' Directory, recent issues of County News, CFWI policies and forms that members may find helpful and documents to help members and committees run their WIs. In addition, there is an active blog on the website. This contains news from around the Federation and from NFWI, as well as other topics that are of interest to WI members. The blog includes an option whereby readers can subscribe, meaning that they receive an email alert whenever a new blog post has been posted. To date, there are 241 (up 46% from 31 December 2021) subscribers. We encourage members to comment on blog posts and to get involved in the discussion, though participation has not been as active as we'd have liked.

CFWI is represented on the NFWI website. The Web Editor maintains these pages, updating with newly formed or suspended WIs, but individual WIs within the Federation have the option to set up and maintain web pages for their own WI. Interest in this by individual WIs has been minimal.

The CFWI Facebook page continues to increase in popularity, with 827 followers, representing a 13% increase over the number of followers on 31 December 2021. The page enables CFWI to reach WI members immediately with pertinent information, last minute vacancies on CFWI events and news from NFWI. Information of interest from other local organisations has been included, and members have been enthusiastic in adding images and details about their own WIs' activities to the page.

The CFWI Twitter and Instagram accounts have not been used to their full potential due to lack of time on the part of the Administrator.

CFWI 200+ Club

Organiser: Helen Kestle

Members have continued to support this worthy fundraiser. During 2022, 137 shares were sold to 90 shareholders, some of whom were family members of WI members. Prize monies totalled £674, and the overall profit was £696. Draws were held at the beginning of each meeting of the Board of Trustees (except January), and the lucky recipients received their cheques in the post. Each draw paid out the sum of £68.50.

The names of the winners are published in County News each month.

Independent examiner's report to the Trustees of The Cornwall County Federation of Women's Institutes (Limited by Guarantee)

I report to the charity trustees on my examination of the financial statements of the company for the year ended 31 December 2022 set out on pages 7 to 16.

Responsibilities and basis of report

As the charity trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the financial statements of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's financial statements as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no 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 company as required by section 386 of the 2006 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the financial statements give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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 financial statements to be reached.

Mark Williams FCA DChA
Chartered Accountant

RRL LLP
Peat House

Newham Road
TRURO
Cornwall
TR1 2DP

19 May 2023

Statement of financial activities (including income and expenditure account)

For the year ended 31 December 2022

		Restricted funds	Unrestricted funds	2022 Total	2021 Total
	Notes	£	£	£	£
Income					
Donations and legacies	3	-	7,977	7,977	2,407
<i>Income from charitable activities:</i>					
Membership fees		-	28,739	28,739	28,166
Income from members' activities		-	14,967	14,967	1,834
Sub-committee events and classes		-	20,926	20,926	10,724
		-	64,632	64,632	40,724
<i>Income from other trading activities:</i>					
Sales		-	13,224	13,224	10,916
Fundraising income	4	-	13,344	13,344	7,081
Room hire and car parking income		-	1,773	1,773	1,779
		-	28,341	28,341	19,776
Investment income		3	164	167	10
Total income		3	101,114	101,117	62,917
Expenditure					
Raising funds	5	120	9,408	9,528	6,162
Charitable activities	6	-	111,268	111,268	73,847
Total expenditure		120	120,676	120,796	80,009
Net (expenditure) for the year	8	(117)	(19,562)	(19,679)	(17,092)
Transfers		(160)	160	-	-
Net movement in funds		(277)	(19,402)	(19,679)	(17,092)
Reconciliation of funds					
Total funds brought forward		12,534	345,328	357,862	374,954
Total funds carried forward		12,257	325,926	338,183	357,862

All income and expenditure are derived from continuing activities.

The statement of financial activities includes all gains and losses recognised in the year.

The Cornwall County Federation of Women's Institutes (Limited by Guarantee)



Balance sheet

As at 31 December 2022

	Notes	£	2022 £	£	2021 £
Fixed assets					
Tangible assets	12		293,040		299,839
Investments	13		6,694		-
Total fixed assets			299,734		-
Current assets					
Stock	14	2,014		1,645	
Debtors	15	17,411		11,994	
Cash at bank and in hand		95,766		103,807	
Total current assets		115,191		117,446	
Creditors: amounts falling due within one year	16	(76,742)		(59,423)	
Net current assets			38,449		58,023
Net assets	17		338,183		357,862
Funds of the charity					
Restricted funds	18		12,257		12,534
Unrestricted funds	19		325,926		345,328
			338,183		357,862

In preparing these financial statements:

- (a) The trustees are of the opinion that the company is entitled to the exemption from audit conferred by Section 477 of the Companies Act 2006;
- (b) No notice has been deposited under Section 476 of the Companies Act 2006; and
- (c) The trustees acknowledge their responsibilities for:
 - (i) ensuring that the company keeps accounting records which comply with Section 386 of the Companies Act 2006; and
 - (ii) preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial period and of its profit or loss for the financial period in accordance with the requirements of Sections 394 and 395, and which otherwise comply with the requirements of this Act relating to accounts, so far as applicable to the company.

Signed on behalf of the trustees by:

H Kestle
Federation Chair

R Andrews
Federation Treasurer

Approved and authorised for issue by the trustees on: 4 May 2023
Company registration no 02722754

The Cornwall County Federation of Women's Institutes (Limited by Guarantee)

Notes

(forming part of the financial statements)

1 General information

The company was incorporated in England and Wales as a company limited by guarantee and not having a share capital. The registered office is Chy Noweth An Conteth, Truro Business Park, Threemilestone, Truro, Cornwall, TR4 9NH. In the event of a winding up, registered members are liable to contribute a sum not exceeding £1 per member towards the debts and liabilities of the company and the costs and expenses of winding up. At 31 December 2022 there were 2929 members (2021: 2,900).

2 Summary of significant accounting policies

2.1 Accounting convention

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

The Cornwall County Federation of Women's Institutes meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note. The financial statements are prepared in Sterling which is the functional currency of the charity and rounded to the nearest £.

2.2 Statement of cash flows

Under Charities SORP (FRS 102), the charity is classed as a small charity and is exempt from the requirement to prepare a statement of cash flows on the grounds of its size.

2.3 Funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

2.4 Income recognition

All income is included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

Donations are recognised by the charity on receipt. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

No amount is included in the financial statements for volunteer time in line with the SORP (FRS 102)

The Cornwall County Federation of Women's Institutes (Limited by Guarantee)

Notes

(forming part of the financial statements)

2.4 **Income recognition (continued)**

Where practicable, gifts in kind donated for distribution to the beneficiaries of the charity are included in stock and donations in the financial statements upon receipt. If it is impracticable to assess the fair value at receipt or if the costs to undertake such a valuation outweigh any benefits, then the fair value is recognised as a component of donations when it is distributed and an equivalent amount recognised as charitable expenditure.

Gifts in kind donated for resale are included at fair value, being the expected proceeds from sale less the expected costs of sale. Where estimating the fair value is practicable upon receipt it is recognised in stock and 'Income from other trading activities'. Upon sale, the value of the stock is charged against 'Income from other trading activities' and the proceeds are recognised as 'Income from other trading activities'. Where it is impracticable to fair value the items due to the volume of low value items they are not recognised in the financial statements until they are sold.

Fixed asset gifts in kind are recognised when receivable and are included at fair value. They are not deferred over the life of the asset.

For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received. At this point income is recognised. On occasion legacies will be notified to the charity however it is not possible to measure the amount expected to be distributed. On these occasions, the legacy is treated as a contingent asset and disclosed.

Membership fees are credited to the statement of financial activities when they are receivable.

Grant income is recognised in the statement of financial activities when receivable unless the donor specifies that it must be used in future accounting periods, or imposes conditions to be met before entitlement is confirmed. Grant income is included in charitable activities when it is to provide funding support for performance activities.

Income from members' activities is recognised as income in the year to which the event relates.

Income from trading activities includes income earned from sales, fundraising events and trading activities to raise funds for the charity. Income is received in exchange for supplying goods and services in order to raise funds and is recognised when entitlement has occurred.

Investment income is earned through holding assets for investment purposes such as deposit accounts and it includes interest.

2.5 **Expenditure recognition**

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Expenditure on raising funds includes cost of sales;
- Expenditure on charitable activities includes the items listed in note 6 to the financial statements; and
- Other expenditure represents those items not falling into the categories above.

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose. The majority of costs are directly attributable to specific activities. Certain shared costs are apportioned to activities in furtherance of the purpose of the charity on the basis of estimated usage.

Notes

(forming part of the financial statements)

2.6 **Support costs allocation**

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include governance costs. They are incurred directly in support of expenditure on the objects of the charity. Where support costs cannot be directly attributed to particular headings they have been allocated to cost of raising funds and expenditure on charitable activities on a basis consistent with use of the resources.

Fundraising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities.

2.7 **Tangible fixed assets**

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended.

Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset on a systematic basis over its expected useful life as follows:

Freehold land	Nil
Freehold buildings	50 years
Equipment	3-10 years

2.8 **Investments**

Investments are recognised initially at fair value which is normally the transaction price excluding transaction costs. Subsequently, they are measured at fair value with changes recognised in 'net gains/(losses) on investments' in the SoFA if the shares are publicly traded or their fair value can otherwise be measured reliably.

2.9 **Stocks**

Stocks are stated at the lower of cost and estimated net realisable value.

2.10 **Debtors and creditors receivable / payable within one year**

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

2.11 **Tax**

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

2.12 **Going concern**

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

Notes

(forming part of the financial statements)

3	Donations and legacies	2022 £	2021 £
	Donations	7,977	2,407
4	Fundraising income	2022 £	2021 £
	Meetings	10,348	6,654
	Administration	2,863	427
	Membership support	133	-
		13,344	7,081
5	Raising funds	2022 £	2020 £
	Cost of sales	9,528	6,162
6	Charitable activities	2022 £	2021 £
	Members activities	13,868	793
	Sub-committee events and classes	11,911	6,740
	County House expenses		
	Rates	3,481	3,482
	Insurance	4,071	4,005
	Light, heat and water	3,711	1,889
	Repairs	3,563	3,240
	Loan interest	150	105
	Depreciation	8,127	7,794
	Meetings	14,040	7,151
	Printing, stationery and postage	7,255	3,938
	Telephone	1,260	1,088
	Salaries	30,420	26,387
	Legal and professional fees	-	924
	Committee expenses	3,601	1,672
	Sundry	1,589	874
	Governance (note 7)	4,221	3,765
		111,268	73,847

Notes

(forming part of the financial statements)

7 Governance costs

	2022 £	2021 £
Trustees meeting expenses	1,251	945
Independent examiner's fees - examination	2,970	2,820
	4,221	3,765

8 Net expenditure for the year

	2022 £	2021 £
<i>This is stated after charging:</i>		
Depreciation	8,127	7,794
Independent examiner's remuneration - for independent examination	2,970	2,820

9 Staff costs and numbers

	2022 £	2021 £
Staff costs were as follows:		
Wages and salaries	30,335	26,387
	30,335	26,387

The average monthly number of employees during the year was as follows:

	2022	2021
Administration and support	2	2

No employee received emoluments of £60,000 or more in the year to 31 December 2022 or 2021.

Total key management personnel remuneration in the year was £Nil (2021: £Nil).

10 Trustee remuneration

No remuneration was paid to the trustees in the year to 31 December 2022 (2021: £Nil).

During the year to 31 December 2022, expenses totalling £2,955 (2021: £1,393) were reimbursed to 8 trustees (2021: 12).

11 Related party transactions

During a previous year one of the Cornish WIs made a loan to the company totalling £30,000. The balance of this loan of £30,000 (2021: £30,000) is included in creditors due within one year.

Notes

(forming part of the financial statements)

12 Tangible fixed assets

	Freehold land and buildings £	Equipment £	Total £
Cost and valuation			
At 1 January 2021	427,032	14,088	441,120
Additions	-	1,328	1,328
At 31 December 2022	427,032	15,416	442,448
Depreciation			
At 1 January 2021	129,693	11,588	141,281
Charged in year	7,197	930	8,127
At 31 December 2022	136,890	12,518	149,408
Net book value			
At 31 December 2022	290,142	2,898	293,040
At 31 December 2021	297,339	2,500	299,839

Freehold land and buildings include land with a cost of £67,200 (2021: £67,200) which is not depreciated.

13 Investments

	At 1 January 2022 £	Additions £	Disposals £	Revaluation Gain/(loss) £	At 31 December 2022 £
Market value					
6,180 Charibond shares	-	6,694	-	-	6,694

The cost of the above investments was £6,694 (2021: £Nil).

14 Stock

	2022 £	2021 £
Goods for resale	2,014	1,645

15 Debtors

	2022 £	2021 £
Other debtors	10,067	8,323
Prepayments and accrued income	7,344	3,671
	17,411	11,994

Notes

(forming part of the financial statements)

16 Creditors

	2022 £	2021 £
Other loans	31,040	31,040
Trade creditors	1,406	396
Other creditors	26,169	11,992
Accruals and deferred income	18,127	15,995
	76,742	59,423

17 Analysis of net assets between funds

	Restricted funds £	Unrestricted funds £	Total funds £
Fund balances at 31 December 2022 are represented by:			
Fixed assets	-	299,734	299,734
Current assets	12,257	102,934	115,191
Creditors: amounts falling due within one year	-	(76,742)	(76,742)
Total net assets	12,257	325,926	338,183

Analysis of net assets between funds – prior year

	Restricted funds £	Unrestricted funds £	Total funds £
Fund balances at 31 December 2021 are represented by:			
Fixed assets	-	299,839	299,839
Current assets	12,534	104,912	117,446
Creditors: amounts falling due within one year	-	(59,423)	(59,423)
Total net assets	12,534	345,328	357,862

Notes

(forming part of the financial statements)

18 Restricted funds

	At 1 January 2022 £	Income £	Expenditure £	Transfers £	At 31 December 2022 £
Bursary Fund	9,026	3	(120)	-	8,909
Suspended WIs'	160	-	-	(160)	-
Denman Agnes Salter Fund	1,553	-	-	-	1,553
Denman Bedroom	1,217	-	-	-	1,217
Joyce Donnelly Bequest	78	-	-	-	78
Subcommittee Equipment Fund	500	-	-	-	500
Total restricted funds	12,534	3	(120)	(160)	12,257

Restricted funds – prior year

	At 1 January 2021 £	Income £	Expenditure £	Transfers £	At 31 December 2021 £
Bursary Fund	9,026	-	-	-	9,026
Suspended WIs'	10,701	-	-	(10,541)	160
Denman Agnes Salter Fund	1,553	-	-	-	1,553
Denman Bedroom	1,217	-	-	-	1,217
Joyce Donnelly Bequest	78	-	-	-	78
Subcommittee Equipment Fund	500	-	-	-	500
Total restricted funds	23,075	-	-	(10,541)	12,534

The above restricted funds relate to monies received for specific purposes and any further income and expenditure during the year has been shown against each fund.

