

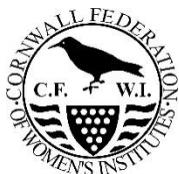
**The Cornwall County Federation of
Women's Institutes
(Limited by Guarantee)**

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

Elected/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 Eisey 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
	<hr/>	<hr/>
	2,407	2,846
	<hr/>	<hr/>

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
	<hr/>	<hr/>
	7,081	3,785
	<hr/>	<hr/>

5 Raising funds

	2021 £	2020 £
Cost of sales	6,162	5,845
	<hr/>	<hr/>

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
	<hr/>	<hr/>
	73,847	65,876
	<hr/>	<hr/>

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
	<hr/>	<hr/>
	3,765	3,451
	<hr/>	<hr/>

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
	<hr/>	<hr/>

9 Staff costs and numbers

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

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

	2021	2020
Administration and support	2	2
	<hr/>	<hr/>

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	-	-	-
	<hr/>	<hr/>	<hr/>
At 31 December 2021	427,032	14,088	441,120
	<hr/>	<hr/>	<hr/>
Depreciation			
At 1 January 2021	122,497	10,990	133,487
Charged in year	7,196	598	7,794
	<hr/>	<hr/>	<hr/>
At 31 December 2021	129,693	11,588	141,281
	<hr/>	<hr/>	<hr/>
Net book value			
At 31 December 2021	297,339	2,500	299,839
	<hr/>	<hr/>	<hr/>
At 31 December 2020	304,535	3,098	307,633
	<hr/>	<hr/>	<hr/>

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
	<hr/>	<hr/>

14 Debtors

	2021 £	2020 £
Other debtors	8,323	7,727
Prepayments and accrued income	3,671	3,648
	<hr/>	<hr/>
	11,994	11,375
	<hr/>	<hr/>

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
	<hr/>	<hr/>
	59,423	57,406
	<hr/>	<hr/>

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)
	<hr/>	<hr/>	<hr/>
Total net assets	12,534	345,328	357,862
	<hr/>	<hr/>	<hr/>

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)
	<hr/>	<hr/>	<hr/>
Total net assets	23,075	351,879	374,954
	<hr/>	<hr/>	<hr/>

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)
	<hr/> 7,151	<hr/> 6,654	<hr/> 497	<hr/> (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
	<hr/> 36,629	<hr/> 427	<hr/> 36,202	<hr/> 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
	<hr/> 19,917	<hr/> 550	<hr/> 19,367	<hr/> 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
	<hr/> 1,672	<hr/> -	<hr/> 1,672	<hr/> 1,458
IFE	-	-	-	78
TOTAL EXPENDITURE	<hr/> 66,314	<hr/> 7,631	<hr/> 58,683	<hr/> 57,343
Net expenditure			<hr/> (17,092)	<hr/> (23,024)