

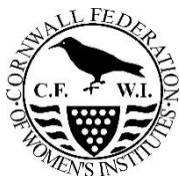
**The Cornwall County Federation of
Women's Institutes
(Limited by Guarantee)**

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 Karrie 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, Croft Girls, St Kevever 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	-
	<hr/>	<hr/>
	2,846	817
	<hr/>	<hr/>

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
	<hr/>	<hr/>
	3,785	25,782
	<hr/>	<hr/>

5 Raising funds

	2020 £	2019 £
Cost of sales	5,845	12,173
	<hr/>	<hr/>

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
	<hr/>	<hr/>
	65,876	178,777
	<hr/>	<hr/>

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
	<hr/>	<hr/>	<hr/>
At 31 December 2020	427,032	14,088	441,120
	<hr/>	<hr/>	<hr/>
Depreciation			
At 1 January 2020	115,300	10,393	125,693
Charged in year	7,197	597	7,794
	<hr/>	<hr/>	<hr/>
At 31 December 2020	122,497	10,990	133,487
	<hr/>	<hr/>	<hr/>
Net book value			
At 31 December 2020	304,535	3,098	307,633
	<hr/>	<hr/>	<hr/>
At 31 December 2019	311,732	3,324	315,056
	<hr/>	<hr/>	<hr/>

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
	<hr/>	<hr/>

14 Debtors

	2020 £	2019 £
Other debtors	7,727	16,637
Prepayments and accrued income	3,648	7,130
	<hr/>	<hr/>
	11,375	23,767
	<hr/>	<hr/>

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)
Total net assets	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)
Total net assets	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)