The nature of each fund is generally evident from its name.

During a previous year, the trustees reviewed the number of small restricted funds and identified that many of them had a common restriction. It was therefore agreed to amalgamate them with the general Bursary Fund.

The Suspended WIs' fund related to monies held for closed branches which under certain conditions can be released to general funds.

19 Unrestricted funds

	At 1 January 2022 £	Income £	Expenditure £	Transfers £	At 31 December 2022 £
General fund	345,328	101,114	(120,676)	160	325,926
Unrestricted funds – prior year					
	At 1 January 2021 £	Income £	Expenditure £	Transfers £	At 31 December 2021 £
General fund	351,879	62,917	(80,009)	10,541	345,328

The Cornwall County Federation of Women's Institutes (Limited by Guarantee)



Detailed income and expenditure account

For the year ended 31 December 2022

	Gross income £	Less expense £	2022 Net income £	2021 Net Income £
Income				
Membership fees	28,739	-	28,739	28,166
Income from members' activities				
Centenary events and merchandise	16	-	16	5
200+ Club	1,370	674	696	534
County/NFWI Draw	332	-	332	445
County lunches	(28)	-	(28)	28
Bulbs	1,690	1,370	320	60
Travel	-	62	(62)	-
Royal Cornwall Show	11,450	11,762	(312)	(31)
Sundry and other income	71	-	71	-
Income from suspended institutes	66	-	66	-
Grants and donations:				
Donations	7,977	-	7,977	2,407
	22,944	13,868	9,076	3,448
Sales				
Publications	62	-	62	-
Stationery and gifts	2,903	1,950	953	148
Diaries	833	819	14	56
Newsletters	9,021	6,229	2,792	3,990
Used stamps	-	-	-	10
	12,819	8,998	3,821	4,204
Committee events and classes				
Environment and public affairs	2,151	1,046	1,105	560
Trustee	13,366	9,810	3,556	2,222
Floral art and gardening	416	171	245	50
Cookery and craft	2,644	562	2,082	956
Art and leisure	2,349	322	2,027	196
	20,926	11,911	9,015	3,984
Investment income: Interest receivable	167	-	167	10
Room hire	1,134	-	1,134	1,465
Car parking	639	-	639	314
TOTAL INCOME	87,368	34,777	52,591	41,591

The Cornwall County Federation of Women's Institutes (Limited by Guarantee)

Detailed income and expenditure account (*continued*)

For the year ended 31 December 2022

Expenditure	Gross expense £	Less Income £	2022 Net expense £	2021 Net Expense £
Meetings				
CFWI council meetings	8,460	5,657	2,803	458
NFWI-AGM meetings and conferences	5,580	4,691	889	39
	14,040	10,348	3,692	497
Administration				
Printing, stationery and postage	7,255	2,863	4,392	3,511
Telephone	1,260	-	1,260	1,088
Salaries and national insurance	30,420	-	30,420	26,387
Accountancy and independent examination fees	2,970	-	2,970	2,820
Sundries	821	-	821	213
Legal and professional fees	-	-	-	924
Subscriptions	768	-	768	661
Depreciation on equipment	930	-	930	598
	44,424	2,863	41,561	36,202
Headquarters				
Rates	3,481	-	3,481	3,482
Insurance	4,071	-	4,071	4,005
Light, heat and water	3,711	405	3,306	1,338
Repairs and maintenance	3,563	-	3,563	3,240
Loan interest	150	-	150	105
Depreciation on buildings	7,197	-	7,197	7,197
	22,173	405	21,768	19,367
Board of Trustees	1,251	-	1,251	945
Sub-committee meetings				
Membership support	1,824	133	1,691	876
Exhibitions	262	-	262	127
Environment and public affairs	419	-	419	118
Floral art and gardening	491	-	491	251
Cookery and craft	484	-	484	231
Art and leisure	121	-	121	69
	3,601	133	3,468	1,672
Bursaries	530	-	530	-
TOTAL EXPENDITURE				
	86,019	13,749	72,270	58,683
Net expenditure				
			(19,679)	(17,092)

Accounts

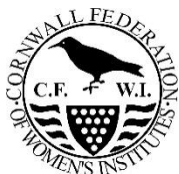
**The Cornwall County Federation of
Women's Institutes
(Limited by Guarantee)**

Annual report and unaudited financial
statements

For the year ended 31 December 2021

Registered company number 02722754

Registered charity number 1014597



Annual Report 1 January– 31 December 2021

The Cornwall Federation of Women's Institutes (Limited by Guarantee) Legal and administrative information

Name of the charity:	The Cornwall Federation of Women's Institutes
Company registration number:	2722754
Charity registration number:	1014597
Governing instrument:	Memorandum and articles of association
Constitution:	Limited Company
The trustees listed below constitute directors of the company for the purposes of the Companies Act 2006	
Principal address of the charity:	Chy Noweth an Conteth Truro Business Park Threemilestone TRURO TR4 9NH; Tel: 01872 272843; E-mail: cfwi@btconnect.com
Independent Examiners:	RRL Peat House TRURO
Solicitors:	Stephens Scown ST AUSTELL
Bankers:	Lloyds TSB Bank Plc 7 Boscawen Street TRURO

Chairman's Review

(For the period 1 January 2021 to 31 December 2021)

The Board of Trustees, (hereafter called The Board) which is elected biennially, consists of a maximum of 15 Trustees, who may be nominated by either WIs or CFWI Trustees. The Board may appoint Trustees to fill any vacancies that may occur. The Board may also co-opt a limited number of additional Trustees. All Trustees are given appropriate training within Board meetings, by means of a Trustee Manual, written guidelines for some roles and activities, by mentoring arrangements and via specific training events held.

The current Board of Trustees (12) and those who held office during the twelve-month period are:

Federation Chairman

Margaret Johnson (to October 2021), Helen Kestle (from October 2021)

Federation Vice Chairmen

Jane Dover, Helen Kestle (to October 2021), Pam Selley (from October 2021)

Federation Treasurer

Penny Picton

Electing/Appointed Trustees

Sandy Adcock (to October 2021), Rachel Andrews (from December 2021), Liz Baker, Grace Bradford, Sue Clift (to October 2021), Wendy Fiander, Teresa Hancox, Margaret Johnson and Mary Thompson

Staff

Federation Secretary

Barbara Peters (to May 2021), Emma Turner (from May 2021)

Administrative Assistant (with Finance)

Sue Martin

Membership

Total Number of members as at 31 December 2021 – 2976

Formations and Suspensions

Re-formations – Liskeard WI and Trematon WI

Suspensions – Carnmenellis WI, Chacewater WI, Gunwalloe WI, Gwinear Parish WI, Launceston WI, Liskeard WI, North Petherwin WI, Shortlanesend WI, St Columb Minor WI, St Day WI, St Issey and Little Petherick WI, St Stephens by Saltash WI and Tywardreath WI

Risk Management Policy

The Board considers the principal risks to which the organisation is exposed and implements policies to control these risks where deemed necessary, including rigorous financial controls and monitoring, budgetary controls and multiple signatory controls over payments. A review of the risks confronting the organisation is undertaken on a regular basis.

Objects

The objects of the Federation are to further the purposes of the WI movement in Cornwall.

The main purposes of the WI are to enable women to improve and develop conditions of rural life, to advance their education in citizenship, in local, national and international public questions, in music, drama and other cultural subjects and in all branches of agriculture, handicrafts, home economics, health and social welfare. It seeks to give women the opportunity of working together through the WI and of putting into practice those ideals for which it stands, i.e. truth, justice, tolerance and friendship.

Principal Objectives for the period ended 31 December 2021

- to offer a wide range of opportunities
- to further the purpose of the WI movement
- to continue to provide support to WIs within the Federation

Achievements and Performance

i. Education in citizenship, in local, national and international public questions, in music, drama and other cultural subjects and in all branches of agriculture, handicrafts, home economics, health and social welfare was promoted through events, competitions, day schools and classes organised by the Board of Trustees and by the following sub-committees appointed, supported and monitored by the Board: Membership Support (WI Advisers); Arts and Leisure; Environment and Public Affairs; Exhibitions; Floral Art and Gardening; and Home Economics and Craft.

To foster good relations between sub-committee members, a training day is held every few years and sub-committees are encouraged to hold joint events where appropriate. All activities organised by or through the Board, its sub-committees and WIs provided opportunities for improving and developing conditions of rural life.

ii. Opportunities for working together permeated all activities. Friendship and social activities were provided through buffet/county lunches and travel.

Continued support to WIs was maintained by the Membership Support sub-committee through their planned training programme and responding to requests for help and advice from WIs; by Board of Trustee members (e.g., by attending special meetings, publishing County News, reaching out through social media and via the Chair's visits to WIs) and by the staff at Chy Noweth an Conteth (e.g., by dealing with telephone, mail and e-mail enquiries from WIs and members)

Future

Cornwall Federation of Women's Institutes will continue its work in furthering the purposes of the WI movement in Cornwall, and to that end will continue to plan a full programme of appropriate events.

WI Events 2021

CFWI limped into 2021, still unable to hold any events due to Covid restrictions. Although in the spring, the government set forth plans for a 'road map' out of lockdown, we were still unable to organise any Federation events with the Rule of 6 in place through the summer.

Our office at Chy Noweth an Conteth re-opened in April and, per government regulations, the Board was able to meet face-to-face (although socially distanced), rather than virtually. This was a huge benefit for us as, although Zoom had been an invaluable resource when we had no other option, we all felt that in-person meetings were far more productive.

With the Royal Cornwall Show being postponed from June until September, and then cancelled entirely, CFWI opted to hold our own mini version of the Show: The Chy Noweth Show. This event, held at Chy Noweth, was a two-day show featuring competition entries that would otherwise have been on display at the Royal Cornwall Show. Floral art entries were also displayed and judged. Although we didn't receive as many entries as we'd have liked, the standard was as high as ever. During the weekend, lunches and cakes were served to members outside and members were delighted to be back together enjoying each other's company.

Stithians Show was also cancelled this year, but the Show organisers turned it into a virtual event. WI members were invited to submit photographs of their competition entries for judging.

In October, we were able to hold our first real Chy Noweth CFWI-style event since before lockdown, over a year earlier. This was our Harvest Buffet Lunch. We were so gratified that members were eager to attend; in fact, the event was nearly doubly-booked and we held a second Harvest Lunch later in October. Members enjoyed a three-course autumnal menu and were so glad to be back together. Chy Noweth buzzed with the sound of happy chatter and laughter.

The highlight of 2021 was without a doubt our Annual Council Meeting in October. Even without the brilliant speakers and entertainment, this would have been a red letter day as it marked our return to the newly refurbished Hall for Cornwall. Our Meeting was held less than a week after the re-opening of the Hall for Cornwall and it meant we had to share a stage with the set from 'Fisherman's Friends'. With all new staff at the Hall and with us all facing the new theatre for the first time, things were slightly chaotic, but our members still had a brilliant day. Cornwall Rock Choir had everyone dancing and singing in their seats, and the day was capped off by a hilarious and thought-provoking talk by the Reverend Kate Bottley, who had several hundred new fans by the close of the meeting.

In November, members were invited to submit competition entries into the Cornish Winter Fair, held at the Royal Cornwall Events Centre on the Showground in Wadebridge. CFWI Trustees were present to talk to members, chat to prospective members and to present certificates and rosettes to the competition winners.

Later in November, it was time for another get-together at Chy Noweth, this time our biennial Tea and Tinsel event. Members turned out in great numbers to share a festive afternoon tea and to enjoy a visit from 'Mother Christmas'.

December found us in full Christmas mode, with two County Lunches and a Carol Concert. We held Christmas County Lunches at Lanhydrock Golf Club and Hotel and at Budock Vean Hotel, both very well-attended. In fact, we had to plead to Budock Vean to make room for more members! Everyone enjoyed delicious meals, Christmas crackers and awful jokes. The Carol Concert, held at St Petroc's Church in Bodmin, came as Covid rates were again beginning to rise in Cornwall. Nonetheless, a good number of members, along with friends and family, attended – all wearing masks as required. The service was led by Reverend Paul Holley, readings were given by Trustees and everyone enjoyed singing Christmas carols.

CFWI held two competitions during 2021: The Boslowick Cup was given to the winner of a creative writing competition on the theme of 'Walk upon England's Mountains Green', and was awarded to Christine Woolf of St Breward WI. The June Eddy Cup was given to the winner of a CFWI photography competition on the subject of bridges, and was won by Lisa Eley of Crowlas and Ludgvan WI.

What started as a very slow year for CFWI ended as quite a busy one. I offer grateful thanks to all who arranged these events and special thanks to all those members who supported them. I can only hope that we will be able to offer a full programme of events to our members in 2022.

Annual Council Meeting – 2021

20 October 2021 – Annual Council Meeting held at the Hall for Cornwall, Truro Attended by the Mayor of Truro, Councillor Steven Webb
Morning Guest Speaker: Beresford Lee, Black Voices Cornwall
Morning Entertainment: Cornwall Rock Choir
Afternoon Guest Speaker: Reverend Kate Bottley

National Council Meeting 2021

23 October 2021 held virtually
Attended by Federation Vice Chairman Helen Kestle and Federation Treasurer Penny Picton

NFWI Annual Meeting 2021

8 June 2021 held virtually
Federation Representatives: Liz Anderson and Helen Kestle
Organizer: Liz Anderson

Acknowledgements:

To Margaret Johnson who stepped down as Federation Chairman in October after four years of strong leadership in the role, working through personal difficulties as well as guiding the Federation through a national pandemic.

To Sandy Adcock and Sue Clift who resigned their positions on the Board. We thank them for their hard work.

To Barbara Peters who retired after eight years as Federation Secretary, and whose friendliness and efficiency will be missed by the Board and by members throughout the county.

