

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

Annual report and unaudited financial
statements

For the year ended 31 December 2022

Registered company number 02722754

Registered charity number 1014597



Annual Report 1 January– 31 December 2022

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

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

Chairman's Review

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

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

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

Federation Chair

Helen Kestle

Federation Vice Chairmen

Jane Dover and Pam Selley

Federation Treasurer

Rachel Andrews

Elected/Appointed Trustees

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

Staff

Federation Secretary

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

Administrative Assistant (with Finance)

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

Administrative Assistant

Lesley Wyatt (from Jun 2022)

Membership

Total Number of members as at 31.12.2022: 2973

Plus 2 Associate Members

Formation and Suspensions

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

Risk Management Policy

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

Objects

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

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

Principal Objectives for the period ended 31 December 2022

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

Achievements and Performance

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

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

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

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

Future

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

WI Events 2022

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Resolution Roadshows 2022

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

Annual Council Meeting 2022

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

National Council Meeting 2022

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

NFWI Annual Meeting 2022

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

Acknowledgements:

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

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

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

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

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

All sub-committee members and their Advisers

County News Editor: Wendy Fiander

Assistant County News Editor: Helen Kestle

Media Officer: Helen Kestle

Assistant Media Officer: Sheila Goldsworthy

Press Competition Organiser: Jane Dover

Travel: Penny Picton

Year Book Editor: Liz Anderson

Assistant Year Book Editors: Jane Dover and Helen Kestle

Health and Safety Officer: Liz Baker

Equality, Diversity and Inclusion Representative: Helen Kestle

Bulb Scheme Organiser: Grace Bradford

IFE Administrator: Jane Mills

Pooling of Fares Organiser: Jane Mills

Resolutions Coordinator: Pat Paxton

MCS Representative: Liz Anderson

200+ Club Organiser: Helen Kestle

Archivist: Judith Williams

Royal Cornwall Show Co-ordinator: Pam Selley

Stithians Show Co-ordinators: Helen Kestle, Pam Selley

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

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

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

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

**Helen Kestle,
Federation Chair**

Treasurer's Statement

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

Reserves Policy

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

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

Investment Policy

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

Risk Management.

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

Financial Review

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

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

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

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

Income

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

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

Expenditure

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

Total net expenditure for the year: £72,270

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

**Rachel Andrews
Federation Treasurer**

Sub-committee Reports

Membership Support

Chairman: Yvonne Toms, WI Adviser

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

Secretary: Barbara Corbett, WI Adviser

Visits Organiser: Liz Anderson, WI Adviser

Pooling of Fares: Jane Mills, WI Adviser

Chief Steward: Yvonne Toms, WI Adviser

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

Training Officer: Liz Anderson, WI Adviser

Board of Trustees Liaison: Mary Thompson

Resolutions Adviser: Pat Paxton

IFE Administrator: Jane Mills, WI Adviser

Observer: Margaret Edgcumbe

Number of sub-committee meetings 9

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

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

Arts and Leisure

Chairman: Sandra Buck

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

Board Liaison: Jane Dover

Secretary: Penny Picton

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

Number of sub-committee meetings: 4

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

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

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

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

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

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

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

Chair: Pat Mallett

Vice Chair and Board Liaison: Margaret Johnson

Secretary: Alison Willis

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

Number of sub-committee meetings 5

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

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

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

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

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

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

Environment and Public Affairs

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

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

Board Liaison: Liz Baker

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

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

Advisers: Tom Shelley (Cornwall Wildlife Trust)

Number of sub-committee meetings: 4

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

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

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

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

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

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

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

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

Exhibitions

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

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

Secretary: Jen Richards

Board Liaison: Pam Selley

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

Adviser: Yvonne Toms

Vacancies: Members 4, Advisers 1

Number of sub-committee meetings 3

We thank Jackie Holland and Sandy Adcock for their help.

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

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

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

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

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

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

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

Floral Art and Gardening

Chair: Abigail Kirby-Harris (to Nov 2022)

Vice-Chair and Board Liaison: Grace Bradford

Secretary: Felicity Penneycard (to Nov 2022)

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

Advisers: Edna Trudgeon, Trevor Wiltshire

Number of sub-committee meetings: 4

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

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

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

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

Other Reports

Climate Ambassadors

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

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

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

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

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

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

Organisers' Reports

County News

Editor: Wendy Fiander

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

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

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

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

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

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

Web Sites and Social Media

CFWI: www.cornwallwi.org.uk

Web Editor: Helen Kestle

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

Web Editor: Helen Kestle

CFWI Facebook page:

www.facebook.com/CornwallFederationofWomensInstitutes

Administrator: Helen Kestle

CFWI Twitter account: www.twitter.com/wi_cornwall

Administrator: Helen Kestle

CFWI Instagram account: Cornwall Federation of WIs

Administrator: Helen Kestle

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

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

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

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

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

CFWI 200+ Club

Organiser: Helen Kestle

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

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

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

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

Responsibilities and basis of report

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

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

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the financial statements give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Mark Williams FCA DChA
Chartered Accountant

RRL LLP
Peat House

Newham Road
TRURO
Cornwall
TR1 2DP

19 May 2023

Statement of financial activities (including income and expenditure account)

For the year ended 31 December 2022

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

All income and expenditure are derived from continuing activities.

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

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



Balance sheet

As at 31 December 2022

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

In preparing these financial statements:

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

Signed on behalf of the trustees by:

H Kestle
Federation Chair

R Andrews
Federation Treasurer

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

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

Notes

(forming part of the financial statements)

1 General information

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

2 Summary of significant accounting policies

2.1 Accounting convention

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

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

2.2 Statement of cash flows

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

2.3 Funds

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

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

2.4 Income recognition

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

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

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

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

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

Notes

(forming part of the financial statements)

2.4 **Income recognition (continued)**

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

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

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

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

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

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

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

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

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

2.5 **Expenditure recognition**

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

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

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

Notes

(forming part of the financial statements)

2.6 **Support costs allocation**

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

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

2.7 **Tangible fixed assets**

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

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

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

2.8 **Investments**

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

2.9 **Stocks**

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

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

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

2.11 **Tax**

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

2.12 **Going concern**

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

Notes

(forming part of the financial statements)

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

Notes

(forming part of the financial statements)

7 Governance costs

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

8 Net expenditure for the year

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

9 Staff costs and numbers

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

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

	2022	2021
Administration and support	2	2
	<hr/>	<hr/>

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

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

10 Trustee remuneration

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

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

11 Related party transactions

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

Notes

(forming part of the financial statements)

12 Tangible fixed assets

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

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

13 Investments

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

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

14 Stock

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

15 Debtors

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

Notes

(forming part of the financial statements)

16 Creditors

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

17 Analysis of net assets between funds

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

Analysis of net assets between funds – prior year

	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/>

Notes

(forming part of the financial statements)

18 Restricted funds

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

Restricted funds – prior year

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

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

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

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

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

19 Unrestricted funds

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

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



Detailed income and expenditure account

For the year ended 31 December 2022

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

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

Detailed income and expenditure account (*continued*)

For the year ended 31 December 2022

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