We also acknowledge and thank the following for their voluntary work on behalf of the Cornwall Federation:

All Sub-Committee Members and their Advisers

County News Editor: Helen Kestle (to December 2021), Wendy Fiander (from December 2021)

Assistant County News Editor: Jane Dover

Media Officer: Margaret Johnson (to October 2021), Helen Kestle (from October 2021)

Assistant Media Officer: Sheila Goldsworthy

Press Competition Organiser: Jane Dover

Travel: Pam Selley (to October 2021), Penny Picton and Teresa Hancox (from October 2021)

Year Book Editor: Liz Anderson

Assistant Year Book Editors: Jane Dover and Helen Kestle

Health and Safety Officer: To be appointed.

Equality, Diversity and Inclusion Representative: Helen Kestle

Bulb Scheme Organiser: Grace Bradford

200+ Club Organiser: Margaret Johnson (to October 2021), Helen Kestle (from October 2021)

Archivist: Judith Williams

Assistant Archivist: Teresa Hancox

Royal Cornwall Show Co-ordinator: Pam Selley

Stithians Show Co-ordinators: Grace Bradford and Teresa Hancox

Our thanks too to all our members who have represented CFWI in dealing with other organisations. The Board thanks you most sincerely for your time and commitment.

The Sub-committee reports, as you will read, show a dedication to providing a diversity of activities offered to our members throughout what was a challenging year

Chy Noweth an Conteth continues to be well used by our Sub-committees for their activities and also by outside organisations who make use of our conference room and car park, helping to raise funds for the Federation.

Very grateful thanks go to our hard working staff who support all our members but most particularly the members of the Board, and also to Gareth Williams who continues to give his time and support to our Accounts Administrator.

Finally I would like to thank all members of the Board of Trustees for their support to me and to the Cornwall Federation.

Helen Kestle
Federation Chair

Treasurer's Statement

(For the period 1 January 2021 - 31st December 2021)

Reserves Policy

The Federation aims to maintain sufficient reserves to cover possible future deficits which may occur due to fluctuations within activities.

As at 31st December 2021 unrestricted reserves stood at £345,328.

Investment Policy under the memorandum and articles of association, the company had the power to make any investments which the trustees/investors see fit.

Risk Management

The trustees/directors have considered the risks to which the company may be exposed and are satisfied that systems are in place to mitigate exposure to major risk

Financial Review

I have to report that the financial outcome for the year 1st January 2021 to 31st December 2021 is a deficit of £17,091.78. Obviously not a good result but not unexpected with the limitations forced on us by the Covid 19 epidemic. With no help from any grants available to us because of our charitable status which gives us a discount on the rates we pay the Trustees and Office staff have worked hard to keep our losses as low as possible.

Income

Obviously fund raising events at the beginning of the year were almost non-existent but as restrictions were slowly lifted the Trustees worked hard to put on events which the members supported and the amount raised by them of £2,221.57 was amazing. The Sub-committees who managed to put on events especially Cookery & Craft, Arts & Leisure and Floral Art & Gardening thank you. The 200+ Club has gone from strength to strength which means the prize money every month has risen and for just £10 per year you are entered in ten draws during the twelve months. At the Annual Council Meeting last October in the HFC I asked WI's if they could possibly help with Donations for the Federation. Thank you so much to those WI's that have donated money it has been so gratefully received and will help with the running of the Federation. Total net income for the year £41,591.72.

Expenditure

The Trustees tried very hard during the twelve months to keep expenditure to a minimum whilst endeavouring to maintain the level of service to members. However our headquarters is an ageing building and maintenance work on the building and the equipment is inevitable. Your Donations will help towards some of these costs. If you read through the details of the Expenditure for the year it makes you realise how much it costs to run our Federation but how lucky we are to have Chynoweth an Conteth. Total net Expenditure for the year £58,683.50 The balance sheet shows that despite the restrictions of the last year the Federation intend and are able to meet our liabilities.

Penny Picton - Federation Treasurer

Sub-committee Reports

Membership Support

Chairman

Kathy Reed, WI Adviser (to Nov 2021) Yvonne Toms, WI Adviser (from Nov 2021)

Vice Chairmen

Liz Anderson, WI Adviser; Helen Kestle, WI Adviser (to Nov, 2021) Mary Thompson (from Nov 2021)

Secretary

Barbara Corbett, WI Adviser

Visits Organiser

Liz Anderson, WI Adviser

Pooling of Fares

Jane Mills, WI Adviser

Chief Steward

Yvonne Toms, WI Adviser

National Federation AM Organiser

Liz Anderson, WI Adviser

Training Officer

Helen Kestle, WI Adviser

Board of Trustees Liaison

Mary Thompson

Resolutions Adviser

To be appointed

IFE Administrator

Jane Mills, WI Adviser

Number of sub-committee meetings: 8

This sub-committee comprises all WI Advisers, trained by NFWI, and members in training. Training is carried out within the Federation initially, with those in training being encouraged to attend as many meetings and events as possible with WI Advisers. Further training is then carried out by NFWI. Since April 2020 owing to the Pandemic all NFWI training has been online and will be blended learning for the foreseeable future. Once trained, all WI Advisers are required to attend a refresher course/Forum every five years. WI Advisers aim to visit a WI Annual Meeting every three

years, are responsible for forming new WIs, promoting the WI, informing and encouraging WIs, keeping the Federation informed of WI activities and opinions, researching areas for new WIs, planning and running training sessions for WI members, enlarging WIs and suspending WIs. We try to make sure that members know all that is available to them and to help them to get value for their subscription. We travel extensively around the county doing our best to promote the WI at all times. WI Advisers are continually looking for opportunities to open new WIs. Ideas or suggestions are always most welcome.

Due to the Covid-19 pandemic, up until September it has been a very difficult year to visit WIs or to carry out training sessions due to Government restrictions. However, many WIs have used their technology skills to conduct meetings online. Sadly, 14 WIs have been suspended: Carnmenellis WI, Crofty Girls WI, Chacewater WI, Gunwalloe WI, Gwinear Parish WI, Launceston WI, Liskeard WI, North Petherwyn WI, Shortlanesend WI, St. Columb Minor, St Day WI, St Issey & Little Petherick WI, St Stephen's by Saltash WI and Tywardreath WI. Unfortunately, no new WIs have been formed in the past year, however Liskeard WI and Trematon WI were re-formed. WI Advisers have done their best to support and encourage all members of our Federation and look forward to a more normal future going forward.

Arts and Leisure (previously known as Activity and Leisure)

Chairman Sandra Buck

Vice-Chairman and Board Liaison Jane Dover

Secretary Penny Picton

Appointed members Marion Collins, Alison Downing, Linda Griffiths, Margaret Lugg and Anne Matthews

Number of sub-committee meetings: 4

We have had a quiet year regarding events for our members, due to Covid 19 restrictions. Several planned events were cancelled including the Helford River Walk and the Nature Walk. The Rosebowl Quiz, due to be held in September was postponed until February 2022. However, a very enjoyable walk at Roughton went ahead in July and a Zoom photography workshop in October/November, led by David Chapman was appreciated by those attending.

The sub-committee did continue to meet via Zoom and the first meeting at Chynoweth an Conteth was held in September when we began to plan a programme of activities for the future.

We have valued the contributions made by all members of the committee.

Environment and Public Affairs

Chairman

Julia Havard

Vice-Chairman and Board Liaison

Teresa Hancox to November 2021. Liz Baker (from November 2021)

Secretary

Jude Wood

Appointed Members

Hilary Elliff, Anne Fenwick, Mary Lindsey, Pat Paxton (to September), Felicity Penneyard, Pippa Stilwell and Jude Wood

Climate Ambassadors

Be Combes, Fiona Hughes, Mary Lindsey, Kim Sidell, Pippa Stilwell, Jude Wood.

Climate Friends: Wyn Brookes, Margaret Cogan, Caroline Stone.

Advisers

Tom Shelley (Cornwall Wildlife Trust), Gill Keeble

Number of sub-committee meetings: 4

This sub-committee has a wide and interesting remit. We focus on environmental affairs – including sustainability, conservation, pollution (including plastic pollution), climate change, heritage, agriculture, fisheries and food, water and sewage. Our remit on public affairs concerns WI campaigns which are developed from nationally-agreed resolutions. We also keep a watching brief on health and well-being issues, housing, local government, planning and transport. We aim to raise awareness and inform members about some of the big issues, encouraging members to take action on campaign issues and arranging affordable and attractive events.

Activity has been much curtailed this year due to the pandemic. Nevertheless, we managed a surprising amount of activity and raised some funds too.

Some meetings were held on Zoom, then from September we were able to meet in person. We also attended Zoom meetings with Clean Cornwall

and Cornwall Plastic Pollution Coalition. We worked with The Eden Project and National Federation to facilitate working together by the two organisations on The Big Lunch and The Queen's Platinum Jubilee Celebration in 2022.

This committee was responsible for organising this year's Royal Cornwall Show Cup Competition. The Show was first postponed and then cancelled and so the competition went too. Later we arranged a smaller competition at the Federation's Chy Noweth Show. A well-stocked campaigns, competitions and sales table also enabled us to raise some funds there. A campaigns' and Climate Ambassadors' table at the Annual Council Meeting also proved popular with members.

Only one of our competitions ran this year. We made the decision to postpone the bi-annual Baker Cup competition and the annual Blaikley Salver poetry competition until 2022. The five-yearly Allsop Cup competition ran through the year to December 2021. We had extended this competition ("Operation Hedgehog") by 12 months last year to give WIs the opportunity to get fully involved in the study despite the Covid restrictions.

We worked hard to help to raise awareness in public affairs and climate change issues, through *County News* and Facebook. Pat Paxton produced a very good video on this year's ovarian cancer resolution and this was made available on Facebook.

We were pleased to be able to run two lovely guided walks at Minions in summer. We hosted 46 enthusiastic members from 18 WIs which was much appreciated after months of lockdown.

Climate Ambassadors contributed each month to the *County News* 'Green Corner' and to Facebook. The Truro Ambassadors created a colourful banner which has had many outings during the year. Five Ambassadors have given climate talks to WIs, and in the run-up to COP26 Pippa Stilwell was interviewed on Radio Cornwall by James Churchfield, and appeared in an article on local climate heroes in the *i* Newspaper. Climate Ambassadors continue to engage with local MPs, and held eight webinars hosted jointly with Derek Thomas MP.

For the Climate Coalition Great Big Green Week, Cheshire Federation enabled us to use their website to host a Turning Cornwall Green map, and 12 Cornwall WIs shared their climate plans there. The Climate Ambassadors with Zennor WI held a 'Say No to Fast Fashion' coffee morning, sharing NFWI campaign information with about 50 visitors, and selling pre-loved clothes, books and bric-a-brac. The event was attended by Derek Thomas MP.

Ambassadors also joined Zoom meetings hosted by Climate Ambassadors from other Federations, as well as webinars by national bodies such as Hope for the Future.

Exhibitions

Chairman

Fran Winsor

Vice-Chairman and Board Liaison

Pam Selley

Secretary

Jen Richards

Appointed Members

Deborah Brooks, Jackie Holland, Mary Venn, Sandy Adcock.

Adviser: Yvonne Toms

Vacancies

Co-opted members: 2 vacancy

Advisers: 1 vacancy

Due to illness we lost two valued members of our team, Jacky Dowell and Heather Alford. We wish them well & thank them for all their help.

Number of Sub-Committee Meetings: 3

Standard events: Annual Council Meeting, Royal Cornwall Show and Stithians Show.

Our role in the Federation is to organise, transport & set up/clear up for all events where the CFWI has a presence.

Unfortunately Covid continued to play a part in cancelling things; the two agricultural shows were cancelled by their organisers and our Spring Countdown was also cancelled physically; however a Zoom meeting was held (organised by the BoT) where our Chairman made a short video to advertise to all members what our committee did in and for the CFWI. Our March meeting was held via Zoom, with plans for an extraordinary meeting in July leading up to the Royal Cornwall Show. This meeting went ahead in person, but for a smaller show at Chy Noweth held in place of the cancelled Royal Cornwall Show in September when the team set up and then helped over the two days. The Annual Council Meeting was held

in October in the newly refurbished Hall for Cornwall so we were able to set this up.

Advertising

An appeal for new members / help at events was issued in the September *County News*; sadly to date we have had no response to this.

We are a small team who get on very well and have great fun in all that we do.

Floral Art and Gardening

Chairman

Abigail Kirby-Harris

Vice-Chairman and Board Liaison

Teresa Hancox

Secretary

Felicity Penneycard

Appointed members

Grace Bradford, Sue Clift, Jean Morton Hughes, Mandy Nicholson and Avril Woolcock

Adviser

Edna Trudgeon

Trevor Wiltshire

Number of sub-committee meetings: 4

We spent most of 2021 in hopes of being able to hold some long planned events but the pandemic restrictions managed to put an end to those. We did enjoy the Heavenly Greenery day at St Anta's Church, Carbis Bay, where women from the west of the county were very pleased to have an event on their doorstep.

When we were able to meet we spent much time planning the competition schedule for next year's Royal Cornwall Show, which this sub-committee is organising. We look forward to a record number of entries. We have a range of events to look forward to in the coming year together with implementing those long delayed.

Home Economics and Craft

Chairman

Dot Rogers

Vice-Chairman and Board Liaison

Grace Bradford (September) Margaret Johnson from November)

Secretary

Pat Mallett (Alison Willis from November 2021)

Appointed members

Alison Gribble, Alison Willis. From September also Linda Hallwood, Janine McKay

Advisers

None at present. Volunteers invited – need not be WI members.

Number of sub-committee meetings: Only two meetings of the committee were held this year, in September 2021 and November 2021 as a result of the ongoing pandemic

2021 Events:

Only three events were held, all in the autumn. The Tunis Cake workshop was able to go ahead as planned in November 2021 with good numbers participating.

Two cookery demonstrations were held in November on the theme of "What's in my trolley for Christmas?" These were held at Carnon Downs and Coads Green. Over 100 members attended altogether across the two locations.

Plans have been made for 2022 for Spring six corner workshop days. These will be held in Marshgate, Probus and Marazion. Further plans will be made in early 2022 for further events later in the year.

Organisers' Reports

County News

Editor

Helen Kestle

We normally publish eight 8-page newsletters and two 12-page newsletters (July/August and December/January) per year.

In 2021, Lance Print produced our February issue, but we then cancelled printing for the next three issues, due to Covid restrictions, and produced *County News* in-house with digital versions only. In June 2021, we returned to using Lance Print. A big thank you goes out to Trustee Mary Thompson who worked hard to produce the digital copies of *County News* from March until June.

Lance Print publishers have continued to format and print the publication to a high standard. During 2021, each copy was charged at a cost of 34p. As of 31 December 2021, we ordered 3,300 copies of each issue of *County News* from Lance Print during the months we used their services.

As always, throughout the year, we endeavoured to feature photographs of our own WI members on the cover of *County News* whenever possible. We have appreciated members submitting photographs from their own WI events and activities, particularly during a year when these activities were difficult to organise, not to mention few and far between. Photographs of outdoor activities unsurprisingly featured heavily during a year when so many indoor events were curtailed.

Events occurring in our Federation form the bulk of information given to members, along with advice for committees and updates from the CFWI office. National Federation matters and items of other interest to members have also featured on a regular basis. Members have continued to send photographs and details of events happening in their own WIs throughout the year and this continues to be a popular regular section in the newsletter.

This year marks the end of my tenure as Editor of *County News*, a job I have thoroughly enjoyed over the past five years. I now hand over the reins to Wendy Fiander whom I am confident will be a brilliant editor.

Web Sites and Social Media

CFWI: www.cornwallwi.org.uk

Web Editor: Helen Kestle (to October 2021), Mary Thompson (from October 2021)

CFWI web page on NFWI website: www.thewi.org.uk

Web Editor: Helen Kestle

CFWI Facebook page:

www.facebook.com/CornwallFederationofWomensInstitutes

Administrator: Helen Kestle (to October 2021), Mary Thompson (from October 2021)

CFWI Twitter account: www.twitter.com/wi_cornwall

Administrator: Helen Kestle (to October 2021), Mary Thompson (from October 2021)

CFWI Instagram account: Cornwall Federation of WIs

Administrator: Helen Kestle (to October 2021), Mary Thompson (from October 2021)

During 2021, social media continued to be a vital communications link for WI members throughout Cornwall. With three months without printed copies of *County News*, it was the only way CFWI could keep members apprised of what was going on in the Federation.

The CFWI website continues to be a useful tool for members. The site includes a 'Who's Who' of CFWI Trustees and Sub-Committee members, photo galleries of Federation events, a calendar of upcoming events and instructions for potential members to 'Find a WI'. Also available on the website are application forms for CFWI events, the Speakers' Directory, recent issues of *County News*, CFWI policies and forms that members may find helpful. In addition, there is an active blog on the website. This contains news from around the Federation and from NFWI, as well as other topics that are of interest to WI members. The blog includes an option whereby readers can subscribe, meaning that they receive an email alert whenever a new blog post has been posted. To date, there are 165 (up 68% from 31 December 2020) subscribers. We encourage members to comment on blog posts and to get involved in the discussion, though participation has not been as good as we'd have liked.

CFWI is represented on the NFWI website. The Web Editor maintains these pages, updating with newly formed or suspended WIs, but individual WIs within the Federation have the option to set up and maintain web pages for their own WI. Interest in this by individual WIs has been minimal.

The CFWI Facebook page continues to increase in popularity, with 732 followers, representing a 12% increase over the number of followers on 31 December 2020. The page enables CFWI to reach WI members immediately with pertinent information, last minute vacancies on CFWI events and news from NFWI. Information of interest from other local organisations has been included, and members have been enthusiastic in adding images and details about their own WIs' activities to the page.

The CFWI Twitter and Instagram accounts have not been used to their full potential due to lack of time on the part of the Administrator. CFWI is now seeking to form a Digital Team to provide additional support with maintaining our social media platforms and accounts.

Travel and Events

January and February saw us still in the throes of Covid and meeting using Zoom, this continued through April and May.

It soon became obvious that both Royal Cornwall Show and Stithians Show would be cancelled. We encouraged members to participate in a virtual Stithians Show on 12-16 July where five classes were judged virtually. The entries were then added to the photo gallery during the week with the results.

The Board of Trustees arranged The Chy Noweth Show to replace the Royal Cornwall Show and members were invited to enter competitions, enjoy a light lunch, afternoon tea with stalls provided by the sub-committees. This was held over two days; 10 and 11 September.

8 and 29 October – Harvest Buffet Lunches

first lunch was oversubscribed which necessitated a second date.

20 October – Annual Council Meeting

We were thrilled to return to The Hall for Cornwall for our Annual Council Meeting and to hear our members singing Jerusalem. Members enjoyed excellent speakers from Black Voices Cornwall and Rev. Kate Bottley, and joined in an excellent performance by The Rock Choir Cornwall.

20 November – The Cornish Winter Fair

We participated in The Cornish Winter Fair at The Exhibitions Centre on the Royal Cornwall Showground. There were two entries in the WI class and 16 in the individual classes. It gave members of the Board the opportunity to talk to potential members and fly the CFWI flag showing our involvement in the community.

26 November – Tea and Tinsel

This event included a surprise visit by Mother Christmas and a delicious afternoon tea.

2 and 7 December – Christmas County Lunches

The Christmas Lunch at Lanhydrock Hotel exceeded all expectations and we sold 141 tickets. Members were keen to meet up and enjoy a festive lunch. The Christmas Lunch at Budock Vean followed suit and the maximum number of tickets quickly sold out with many members on the disappointed list.

10 December – Christmas Carol Concert

We were pleased to welcome members to the Carol Concert at St Petroc's Church, Bodmin, which was decorated for the Christmas Tree Festival. We are grateful to St Petroc's for accommodating our members.

We now find ourselves being attacked by another Covid variant and we hope that this will not destroy all the plans for events in 2022.

Denman

Ambassador

To be appointed

Assistant Ambassador

Sadly, our residential college, Denman had to close its doors in March of 2020 and has now been permanently closed. The Charity Commission have now granted permission for the site to be sold. The Denman Committee have been conducting a survey of members and hopefully, in the not-too-distant future some form of educational organisation will be formed in its place. The online lectures and demonstrations which began in May of 2020, titled Denman at Home, has gained huge popularity with 90,000 members and friends subscribing to the courses.

CFWI 200+ Club

Organiser

Helen Kestle

Members have continued to support this worthy fundraiser. Sixty six members purchased a total of 105 shares. Prize money paid out totalled £516. Ten draws were made during the year and the winner's name was published in *County News* each month.

The Cornwall County Federation of Women's Institutes (Limited by Guarantee)

Independent examiner's report to the Trustees of The Cornwall County Federation of Women's Institutes (Limited by Guarantee)

I report to the charity trustees on my examination of the financial statements of the company for the year ended 31 December 2021 set out on pages 7 to 16.

Responsibilities and basis of report

As the charity trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the financial statements of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's financial statements as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no 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 company as required by section 386 of the 2006 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the financial statements give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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 financial statements to be reached.

Mark Williams FCA DChA
Chartered Accountant

RRL LLP
Peat House

Newham Road
TRURO
Cornwall
TR1 2DP

20 June 2022

The Cornwall County Federation of Women's Institutes (Limited by Guarantee)

Statement of financial activities (including income and expenditure account)

For the year ended 31 December 2021

		Restricted funds	Unrestricted funds	2021 Total	2020 Total
	Notes	£	£	£	£
Income					
Donations and legacies	3	-	2,407	2,407	2,846
<i>Income from charitable activities:</i>					
Membership fees		-	28,166	28,166	25,393
Income from members' activities		-	1,834	1,834	2,330
Sub-committee events and classes		-	10,724	10,724	3,174
		-	40,724	40,724	30,897
<i>Income from other trading activities:</i>					
Sales		-	10,916	10,916	8,019
Fundraising income	4	-	7,081	7,081	3,785
Room hire and car parking income		-	1,779	1,779	2,842
		-	19,776	19,776	14,646
Investment income		-	10	10	308
Total income		-	62,917	62,917	48,697
Expenditure					
Raising funds	5	-	6,162	6,162	5,845
Charitable activities	6	-	73,847	73,847	65,876
Total expenditure		-	80,009	80,009	71,721
Net (expenditure) for the year	8	-	(17,092)	(17,092)	(23,024)
Transfers		(10,541)	10,541	-	-
Net movement in funds		(10,541)	(6,551)	(17,092)	(23,024)
Reconciliation of funds					
Total funds brought forward		23,075	351,879	374,954	397,978
Total funds carried forward		12,534	345,328	357,862	374,954

All income and expenditure are derived from continuing activities.

The statement of financial activities includes all gains and losses recognised in the year.

The Cornwall County Federation of Women's Institutes (Limited by Guarantee)

Balance sheet

As at 31 December 2021

	Notes	£	2021 £	£	2020 £
Fixed assets					
Tangible assets	12		299,839		307,633
Current assets					
Stock	13	1,645		1,759	
Debtors	14	11,994		11,375	
Cash at bank and in hand		103,807		111,593	
Total current assets		117,446		124,727	
Creditors: amounts falling due within one year	15	(59,423)		(57,406)	
Net current assets			58,023		67,321
Net assets	16		357,862		374,954
Funds of the charity					
Restricted funds	17		12,534		23,075
Unrestricted funds	18		345,328		351,879
			357,862		374,954

In preparing these financial statements:

- (a) The trustees are of the opinion that the company is entitled to the exemption from audit conferred by Section 477 of the Companies Act 2006;
- (b) No notice has been deposited under Section 476 of the Companies Act 2006; and
- (c) The trustees acknowledge their responsibilities for:
 - (i) ensuring that the company keeps accounting records which comply with Section 386 of the Companies Act 2006; and
 - (ii) preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial period and of its profit or loss for the financial period in accordance with the requirements of Sections 394 and 395, and which otherwise comply with the requirements of this Act relating to accounts, so far as applicable to the company.

Signed on behalf of the trustees by:

H Kestle
Federation Chairman

R Andrews
Federation Trustee

Approved and authorised for issue by the trustees on: 20 June 2022
Company registration no 02722754

The Cornwall County Federation of Women's Institutes (Limited by Guarantee)

Notes

(forming part of the financial statements)

1 General information

The company was incorporated in England and Wales as a company limited by guarantee and not having a share capital. The registered office is Chy Noweth An Conteth, Truro Business Park, Threemilestone, Truro, Cornwall, TR4 9NH. In the event of a winding up, registered members are liable to contribute a sum not exceeding £1 per member towards the debts and liabilities of the company and the costs and expenses of winding up. At 31 December 2021 there were 2,900 members (2020: 3,109).

2 Summary of significant accounting policies

2.1 Accounting convention

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

The Cornwall County Federation of Women's Institutes meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note. The financial statements are prepared in Sterling which is the functional currency of the charity and rounded to the nearest £.

2.2 Statement of cash flows

Under Charities SORP (FRS 102), the charity is classed as a small charity and is exempt from the requirement to prepare a statement of cash flows on the grounds of its size.

2.3 Funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

2.4 Income recognition

All income is included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

Donations are recognised by the charity on receipt. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

No amount is included in the financial statements for volunteer time in line with the SORP (FRS 102)

The Cornwall County Federation of Women's Institutes (Limited by Guarantee)

Notes

(forming part of the financial statements)

2.4 **Income recognition (continued)**

Where practicable, gifts in kind donated for distribution to the beneficiaries of the charity are included in stock and donations in the financial statements upon receipt. If it is impracticable to assess the fair value at receipt or if the costs to undertake such a valuation outweigh any benefits, then the fair value is recognised as a component of donations when it is distributed and an equivalent amount recognised as charitable expenditure.

Gifts in kind donated for resale are included at fair value, being the expected proceeds from sale less the expected costs of sale. Where estimating the fair value is practicable upon receipt it is recognised in stock and 'Income from other trading activities'. Upon sale, the value of the stock is charged against 'Income from other trading activities' and the proceeds are recognised as 'Income from other trading activities'. Where it is impracticable to fair value the items due to the volume of low value items they are not recognised in the financial statements until they are sold.

Fixed asset gifts in kind are recognised when receivable and are included at fair value. They are not deferred over the life of the asset.

For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received. At this point income is recognised. On occasion legacies will be notified to the charity however it is not possible to measure the amount expected to be distributed. On these occasions, the legacy is treated as a contingent asset and disclosed.

Membership fees are credited to the statement of financial activities when they are receivable.

Grant income is recognised in the statement of financial activities when receivable unless the donor specifies that it must be used in future accounting periods, or imposes conditions to be met before entitlement is confirmed. Grant income is included in charitable activities when it is to provide funding support for performance activities.

Income from members' activities is recognised as income in the year to which the event relates.

Income from trading activities includes income earned from sales, fundraising events and trading activities to raise funds for the charity. Income is received in exchange for supplying goods and services in order to raise funds and is recognised when entitlement has occurred.

Investment income is earned through holding assets for investment purposes such as deposit accounts and it includes interest.

2.5 **Expenditure recognition**

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Expenditure on raising funds includes cost of sales;
- Expenditure on charitable activities includes the items listed in note 6 to the financial statements; and
- Other expenditure represents those items not falling into the categories above.

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose. The majority of costs are directly attributable to specific activities. Certain shared costs are apportioned to activities in furtherance of the purpose of the charity on the basis of estimated usage.

The Cornwall County Federation of Women's Institutes (Limited by Guarantee)

Notes

(forming part of the financial statements)

2.6 **Support costs allocation**

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include governance costs. They are incurred directly in support of expenditure on the objects of the charity. Where support costs cannot be directly attributed to particular headings they have been allocated to cost of raising funds and expenditure on charitable activities on a basis consistent with use of the resources.

Fundraising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities.

2.7 **Tangible fixed assets**

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended.

Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset on a systematic basis over its expected useful life as follows:

Freehold land	Nil
Freehold buildings	50 years
Equipment	3-10 years

2.8 **Investments**

Investments are recognised initially at fair value which is normally the transaction price excluding transaction costs. Subsequently, they are measured at fair value with changes recognised in 'net gains/(losses) on investments' in the SoFA if the shares are publicly traded or their fair value can otherwise be measured reliably.

2.9 **Stocks**

Stocks are stated at the lower of cost and estimated net realisable value.

2.10 **Debtors and creditors receivable / payable within one year**

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

2.11 **Tax**

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

2.12 **Going concern**

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

The Cornwall County Federation of Women's Institutes (Limited by Guarantee)

Notes

(forming part of the financial statements)

3 Donations and legacies

	2021 £	2020 £
Donations	2,407	1,219
Government Grants	-	1,627
	2,407	2,846

HMRC – grants have been received totalling £Nil (2020: £1,627) to help with furloughed staff whilst in a nationwide lockdown due to COVID-19.

4 Fundraising income

	2021 £	2020 £
Meetings	6,654	1,176
Administration	427	2,545
Membership support	-	64
	7,081	3,785

5 Raising funds

	2021 £	2020 £
Cost of sales	6,162	5,845

6 Charitable activities

	2021 £	2020 £
Members activities	793	3,298
Sub-committee events and classes	6,740	866
County House expenses		
Rates	3,482	3,468
Insurance	4,005	3,852
Light, heat and water	1,889	2,029
Repairs	3,240	3,588
Loan interest	105	154
Depreciation	7,794	7,794
Meetings	7,151	166
Printing, stationery and postage	3,938	4,854
Telephone	1,088	1,374
Salaries	26,387	28,587
Legal and professional fees	924	-
Committee expenses	1,672	1,600
Sundry	874	795
Governance (note 7)	3,765	3,451
	73,847	65,876

The Cornwall County Federation of Women's Institutes (Limited by Guarantee)

Notes

(forming part of the financial statements)

7 Governance costs

	2021 £	2020 £
Trustees meeting expenses	945	631
Independent examiner's fees - examination	2,820	2,820
	3,765	3,451

8 Net expenditure for the year

	2021 £	2020 £
<i>This is stated after charging:</i>		
Depreciation	7,794	7,794
Independent examiner's remuneration - for independent examination	2,820	2,820

9 Staff costs and numbers

	2021 £	2020 £
Staff costs were as follows:		
Wages and salaries	26,387	28,587
	26,387	28,587

The average monthly number of employees during the year was as follows:

	2021	2020
Administration and support	2	2

No employee received emoluments of £60,000 or more in the year to 31 December 2021 or 2020.

Total key management personnel remuneration in the year was £Nil (2020: £Nil).

10 Trustee remuneration

No remuneration was paid to the trustees in the year to 31 December 2021 (2020: £Nil).

During the year to 31 December 2021, expenses totalling £1,393 (2020: £1,320) were reimbursed to 12 trustees (2020: 13).

11 Related party transactions

During a previous year one of the Cornish WIs made a loan to the company totalling £30,000. The balance of this loan of £30,000 (2020: £30,000) is included in creditors due within one year.

The Cornwall County Federation of Women's Institutes (Limited by Guarantee)

Notes

(forming part of the financial statements)

12 Tangible fixed assets

	Freehold land and buildings £	Equipment £	Total £
Cost and valuation			
At 1 January 2021	427,032	14,088	441,120
Additions	-	-	-
At 31 December 2021	427,032	14,088	441,120
Depreciation			
At 1 January 2021	122,497	10,990	133,487
Charged in year	7,196	598	7,794
At 31 December 2021	129,693	11,588	141,281
Net book value			
At 31 December 2021	297,339	2,500	299,839
At 31 December 2020	304,535	3,098	307,633

Freehold land and buildings include land with a cost of £67,200 (2020: £67,200) which is not depreciated.

13 Stock

	2021 £	2020 £
Goods for resale	1,645	1,759

14 Debtors

	2021 £	2020 £
Other debtors	8,323	7,727
Prepayments and accrued income	3,671	3,648
	11,994	11,375

The Cornwall County Federation of Women's Institutes (Limited by Guarantee)

Notes

(forming part of the financial statements)

15 Creditors

	2021 £	2020 £
Other loans	31,040	31,040
Trade creditors	396	531
Other creditors	11,992	11,818
Accruals and deferred income	15,995	14,017
	59,423	57,406

16 Analysis of net assets between funds

	Restricted funds £	Unrestricted funds £	Total funds £
<i>Fund balances at 31 December 2021 are represented by:</i>			
Fixed assets	-	299,839	299,839
Current assets	12,534	104,912	117,446
Creditors: amounts falling due within one year	-	(59,423)	(59,423)
Total net assets	12,534	345,328	357,862

Analysis of net assets between funds – prior year

	Restricted funds £	Unrestricted funds £	Total funds £
<i>Fund balances at 31 December 2020 are represented by:</i>			
Fixed assets	-	307,633	307,633
Current assets	23,075	101,652	124,727
Creditors: amounts falling due within one year	-	(57,406)	(57,406)
Total net assets	23,075	351,879	374,954

The Cornwall County Federation of Women's Institutes (Limited by Guarantee)

Notes

(forming part of the financial statements)

17 Restricted funds

	At 1 January 2021 £	Income £	Expenditure £	Transfers £	At 31 December 2021 £
Bursary Fund	9,026	-	-	-	9,026
Suspended WIs'	10,701	-	-	(10,541)	160
Denman Agnes Salter Fund	1,553	-	-	-	1,553
Denman Bedroom	1,217	-	-	-	1,217
Joyce Donnelly Bequest	78	-	-	-	78
Subcommittee Equipment Fund	500	-	-	-	500
Total restricted funds	23,075	-	-	(10,541)	12,534

Restricted funds – prior year

	At 1 January 2020 £	Income £	Expenditure £	Transfers £	At 31 December 2020 £
Bursary Fund	8,995	31	-	-	9,026
Suspended WIs'	14,213	-	-	(3,512)	10,701
Denman Agnes Salter Fund	1,551	2	-	-	1,553
Denman Bedroom	1,215	2	-	-	1,217
Joyce Donnelly Bequest	78	-	-	-	78
Subcommittee Equipment Fund	500	-	-	-	500
Total restricted funds	26,552	35	-	(3,512)	23,075

The above restricted funds relate to monies received for specific purposes and any further income and expenditure during the year has been shown against each fund.

The nature of each fund is generally evident from its name.

During a previous year, the trustees reviewed the number of small restricted funds and identified that many of them had a common restriction. It was therefore agreed to amalgamate them with the general Bursary Fund.

The Suspended WIs' fund related to monies held for closed branches which under certain conditions can be released to general funds.

18 Unrestricted funds

	At 1 January 2021 £	Income £	Expenditure £	Transfers £	At 31 December 2021 £
General fund	351,879	62,917	(80,009)	10,541	345,328
Unrestricted funds – prior year					
	At 1 January 2020 £	Income £	Expenditure £	Transfers £	At 31 December 2020 £
General fund	371,426	48,662	(71,721)	3,512	351,879

The Cornwall County Federation of Women's Institutes (Limited by Guarantee)

Detailed income and expenditure account

For the year ended 31 December 2021

	Gross income £	Less expense £	2021 Net income £	2020 Net Income £
Income				
Membership fees	28,166	-	28,166	25,393
Income from members' activities				
Centenary events and merchandise	5	-	5	(1,859)
200+ Club	1,050	516	534	526
County/NFWI Draw	445	-	445	384
County lunches	28	-	28	-
Bulbs	306	246	60	-
Royal Cornwall Show	-	31	(31)	41
Grants and donations:				
Donations	2,407	-	2,407	1,159
Government grants	-	-	-	1,627
	4,241	793	3,448	1,878
Sales				
Publications	-	-	-	(87)
Stationery and gifts	1,384	1,236	148	(5)
Diaries	660	604	56	97
Calendars	-	-	-	9
Newsletters	8,312	4,322	3,990	1,556
Used stamps	10	-	10	20
	10,366	6,162	4,204	1,590
Committee events and classes				
Environment and public affairs	560	-	560	565
Trustee	8,560	6,338	2,222	874
Floral art and gardening	170	120	50	-
Home economics and craft	1,238	282	956	-
Activity and leisure	196	-	196	779
Combined arts	-	-	-	90
	10,724	6,740	3,984	2,308
Investment income: Interest receivable	10	-	10	308
Room hire	1,465	-	1,465	1,867
Car parking	314	-	314	975
TOTAL INCOME	55,286	13,695	41,591	34,319

The Cornwall County Federation of Women's Institutes (Limited by Guarantee)

Detailed income and expenditure account (*continued*)

For the year ended 31 December 2021

Expenditure	Gross expense £	Less Income £	2021 Net expense £	2020 Net Expense £
Meetings				
CFWI council meetings	7,151	6,693	458	118
NFWI-AGM meetings and conferences	-	(39)	39	(1,128)
	7,151	6,654	497	(1,010)
Administration				
Printing, stationery and postage	3,938	427	3,511	2,309
Telephone	1,088	-	1,088	1,374
Salaries and national insurance	26,387	-	26,387	28,587
Accountancy and independent examination fees	2,820	-	2,820	2,820
Sundries	213	-	213	243
Legal and professional fees	924	-	924	-
Subscriptions	661	-	661	552
Depreciation on equipment	598	-	598	597
	36,629	427	36,202	36,482
Headquarters				
Rates	3,482	-	3,482	3,468
Insurance	4,005	-	4,005	3,852
Light, heat and water	1,888	550	1,338	1,445
Repairs and maintenance	3,240	-	3,240	3,588
Loan interest	105	-	105	154
Depreciation on buildings	7,197	-	7,197	7,197
	19,917	550	19,367	19,704
Board of Trustees	945	-	945	631
Sub-committee meetings				
Membership support	876	-	876	717
Exhibitions	127	-	127	-
Trading post	-	-	-	21
Environment and public affairs	118	-	118	233
Floral art and gardening	251	-	251	110
Home economics and craft	231	-	231	252
Activity and leisure	69	-	69	28
Combined arts	-	-	-	97
	1,672	-	1,672	1,458
IFE	-	-	-	78
TOTAL EXPENDITURE	66,314	7,631	58,683	57,343
Net expenditure			(17,092)	(23,024)

Accounts

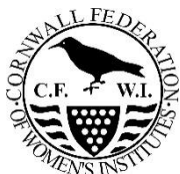
**The Cornwall County Federation of
Women's Institutes
(Limited by Guarantee)**

Annual report and unaudited financial
statements

For the year ended 31 December 2020

Registered company number 02722754

Registered charity number 1014597



Annual Report 1 January– 31 December 2020

The Cornwall Federation of Women's Institutes (Limited by Guarantee)

Legal and administrative information

Name of the charity:	The Cornwall Federation of Women's Institutes
Company registration number:	2722754
Charity registration number:	1014597
Governing instrument:	Memorandum and articles of association
Constitution:	Limited Company
The trustees listed below constitute directors of the company for the purposes of the Companies Act 2006	
Principal address of the charity:	Chy Noweth an Conteth Truro Business Park Threemilestone TRURO TR4 9NH; Tel: 01872 272843; E-mail: cfwi@btconnect.com
Independent Examiners:	RRL LLP Peat House TRURO
Solicitors:	Stephens Scown ST AUSTELL
Bankers:	Lloyds TSB Bank Plc 7 Boscawen Street TRURO

Chairman's Review

(For the period 1 January 2020 to 31 December 2020)

The Board of Trustees, (hereafter called The Board) which is elected biennially, consists of a maximum of 15 Trustees, who may be nominated by either WIs or Board members. The Board may appoint Trustees to fill any vacancies that may occur. The Board may also co-opt a limited number of additional Trustees. All Trustees are given appropriate training within Board meetings, by means of a Trustee Manual, written guidelines for some roles and activities, by mentoring arrangements and via specific training events held.

The current Board of Trustees (12) and those who held office during the twelve-month period are:

Federation Chairman

Margaret Johnson

Federation Vice Chairmen

Jane Dover, Helen Kestle

Federation Treasurer

Penny Picton

Elected/Appointed Trustees

Sandy Adcock, Liz Baker (from October 2020), Grace Bradford, Sue Clift (from October 2020), Wendy Fiander (from October 2020), Teresa Hancox, Liz Llewellyn Jones (to August 2020), Pam Selley and Mary Thompson (from October 2020)

Staff

Federation Secretary

Barbara Peters

Administrative Assistant (with Finance)

Sue Martin

Administrative Assistants

Gail Allen (to February 2020) and Wendy Trevenor (to July 2020)

Membership

Total Number of members as at 31 December 2020 - 3109

Suspensions

Crafthole WI, Crofty Girls, St Keverne WI, St Stephen's by Launceston WI and Trematon WI

The Activity & Leisure sub-committee and the Combined Arts sub-committee were combined to form the Arts & Leisure sub-committee.

Risk Management Policy

The Board of Trustees considered the principal risks to which the organisation is exposed and implemented policies to control these risks where deemed necessary, including rigorous financial controls and monitoring, budgetary controls and multiple signatory controls over payments. A review of the risks confronting the organisation is undertaken on a regular basis.

Objects

The objects of the Federation are to further the purposes of the WI movement in Cornwall.

The main purposes of the WI are to enable women to improve and develop conditions of rural life, to advance their education in citizenship, in local, national and international public questions, in music, drama and other cultural subjects and in all branches of agriculture, handicrafts, home economics, health and social welfare. It seeks to give women the opportunity of working together through the WI and of putting into practice those ideals for which it stands, i.e. truth, justice, tolerance and friendship.

Principal Objectives for the period ended 31 December 2020

- to offer a wide range of opportunities
- to further the purpose of the WI movement
- to continue to provide support to WIs within the Federation

Achievements and Performance

i. Education in citizenship, in local, national and international public questions, in music, drama and other cultural subjects and in all branches of agriculture, handicrafts, home economics, health and social welfare was promoted through events, competitions, day schools and classes organised by the Board of Trustees and by the following sub-committees appointed, supported and monitored by the Board: Membership Support (WI Advisers); Activity & Leisure; Combined Arts; Environment & Public Affairs; Exhibitions; Floral Art & Gardening; Home Economics & Craft; and Trading Post.

To foster good relations between sub-committee members, a training day is held every few years and sub-committees are encouraged to hold joint events where appropriate. All activities organised by or through the Board, its sub-committees and WIs provided opportunities for improving and developing conditions of rural life.

ii. Opportunities for working together permeated all activities (e.g. CFWI's presence at the Royal Cornwall Show and Stithians Show). Friendship and social activities were provided through buffet/county lunches and travel).

Continued support to WIs was maintained by the Membership Support sub-committee through their planned training programme and responding to requests for help and advice from WIs; by Board of Trustee members (e.g. by attending special meetings, publishing *County News* and the Chairman's visits to WIs) and by the staff at Chy Noweth an Conteth (e.g. by dealing with telephone, mail and e-mail enquiries from WIs and members)

Future

Cornwall Federation of Women's Institutes will continue its work in furthering the purposes of the WI movement in Cornwall, and to that end will continue to plan a full programme of appropriate events.

WI Events 2020

Our first event of the year at the end of January was a Moroccan Buffet lunch held at Chy Noweth an Conteth, when our members were treated to a Moroccan style lunch followed by a display of belly dancing. This was a very successful event, so successful in fact that we had to repeat it at the end of February.

Unfortunately, this was followed by the announcement of lockdown due to the Covid-19 pandemic and the eventual cancellation of all WI activities. In April we held the first Board of Trustees meeting via Zoom – a totally new concept for most of us, sitting in our own homes with no travelling involved. This has continued throughout the year, the only respite being in September when we managed a meeting at the office between lockdowns.

In October we staged a “Not the Annual Meeting” via Zoom for our members when, in addition to my address and the Treasurer’s report, we had items from Membership Support, Activities & Leisure, Exhibitions and the Environment & Public Affairs sub-committees, as well as from St Mary’s Isles of Scilly WI member Karie Skaife reading her winning Blaikley Salver poem. We then welcomed our speaker – Sarah Slater, a guide from Hampton Court Palace, who gave a fascinating and informative talk entitled “Sex, Secrets, Scandal and Salacious Gossip of the Royal Court, 1600-1830”. After a vote of thanks from Jane Dover, we all went to lie down in a darkened room.

Also at the beginning of lockdown Pam Selley organised a series of talks and activities via Zoom and Facebook Live under the title “Connect Cornwall”, covering such subjects as painting, yoga, singing, mindfulness, foot care and many more, which ran over a period of 12 weekly sessions.

I am pleased to report that so many of our WIs have been keeping in touch with their members with newsletters, holding meetings via Zoom and organising talks and demonstrations again via Zoom. I am very grateful for all the effort that has gone into keeping their members involved.

Council Meetings – 2020

There have been no Federation or NFWI Council Meetings this year owing to the Covid-19 pandemic.

Acknowledgements:

It is with sadness that I report hearing in October of the death of Alison Latham. Alison served as CFWI Treasurer on the Board of Trustees from October 2017 until October 2018.

Liz Llewellyn Jones stepped down from the Board of Trustees in July 2020 and Kim Sudell has also stepped down from her role of ACWW Representative. We thank them both their contributions and the time spent with the Board and the Federation.

Gail Allen, our much loved Administrative Assistant, retired early in the year and we thank her for the years she contributed to the office team.

We also acknowledge and thank the following for their voluntary work on behalf of the Cornwall Federation:

All sub-committee members and their advisers

County Newsletter Editor: Helen Kestle

Assistant County Newsletter Editor: Jane Dover

Media Officer: Margaret Johnson

Assistant Media Officer: Sheila Goldsworthy

Press Competition Organiser: Jane Dover

Travel Organiser: Pam Selley

Year Book Editor: Liz Anderson

Health & Safety Officer: Liz Llewellyn-Jones

Equality & Diversity Representative: Helen Kestle

Bulbs Scheme Organiser: Grace Bradford

200+ Club Organiser: Margaret Johnson

Archivist: Judith Williams

Assistant Archivist: Teresa Hancox

WI Newsletter Packers

RCS Coordinator: Pam Selley

Stithians Show Organisers: Grace Bradford and Teresa Hancox

Our thanks too to all members who have represented CFWI in dealing with other organisations. The Board of Trustees thank you most sincerely for your time and commitment.

Unfortunately, the sub-committee reports echo the bleak year that we have had, but we hope to be able to make up for it next year.

Chy Noweth an Conteth has been so empty this year but we look forward to welcoming everyone back once the situation improves with the arrival of the vaccine. During lockdown, office staff members Barbara Peters and Sue Martin set up to work from home, only returning to the office during August. Wendy Trevennor was initially put on furlough but later owing to there being no work for her was unfortunately made redundant.

Finally, my thanks to the Board of Trustees for their support both to me and to CFWI, and particularly to Liz Baker, Sue Clift, Wendy Fiander and Mary Thompson, who were brave enough to accept their nominations to join the Board – we are so pleased to have them.

Margaret Johnson,
Federation Chairman

Treasurer’s Statement

(For the period 1 January 2020 to 31 December 2020)

Reserves Policy

The Federation aims to maintain sufficient reserves to cover possible future deficits which may occur due to fluctuations within activities and due to the Covid pandemic. As at 31st December 2020 unrestricted reserves stood at £351,879 (2019: £371,426).

Investment Policy

Under the memorandum and articles of association, the company has the power to make any investments which the trustees/investors see fit.

Risk Management

The trustees/directors have considered the risks to which the company may be exposed and are satisfied that systems are in place to mitigate exposure to major risks.

Financial Review

I have to report that the financial outcome for the year 1st January 2020 to 31st December 2020 is a deficit of £23,024 (2019: £8,686 deficit). With most of the year affected by the Covid-19 pandemic and the temporary shutdown of all the WIs and the CFWI office at Chy Noweth an Conteth, I am afraid this was inevitable, but we have worked very hard to keep the deficit as low as possible. I would like to thank the office staff for their hard work under difficult circumstances, both at home and at Chy Noweth an Conteth.

Income

Because of the lack of events held, our income dropped by 50%. One of the positives was the 200+ Club; the trustees made a point of advertising this which was quite a success and, as a result of this, the monthly prize has risen to £51 per month. For just £10 per month, members are entered in 10 draws during the 12 months.

Four of the Sub-committees managed to hold an event in the first few months of the year before the lockdown began and we are thankful for the money raised from these.

Again we are grateful for the money raised from car parking and room hire which went ahead a few times depending on the level of restrictions we were in.

Total net income for the year: £34,319 (2019: £67,256).

Expenditure

The trustees/directors continued to keep expenditure to a minimum whilst endeavouring to maintain the level of service provided to members.

Throughout the last 12 months the trustees and staff have worked very hard to keep costs down. Repairs and maintenance have been kept to a minimum but, of course, administration costs had to be maintained. With the use of Zoom for Board meetings, sub-committee meetings, etc., expenses have been kept to a minimum with only the Zoom subscription to pay.

Total net expenditure for the year: £57,343 (2019: £75,942).

The balance sheet shows that despite the restrictions of the last year, the Federation intend and are able to meet our liabilities.

Penny Picton
Federation Treasurer

Sub-committee Reports

Membership Support

Chairman

Kathy Reed, WI Adviser

Vice Chairmen

Liz Anderson, WI Adviser; Helen Kestle, WI Adviser

Secretary

Barbara Corbett, WI Adviser

Visits Organiser

Yvonne Toms, WI Adviser (to November 2020), Liz Anderson, WI Adviser (from November 2020)

Pooling of Fares

Jane Mills, WI Adviser
Chief Steward
 Yvonne Toms, WI Adviser
National Federation AM Organiser
 Liz Anderson, WI Adviser
Training Officer
 Helen Kestle, WI Adviser
Board of Trustees Liaison
 Margaret Johnson
Resolutions Adviser
 Pat Paxton, WI Helper
IFE Administrator
 Jane Mills, WI Adviser

Number of sub-committee meetings: 8

The sub-committee comprises all WI Advisers, trained by NFWI, and members in training. Training is carried out within the Federation initially, with those in training being encouraged to attend as many meetings and events as possible with WI Advisers. Further training is then carried out by NFWI. During this past year, NFWI training has been online and will be blended learning in the future. Once trained, all WI Advisers are required to attend a refresher course every five years. WI Advisers aim to visit a WI Annual Meeting every three years, are responsible for forming new WIs, promoting the WI, informing and encouraging WIs, keeping the Federation informed of WI activities and opinions, researching areas for new WIs, planning and running training sessions for WI members, enlarging WIs and suspending WIs. We try to make sure that members know all that is available to them and to help them to get value for their subscription. We travel extensively around the county doing our best to promote the WI at all times. WI Advisers are continually looking for opportunities to open new WIs. Ideas or suggestions are always most welcome.

Due to the Covid-19 pandemic, 2020 has been a very difficult year for everyone, therefore since March we have not been able to visit WIs. Unfortunately, no WIs have been formed this past year and five have been suspended: Craffhole WI, Crofty Girls, St Keverne WI, St Stephen's by Launceston WI and Trematon WI. Many events and training sessions had to be cancelled because of government restrictions. WI Advisers have done their best to support and encourage all members of our Federation and look forward to a more normal future going forward.

Activity and Leisure (known as Arts and Leisure from November 2020)

Chairman
 Sandra Buck
Vice-Chairman and Board Liaison
 Jane Dover
Secretary

Penny Picton (to November 2020), Liz Llewellyn Jones (from November 2020)

Appointed members

Marion Collins, Alison Downing (from November 2020), Linda Griffiths, Margaret Lugg and Anne Matthews

Number of sub-committee meetings: 4

In November 2020, Activity and Leisure became Art and Leisure by merging with the Combined Art sub-committee.

Reviewing the programme organised in 2020, a variety of events began with our annual New Year Quiz in January. Twenty-three teams of four battled it out in a fun and friendly atmosphere. In February and March, we held two successful Family History workshops at Chy Noweth, where members learned to develop their family trees.

Several planned events unfortunately had to be cancelled because of Covid-19, but it is hoped that the guided walk along the North bank of the Helford River, the ramble on Roughtor and the ever popular Rosebowl Quiz will be readvertised in 2021. A new programme of events combining the two genres are now in the planning stage.

We look forward to an exciting year with a wider variety of events to offer our members.

Combined Arts

Chairman
 Liz Llewellyn-Jones
Vice-Chairman and Board Liaison
 Helen Kestle
Minutes Secretary
 Alison Downing

Agenda Secretary

Liz Llewellyn-Jones

Appointed members

Jean Jones, Valerie Strout

Advisers

Alice Brown, David Chapman

Number of sub-committee meetings: 4

We continue to have a wide remit – music, drama, speech, visual art to include painting and appreciation and photography. The committee is responsible for the CFWI Calendar competition.

Musical events have always been very popular and the committee continues the upkeep of both music and drama libraries.

Photography continues to be an important part of Combined Arts activities with the photography and annual calendar competition attracting some excellent entries. Unfortunately, CFWI made the decision to cease production of the CFWI calendar due to lack of demand. This was a great disappointment to the sub-committee members.

As two further members decided to stand down from the sub-committee, it was decided to merge Combined Arts with Activity and Leisure from November 2020.

2020 Events:

No events took place this year due to the Covid-19 pandemic.

Environment and Public Affairs

Chairman
 Julia Havard
Vice-Chairman and Board Liaison
 Teresa Hancox

Secretary

Jude Wood

Appointed Members

Anne Fenwick, Mary Lindsey (from November 2020), Pat Paxton, Felicity Penneyard, Pippa Stilwell and Jude Wood

Climate Ambassadors

Julia Havard, Fiona Hughes, Mary Lindsey, Pippa Stilwell, Jude Wood

Advisers

Tom Shelley, Cornwall Wildlife Trust; Gill Keeble (to November 2020)

Number of sub-committee meetings: 4

The lively and active sub-committee has a wide remit. We focus on environmental affairs – including climate change, conservation, pollution (including plastic pollution), heritage, agriculture, fisheries and food, water and sewage. Our remit on public affairs concerns WI campaigns which are developed from nationally-agreed resolutions. We also keep a watching brief on health and well-being issues, housing, local government, planning and transport. This wide remit gives us unrivalled opportunities to get involved in projects that interest and affect our members, and where we can make a difference. We aim to raise awareness and inform members about some of the big issues, arranging affordable and attractive events, promoting sustainable action, and lobbying decision-makers.

Climate change is at the top of our agenda. In February, Climate Ambassadors gave talks to Newquay and Albaston WIs.

We held our Show the Love event on 15 February, when once again, CFWI Climate Ambassadors teamed up with our Climate Coalition partners for an event hosted by the Godolphin Arms Hotel in Marazion. About 100 WI members, RSPB staff and volunteers, local environmental organisations and members of the public, along with local MP Derek Thomas, joined us for two hours of coffee, cake and conversation. Storm Dennis put paid to our planned beach clean, but the pounding of the waves was a timely reminder of the battering our coastline is taking. Dr Dave Watkins gave a talk on Cornwall Council's Shoreline Management Strategy.

We also held a Fast Fashion Coffee Morning at Zennor Village Hall on 27 February, where we raised £180 for the Climate Ambassadors' budget from the sale of cakes and pre-loved clothes.

On the subject of health and mental health we held a third successful Tai Chi workshop on 12 March, led by our tutor Jude Wood.

Since then we have had to cancel our planned talks, workshops and days out due to the Covid-19 pandemic.

Climate Ambassadors have continued to engage with MPs where possible, including as part of the Climate Coalition Virtual Mass Lobby on 30 June. We get considerable support in this from the organisation Hope for the Future with whom we have been working for some years.

We recorded a video for the "Not the Annual Meeting" virtual Federation event in October focusing on our plans for 2021.

Following the decision to plant trees to celebrate the Federation Centenary, and in partnership with Falmouth Council, Falmouth WI, Persimmon Homes and local environmentalists, the sub-committee procured 400 trees through The Woodland Trust, which we celebrated with a small tree planting ceremony in November, launching a much bigger tree planting initiative which we will be involved in over the coming months.

Our competitions have gone ahead this year. We decided to extend the Allsop Cup competition by 12 months (to December 2021) to give WIs the opportunity to get fully involved in the study despite the restrictions.

The next biennial Baker Cup competition was arranged, entitled "The way forward.... rediscovering footpaths".

Eleven entries for the Blaikley Salver poetry competition were received this year. The subject was "Trees for life". The winning entry was *Please Can I Borrow a Spade?* by Karrie Skaife of St Marys Isle Of Scilly WI, which she recorded for the virtual "Not the Annual Meeting".

In the absence of other opportunities, we worked particularly hard this year to help to raise awareness of our members to public affairs and climate change issues, through *County News* and Facebook, including book reviews, information about campaigns, climate news and events. Climate Ambassadors now have a regular Green Corner slot in *County News* to share tips for reducing our carbon footprint.

Both the sub-committee and the Climate Ambassadors have met regularly on Zoom throughout the year. We look forward to a more active year ahead and we would welcome members interested in joining the committee or becoming Climate Ambassadors to get in touch and come to one of our meetings.

Exhibitions

Chairman

Fran Winsor

Vice-Chairman and Board Liaison

Pam Selley

Secretary

Jen Richards

Appointed Members

Sandy Adcock, Deborah Brooks, Jacky Dowell, Jackie Holland and Mary Venn

Adviser: Yvonne Toms

Vacancies

Co-opted members: 1 vacancy

Advisers: 1 vacancy

Number of Sub-Committee Meetings: 3

Standard events: Spring Countdown, Annual Council Meeting, Royal Cornwall Show and Stithians Show.

Our role in the federation is to organise and set up for all events where CFWI has a presence. With the exception of Stithians Show, everything is now transported in a hired van. We have a small presence at Stithians Show.

In February, Exhibitions Chairman Fran Winsor met with the CFWI Chairman Margaret Johnson and Royal Cornwall Show Coordinator Pam Selley for our usual pre-Show meeting. Sadly this was the only physical meeting of the year.

Due to the Covid-19 pandemic, our March meeting was cancelled days beforehand as were all external events.

Our September and November meetings were held via Zoom, a new experience for some of us and a welcome catch up.

In June, BBC Radio Cornwall held a live virtual Royal Cornwall Show. Pam Selley opened WI events while Margaret Johnson gave the closing day session, describing our involvement at the Show. Other CFWI sub-committees provided content the days in between.

Sub-committee Chairman Fran Winsor provided a video spot at the virtual 'Not the Annual Meeting' event organised by the Board of Trustees. This was to advertise what we as a team do, hoping for more members, but there have been no enquiries to date.

While we all enjoyed the virtual meetings we look forward to meeting in person in 2021. We are a small team who all get on together, work hard and have lots of fun.

Floral Art and Gardening

Chairman

Abigail Kirby-Harris

Vice-Chairman and Board Liaison

Helen Kestle

Secretary

Felicity Penneyard

Appointed members

Teresa Hancox, Mandy Nicholson, Avril Woolcock

Adviser

Edna Trudgeon

Gardens Adviser

Trevor Wiltshire

Number of sub-committee meetings: 4

We had planned a full calendar of events for 2020, with further workshops on our Heavenly Greenery theme – all held in churches, to assist those on smaller budgets in using lots of foliage. This was following requests from members who are on the rota for flowers in their own places of worship and we were planning on continuing to work our way round the County, which is blessed with so many delightful churches. These are being rescheduled for 2021, government regulations, and member confidence permitting.

There were also going to be further workshops offering practical hints on themes and techniques as well as opportunities to put these into practice, aimed at both the less confident or experienced and as "refreshers" for those thinking of entering local competitions. We had been very encouraged by the increase in numbers entering our own competitions at the Royal Cornwall Show, and hoped to continue this trend.

For the gardeners, we had several visits to private gardens lined up, as well as to Bosue Vineyard. In addition, we also had our now regular annual visit to Bodmin Nursery where we alternate between creating our own Christmas wreath, or a hanging basket/trough calling on the expertise of the staff there, and also a day at Duchy College at Camborne on a different horticultural topic. These will all be rescheduled for 2021, and we hope that our homes and gardens have all benefitted from the time and attention we have been able to give them during this rather strange year! See you in 2021!

Home Economics and Craft

Chairman

Dot Rogers

Vice-Chairman and Board Liaison

Liz Llewellyn-Jones (to August 2020)

Secretary

Pat Mallett

Appointed members

Val Barrell, Alison Gribble and Alison Willis

Advisers

None at present. Volunteers invited – need not be WI members.

Number of sub-committee meetings: This year we could only hold two meetings, in February and September.

Two long standing sub-committee members have retired this year and our Board of Trustees liaison has stood down, so we are actively looking for new members to join us. Please contact the CFWI office or a sub-committee members if you are interested.

2020 Events:

Planned activities for 2020 were cancelled due to the Covid-19 pandemic, but will be rescheduled in 2021 depending on the situation. Planned activities included spring corner workshop days. A 'Crochet for Beginners' day, a weaving workshop, a Tunis cake workshop and 'What's in My Christmas Trolley?' cookery demonstrations.

Trading Post

Chair

Jane Mills

Vice-Chairman and Board Liaison

Penny Picton

Secretary

Barbara Corbett

Trading Post Team

Lesley Lewis, Carol Padgeth, Sheila Tonkin, Hilary Veal and Shirley Williams

Number of sub-committee meetings: Only 1 meeting held this year due to the Covid-19 pandemic

This sub-committee raises funds for the Federation by the sale of cards, gift items and essential WI stationery such as Minute and Record books, Account Books, Financial Statements, etc.

Normally during the year team members, as well as helpers, assist with sales at WI events such as Spring Countdown, the Annual Council Meeting and the Royal Cornwall Show as well as arranging sale or return boxes for WIs. However, Covid-19 restrictions have prevented virtually all activities this year and there have been limited opportunities to sell our stock which has resulted in minimal funds being raised. Hopefully next year we will be able to clear some of our stock and purchase new items.

Organisers' Reports

County News

Editor

Helen Kestle

We continue to publish eight 8-page newsletters and two 12-page newsletters (July/August and December/January) per year. Lance Print publishers have continued to format and print the publication to a high standard. During 2020, each copy was charged at a cost of 34p. As of 31 December 2020, we ordered 3,600 copies of each issue of *County News* from Lance Print.

Lance Print produced the first three issues of *County News* in 2020, but when lockdown was imposed, the CFWI Board of Trustees made the decision to produce the newsletter in-house. Under lockdown, with Lance Print closed down temporarily and Federation staff working from home, we would not have been able to pack printed copies to distribute to WIs. Instead, *County News* Editor Helen Kestle produced the newsletters from May until September.

These in-house newsletters were produced as digital copies only, posted on the CFWI website and Facebook page. WIs were encouraged to print and distribute copies to any of their members without access to the internet and were advised that they may use WI funds for printing and postage.

In October, CFWI returned to using Lance Print for printing and producing *County News*, and we reverted to our former scheme of posting envelopes of newsletters to each WI in Cornwall, with members of the Board of Trustees – rather than WI volunteers – handling the packing.

As always, throughout the year, we endeavoured to feature photographs of CFWI members on the cover of *County News* whenever possible. We have appreciated members submitting photographs from their own WI events and activities, particularly during a year when these activities were difficult to organise, not to mention few and far between. This year, we have been proud to feature WIs helping to make scrubs and masks, distribute food parcels and pitching in to support their own vulnerable members during the Covid-19 pandemic.

Web Sites and Social Media

CFWI: www.cornwallwi.org.uk

Web Editor: Helen Kestle

CFWI web page on NFWI website: www.thewi.org.uk

Web Editor: Helen Kestle

CFWI Facebook page: www.facebook.com/CornwallFederationofWomensInstitutes

Administrators: Helen Kestle and Helen Mills-Jenkins

CFWI Twitter account: [wi_cornwall](https://twitter.com/wi_cornwall)

Administrator: Helen Kestle

CFWI Instagram account: [cornwall_federation_of_wis](https://www.instagram.com/cornwall_federation_of_wis)

Administrator: Helen Kestle

During 2020, social media has come into its own and has been one of the only methods of communication between the Federation and its members. Many members who had not embraced social media previously, were inspired to join in and explore all there was on offer.

During the first lockdown, CFWI developed an initiative entitled 'Connect Cornwall' through which a series of 12 weekly workshops, classes and talks were provided via Zoom or Facebook Live at no charge to members. Topics included painting, fitness, wellness, cookery and singing, among others. All of the events were promoted on CFWI's website and Facebook page.

CFWI connected with WI members throughout the country via WI Wanderers, a Facebook page set up by WI members to promote events put on by all WI Federations and WIs. Through WI Wanderers, we were

able to welcome members from all over the UK to our Connect Cornwall events.

Cornwall WI members have also attended events put on by other Federations and their WIs.

Later in the year, in October, as we were unable to hold our Annual Council Meeting at The Regal Theatre in Redruth due to the lockdown and government restrictions, we held a 'Not the Annual Meeting' via Zoom, with ticketing through Eventbrite. Tickets were free of charge. We were delighted to welcome 130 members, who watched brief videos from some of CFWI's sub-committees and heard guest speaker Sarah Slater, a Hampton Court Palace guide and lecturer, who presented a costumed talk entitled *Sex, Secrets, Scandal and Salacious Gossip of the Royal Court, 1660-1830*. After some initial technical hiccups, the event was a success with many members commenting on how pleased they were that CFWI had managed to hold an event in the absence of a face-to-face Annual Council Meeting.

Both the Zoom and Facebook Live sessions, and the 'Not the Annual Meeting' have shown that members are willing to embrace technology, and have all learned a great deal from the circumstances of 2020.

The CFWI website continues to be a useful tool for members. The site includes a 'Who's Who' of CFWI Trustees and sub-committee members, photo galleries of Federation events, a calendar of upcoming events and instructions for potential members to 'Find a WI'. Also available on the website are the Speakers' Directory, recent issues of *County News*, CFWI policies and forms that members may find helpful. In addition, there is an active blog on the website. This contains news from around the Federation and from NFWI, as well as other topics that are of interest to WI members. The blog includes an option whereby readers can subscribe, meaning that they receive an email alert whenever a new blog post has been posted. To date, there are 98 subscribers. We encourage members to comment on blog posts and to get involved in the discussion, though participation has not been as good as we'd have liked.

CFWI is represented on the NFWI website. The Web Editor maintains these pages, updating with newly formed or suspended WIs, but individual WIs within the Federation have the option to set up and maintain web pages for their own WI. Interest in this by individual WIs has been minimal.

The CFWI Facebook page continues to increase in popularity, with 653 followers, representing a 17% increase over the number of followers on 31 December 2019, and a 78% increase over the number of followers on 31 December 2018. The page enables CFWI to reach WI members immediately with pertinent information, last minute vacancies on CFWI events and news from NFWI. Information of interest from other local organisations has been included, and members have been enthusiastic in adding images and details about their own WIs' activities to the page.

The CFWI Twitter account continues to increase its number of followers. To date, there are 293 followers, representing an increase of approximately 17% since 31 December 2019. The account is used to reach out to WI members in Cornwall and beyond. Through it, we have been able to forge links with local organisations with whom CFWI shares interests, such as Cornwall Wildlife Trust, Surfers Against Sewage and ACWW. We have also been able to connect with the Gwent Federation of Women's Institutes, with whom CFWI twins. Through tagging *WI Life* magazine in Tweets, we have been able to get mentions of some of our activities in WI. As a means of raising CFWI's profile and getting publicity beyond that available in our local newspapers, Twitter has been very effective.

The CFWI Instagram account has not been used to its full potential due to lack of time on the part of the Administrator.

Denman

Ambassador

Kathy Reed

Assistant Ambassador

Sandy Adcock

We started the year organising our Federation Visit for 2021. However, in March when the whole of the country was put into lockdown due to the Covid-19 pandemic, Denman had to close its doors. Sadly, it has not reopened them and Denman has been permanently closed. Hopefully, in the not-too-distant future some form of educational organisation will be formed in its place. However, during May, Denman began to offer one- and two-hour online lectures and demonstrations, titled Denman at Home, which have proved very popular so that by the end of the year more than 20,000 members and friends have subscribed to the courses.

CFWI 200+ Club

Organiser

Margaret Johnson

Members have continued to support this worthy fundraiser. During 2020, 104 shares were sold to 70 shareholders, some of whom were family members of WI members. Prize monies totalled £513, and the overall profit was £525. Draws were held at the beginning of each meeting of the Board of Trustees (except January), and the lucky recipients received their cheques in the post. Each draw paid out the sum of £51.50.

The names of the winners are published in *County News* each month.

The Cornwall County Federation of Women's Institutes (Limited by Guarantee)

Independent examiner's report to the Trustees of The Cornwall County Federation of Women's Institutes (Limited by Guarantee)

I report to the charity trustees on my examination of the financial statements of the company for the year ended 31 December 2020 set out on pages 8 to 17.

Responsibilities and basis of report

As the charity trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the financial statements of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's financial statements as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no 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 company as required by section 386 of the 2006 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the financial statements give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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 financial statements to be reached.

Mark Williams FCA DChA
Chartered Accountant

RRL LLP
Peat House
Newham Road
TRURO
Cornwall
TR1 2DP

14 June 2021

Statement of financial activities (including income and expenditure account)

For the year ended 31 December 2020

		Restricted funds	Unrestricted funds	2020 Total	2019 Total
	Notes	£	£	£	£
Income					
Donations and legacies	3	-	2,846	2,846	817
<i>Income from charitable activities:</i>					
Membership fees		-	25,393	25,393	34,681
Income from members' activities		-	2,330	2,330	69,215
Sub-committee events and classes		-	3,174	3,174	19,381
		-	30,897	30,897	123,277
<i>Income from other trading activities:</i>					
Sales		-	8,019	8,019	20,340
Fundraising income	4	-	3,785	3,785	25,782
Room hire and car parking income		-	2,842	2,842	11,583
		-	14,646	14,646	57,705
Investment income		35	273	308	465
Total income		35	48,662	48,697	182,264
Expenditure					
Raising funds	5	-	5,845	5,845	12,173
Charitable activities	6	-	65,876	65,876	178,777
Total expenditure		-	71,721	71,721	190,950
Net income/(expenditure) for the year	8	35	(23,059)	(23,024)	(8,686)
Transfers		(3,512)	3,512	-	-
Net movement in funds		(3,477)	(19,547)	(23,024)	(8,686)
Reconciliation of funds					
Total funds brought forward		26,552	371,426	397,978	406,664
Total funds carried forward		23,075	351,879	374,954	397,978

All income and expenditure are derived from continuing activities.

The statement of financial activities includes all gains and losses recognised in the year.

The Cornwall County Federation of Women's Institutes (Limited by Guarantee)



Balance sheet

As at 31 December 2020

	Notes	£	2020 £	£	2019 £
Fixed assets					
Tangible assets	12		307,633		315,056
Current assets					
Stock	13	1,759		4,631	
Debtors	14	11,375		23,767	
Cash at bank and in hand		111,593		98,973	
Total current assets		124,727		127,371	
Creditors: amounts falling due within one year	15	(57,406)		(44,449)	
Net current assets			67,321		82,922
Net assets	16		374,954		397,978
Funds of the charity					
Restricted funds	17		23,075		26,552
Unrestricted funds	18		351,879		371,426
			374,954		397,978

In preparing these financial statements:

- (a) The trustees are of the opinion that the company is entitled to the exemption from audit conferred by Section 477 of the Companies Act 2006;
- (b) No notice has been deposited under Section 476 of the Companies Act 2006; and
- (c) The trustees acknowledge their responsibilities for:
 - (i) ensuring that the company keeps accounting records which comply with Section 386 of the Companies Act 2006; and
 - (ii) preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial period and of its profit or loss for the financial period in accordance with the requirements of Sections 394 and 395, and which otherwise comply with the requirements of this Act relating to accounts, so far as applicable to the company.

Signed on behalf of the trustees by:

MA Johnson
Federation Chairman

PA Picton
Federation Treasurer

Approved and authorised for issue by the trustees on: 14 June 2021
Company registration no 02722754

The Cornwall County Federation of Women's Institutes (Limited by Guarantee)

Notes

(forming part of the financial statements)

1 General information

The company was incorporated in England and Wales as a company limited by guarantee and not having a share capital. The registered office is Chy Noweth An Conteth, Truro Business Park, Threemilestone, Truro, Cornwall, TR4 9NH. In the event of a winding up, registered members are liable to contribute a sum not exceeding £1 per member towards the debts and liabilities of the company and the costs and expenses of winding up. At 31 December 2020 there were 3,109 members (2019: 3,525).

2 Summary of significant accounting policies

2.1 Accounting convention

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

The Cornwall County Federation of Women's Institutes meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note. The financial statements are prepared in Sterling which is the functional currency of the charity and rounded to the nearest £.

2.2 Statement of cash flows

Under Charities SORP (FRS 102), the charity is classed as a small charity and is exempt from the requirement to prepare a statement of cash flows on the grounds of its size.

2.3 Funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

2.4 Income recognition

All income is included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

Donations are recognised by the charity on receipt. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

No amount is included in the financial statements for volunteer time in line with the SORP (FRS 102).

The Cornwall County Federation of Women's Institutes (Limited by Guarantee)

Notes

(forming part of the financial statements)

2.4 **Income recognition (continued)**

Where practicable, gifts in kind donated for distribution to the beneficiaries of the charity are included in stock and donations in the financial statements upon receipt. If it is impracticable to assess the fair value at receipt or if the costs to undertake such a valuation outweigh any benefits, then the fair value is recognised as a component of donations when it is distributed and an equivalent amount recognised as charitable expenditure.

Gifts in kind donated for resale are included at fair value, being the expected proceeds from sale less the expected costs of sale. Where estimating the fair value is practicable upon receipt it is recognised in stock and 'Income from other trading activities'. Upon sale, the value of the stock is charged against 'Income from other trading activities' and the proceeds are recognised as 'Income from other trading activities'. Where it is impracticable to fair value the items due to the volume of low value items they are not recognised in the financial statements until they are sold.

Fixed asset gifts in kind are recognised when receivable and are included at fair value. They are not deferred over the life of the asset.

For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received. At this point income is recognised. On occasion legacies will be notified to the charity however it is not possible to measure the amount expected to be distributed. On these occasions, the legacy is treated as a contingent asset and disclosed.

Membership fees are credited to the statement of financial activities when they are receivable.

Grant income is recognised in the statement of financial activities when receivable unless the donor specifies that it must be used in future accounting periods, or imposes conditions to be met before entitlement is confirmed. Grant income is included in charitable activities when it is to provide funding support for performance activities.

Income from members' activities is recognised as income in the year to which the event relates.

Income from trading activities includes income earned from sales, fundraising events and trading activities to raise funds for the charity. Income is received in exchange for supplying goods and services in order to raise funds and is recognised when entitlement has occurred.

Investment income is earned through holding assets for investment purposes such as deposit accounts and it includes interest.

2.5 **Expenditure recognition**

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Expenditure on raising funds includes cost of sales;
- Expenditure on charitable activities includes the items listed in note 6 to the financial statements; and
- Other expenditure represents those items not falling into the categories above.

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose. The majority of costs are directly attributable to specific activities. Certain shared costs are apportioned to activities in furtherance of the purpose of the charity on the basis of estimated usage.

The Cornwall County Federation of Women's Institutes (Limited by Guarantee)

Notes

(forming part of the financial statements)

2.6 **Support costs allocation**

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include governance costs. They are incurred directly in support of expenditure on the objects of the charity. Where support costs cannot be directly attributed to particular headings they have been allocated to cost of raising funds and expenditure on charitable activities on a basis consistent with use of the resources.

Fundraising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities.

2.7 **Tangible fixed assets**

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended.

Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset on a systematic basis over its expected useful life as follows:

Freehold land	Nil
Freehold buildings	50 years
Equipment	3-10 years

2.8 **Investments**

Investments are recognised initially at fair value which is normally the transaction price excluding transaction costs. Subsequently, they are measured at fair value with changes recognised in 'net gains/(losses) on investments' in the SoFA if the shares are publicly traded or their fair value can otherwise be measured reliably.

2.9 **Stocks**

Stocks are stated at the lower of cost and estimated net realisable value.

2.10 **Debtors and creditors receivable / payable within one year**

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

2.11 **Tax**

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

2.12 **Going concern**

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

The Cornwall County Federation of Women's Institutes (Limited by Guarantee)

Notes

(forming part of the financial statements)

3 Donations and legacies

	2020 £	2019 £
Donations	1,219	817
Government Grants	1,627	-
	2,846	817

HMRC – grants have been received totalling £1,627 (2019: £Nil) to help with furloughed staff whilst in a nationwide lockdown due to COVID-19.

4 Fundraising income

	2020 £	2019 £
Meetings	1,176	21,949
Administration	2,545	2,432
Membership support	64	1,401
	3,785	25,782

5 Raising funds

	2020 £	2019 £
Cost of sales	5,845	12,173

6 Charitable activities

	2020 £	2019 £
Members activities	3,298	70,689
Sub-committee events and classes	866	6,781
County House expenses		
Rates	3,468	3,408
Insurance	3,852	3,918
Light, heat and water	2,029	2,239
Repairs	3,588	6,153
Loan interest	154	300
Depreciation	7,794	7,498
Meetings	166	21,567
Printing, stationery and postage	4,854	6,839
Telephone	1,374	1,970
Salaries	28,587	34,167
Legal and professional fees	-	2,604
Committee expenses	1,600	4,598
Sundry	795	1,577
Governance (note 7)	3,451	4,469
	65,876	178,777

The Cornwall County Federation of Women's Institutes (Limited by Guarantee)

Notes

(forming part of the financial statements)

7 Governance costs

	2020 £	2019 £
Trustees meeting expenses	631	1,559
Independent examiner's fees - examination	2,820	2,910
	<u>3,451</u>	<u>4,469</u>

8 Net expenditure for the year

	2020 £	2019 £
<i>This is stated after charging:</i>		
Depreciation	7,794	7,498
Independent examiner's remuneration - for independent examination	2,820	2,910
	<u>10,614</u>	<u>10,408</u>

9 Staff costs and numbers

	2020 £	2019 £
Staff costs were as follows:		
Wages and salaries	28,587	34,167
	<u>28,587</u>	<u>34,167</u>

The average monthly number of employees during the year was as follows:

	2020	2019
Administration and support	2	4

No employee received emoluments of £60,000 or more in the year to 31 December 2020 or 2019.

Total key management personnel remuneration in the year was £Nil (2019: £Nil).

10 Trustee remuneration

No remuneration was paid to the trustees in the year to 31 December 2020 (2019: £Nil).

During the year to 31 December 2020, expenses totalling £1,320 (2019: £6,316) were reimbursed to 13 trustees (2019: 10).

11 Related party transactions

During a previous year one of the Cornish WIs made a loan to the company totalling £30,000. The balance of this loan of £30,000 (2019: £30,000) is included in creditors due within one year.

Notes

(forming part of the financial statements)

12 Tangible fixed assets

	Freehold land and buildings £	Equipment £	Total £
Cost and valuation			
At 1 January 2020	427,032	13,717	440,749
Additions	-	371	371
At 31 December 2020	427,032	14,088	441,120
Depreciation			
At 1 January 2020	115,300	10,393	125,693
Charged in year	7,197	597	7,794
At 31 December 2020	122,497	10,990	133,487
Net book value			
At 31 December 2020	304,535	3,098	307,633
At 31 December 2019	311,732	3,324	315,056

Freehold land and buildings include land with a cost of £67,200 (2019: £67,200) which is not depreciated.

13 Stock

	2020 £	2019 £
Goods for resale	1,759	4,631

14 Debtors

	2020 £	2019 £
Other debtors	7,727	16,637
Prepayments and accrued income	3,648	7,130
	11,375	23,767

Notes

(forming part of the financial statements)

15 Creditors

	2020 £	2019 £
Other loans	31,040	32,040
Trade creditors	531	4,081
Other creditors	11,818	1,374
Accruals and deferred income	14,017	6,954
	57,406	44,449

16 Analysis of net assets between funds

	Restricted funds £	Unrestricted funds £	Total funds £
<i>Fund balances at 31 December 2020 are represented by:</i>			
Fixed assets	-	307,633	307,633
Current assets	23,075	101,652	124,727
Creditors: amounts falling due within one year	-	(57,406)	(57,406)
	23,075	351,879	374,954

Analysis of net assets between funds – prior year

	Restricted funds £	Unrestricted funds £	Total funds £
<i>Fund balances at 31 December 2019 are represented by:</i>			
Fixed assets	-	315,056	315,056
Current assets	26,552	100,819	127,371
Creditors: amounts falling due within one year	-	(44,449)	(44,449)
	26,552	371,426	397,978

The Cornwall County Federation of Women's Institutes (Limited by Guarantee)

Notes

(forming part of the financial statements)

17 Restricted funds

	At 1 January 2020 £	Income £	Expenditure £	Transfers £	At 31 December 2020 £
Bursary Fund	8,995	31	-	-	9,026
Suspended WIs'	14,213	-	-	(3,512)	10,701
Denman Agnes Salter Fund	1,551	2	-	-	1,553
Denman Bedroom	1,215	2	-	-	1,217
Joyce Donnelly Bequest	78	-	-	-	78
Subcommittee Equipment Fund	500	-	-	-	500
Total restricted funds	26,552	35	-	(3,512)	23,075

Restricted funds – prior year

	At 1 January 2019 £	Income £	Expenditure £	Transfers £	At 31 December 2019 £
Bursary Fund	9,962	33	(1,000)	-	8,995
Suspended WIs'	26,936	159	(10,066)	(2,816)	14,213
Denman Agnes Salter Fund	870	681	-	-	1,551
Denman Bedroom	1,214	1	-	-	1,215
Joyce Donnelly Bequest	78	-	-	-	78
Subcommittee Equipment Fund	500	-	-	-	500
Total restricted funds	39,560	874	(11,066)	(2,816)	26,552

The above restricted funds relate to monies received for specific purposes and any further income and expenditure during the year has been shown against each fund.

The nature of each fund is generally evident from its name.

During a previous year, the trustees reviewed the number of small restricted funds and identified that many of them had a common restriction. It was therefore agreed to amalgamate them with the general Bursary Fund.

The Suspended WIs' fund related to monies held for closed branches which under certain conditions can be released to general funds.

18 Unrestricted funds

	At 1 January 2020 £	Income £	Expenditure £	Transfers £	At 31 December 2020 £
General fund	371,426	48,662	(71,721)	3,512	351,879

Unrestricted funds – prior year

	At 1 January 2019 £	Income £	Expenditure £	Transfers £	At 31 December 2019 £
General fund	367,104	181,390	(179,884)	2,816	371,426

The Cornwall County Federation of Women's Institutes (Limited by Guarantee)

Detailed income and expenditure account

For the year ended 31 December 2020

	Gross income £	Less expense £	2020 Net income £	2019 Net Income £
Income				
Membership fees	25,393	-	25,393	34,681
Income from members' activities				
Centenary events and merchandise	839	2,698	(1,859)	2,901
Denman	-	-	-	1,659
200+ Club	1,040	514	526	378
County/NFWI Draw	384	-	384	553
County lunches	-	-	-	738
Bulbs	-	-	-	376
Travel	-	-	-	(48)
Royal Cornwall Show	67	26	41	1,927
Income from suspended institutes	-	-	-	(9,907)
Grants and donations:				
Donations	1,219	60	1,159	766
Government grants	1,627	-	1,627	-
	5,176	3,298	1,878	(657)
Sales				
Publications	50	137	(87)	179
Stationery and gifts	605	610	(5)	994
Diaries	969	872	97	162
Calendars	9	-	9	124
Newsletters	5,782	4,226	1,556	7,111
Used stamps	20	-	20	24
	7,435	5,845	1,590	8,594
Committee events and classes				
Environment and public affairs	671	106	565	2,274
Trustee	1,414	540	874	1,299
Floral art and gardening	-	-	-	2,994
Home economics and craft	-	-	-	2,827
Activity and leisure	999	220	779	2,471
Combined arts	90	-	90	735
	3,174	866	2,308	12,600
Investment income: Interest receivable	308	-	308	465
Room hire	1,867	-	1,867	6,272
Car parking	975	-	975	5,301
TOTAL INCOME	44,328	10,009	34,319	67,256

The Cornwall County Federation of Women's Institutes (Limited by Guarantee)

Detailed income and expenditure account (*continued*)

For the year ended 31 December 2020

Expenditure	Gross expense £	Less Income £	2020 Net expense £	2019 Net Expense £
Meetings				
CFWI council meetings	166	48	118	1,255
NFWI-AGM meetings and conferences	-	1,128	(1,128)	(1,637)
	166	1,176	(1,010)	(382)
Administration				
Printing, stationery and postage	4,854	2,545	2,309	4,407
Telephone	1,374	-	1,374	1,970
Salaries and national insurance	28,587	-	28,587	34,167
Accountancy and independent examination fees	2,820	-	2,820	2,910
Sundries	243	-	243	1,122
Legal and professional fees	-	-	-	2,604
Subscriptions	552	-	552	455
Depreciation on equipment	597	-	597	301
	39,027	2,545	36,482	47,936
Headquarters				
Rates	3,468	-	3,468	3,408
Insurance	3,852	-	3,852	3,918
Light, heat and water	2,029	584	1,445	1,656
Repairs and maintenance	3,588	-	3,588	6,153
Loan interest	154	-	154	300
Depreciation on buildings	7,197	-	7,197	7,197
	20,288	584	19,704	22,632
Board of Trustees	631	-	631	1,559
Sub-committee meetings				
Office and finance	-	-	-	15
Membership support	781	64	717	313
Exhibitions	-	-	-	301
Trading post	21	-	21	143
Environment and public affairs	233	-	233	379
Floral art and gardening	110	-	110	397
Home economics and craft	252	-	252	540
Activity and leisure	28	-	28	194
Combined arts	97	-	97	300
	1,522	64	1,458	2,582
Bursaries	-	-	-	1,000
IFE	78	-	78	615
TOTAL EXPENDITURE	61,712	4,369	57,343	75,942
Net expenditure			(23,024)	(8,686)