

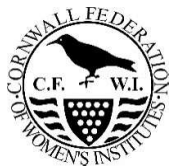
**The Cornwall County Federation of
Women's Institutes
(Limited by Guarantee)**

Annual report and unaudited financial
statements

For the year ended 31 December 2024

Registered company number 02722754

Registered charity number 1014597



Annual Report 1 January– 31 December 2024

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

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

Chairman's Review

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

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

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

January - October

Federation Chair

Helen Kestle

Federation Vice Chairs

Pam Selley & Jane Dover

Federation Treasurer

Rachel Andrews

Elected/Appointed Trustees

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

Co-Opted Trustee

Magaret Edgecumbe

Ex-Officio Trustee

Yvonne Toms as Chair of Membership Support Sub-Committee

From 29th October 2024

Federation Co-Chairs.

Liz Baker & Margaret Johnson

Vice Chairs

Pam Selley & Mary Thompson

Federation Treasurer

Rachel Andrews

Elected/Appointed Trustees

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

Co-Opted Trustee

Margaret Edgecumbe

Ex-Officio Trustee.

Jane Mills as Chair of Membership Support Sub Committee

Staff - Federation Secretary

Julia Pascoe

Administrative Assistant (with Finance)

Sophie Mitchell

Administrative Assistant

Kerenza Nojh

Membership

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

Plus 2 Associate Members

Formation and Suspensions

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

Formations – None

Risk Management Policy

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

Objects

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

Principal Objectives for the period ended 31 December 2024

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

Achievements and Performance

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

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

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

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

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

Future

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

VI Events 2024

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Retirement and New Trustees.

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

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

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

Resolution Roadshows - April 2024

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

National Resolution: Dental Care can Save Lives

NFWI Annual Meeting – May 2024

Venue –The Royal Albert Hall

Federation Representative: Federation Chair Helen Kestle

Organiser - Kathy Reed : In attendance - Liz Anderson

CFWI Annual Council Meeting – October 2024

Venue – The Hall for Cornwall, Truro

Attended by Councillor Carol Swain, Mayor of Truro

Morning Guest Speaker: Matthew Kenworthy Gomez - Pride

Entertainment : Bryer Boys

Afternoon Guest Speaker: Esme Young - Broadcaster

National Council Meeting – October 2024

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

Acknowledgements:

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

All sub-committee members and their advisers

County News Editor: Wendy Fiander

Media Officer: Avril Pile (from October)

Assistant Media Officer: Sheila Goldsworthy

Year Book Editor: Liz Anderson

Speakers' Directory Editor: Wendy Fiander

Health and Safety Officer: Liz Baker

Bulb Scheme Organiser: Grace Bradford

IFE Administrator: Jane Mills

Pooling of Fares Organiser: Jane Mills

ACWW Representative: Amanda Penk (from May)

Resolutions Coordinator: Carol Matta (from June)

MCS Representative: Liz Anderson

Safeguarding Officer: Jill Trew (from January 2025)

200+ Club Organiser: Liz Baker/Margaret Johnson

Assistant Archivist: Mary Venn

Second-Hand Books Coordinator: Pam Selley

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

Mary Thompson, Tracey Camps

Royal Cornwall Show Catering Co-ordinator: Tracey Camps

Stithians Show Co-ordinators: Margaret Edgecumbe, Avril Pile

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

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

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

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

Liz Baker & Margaret Johnson

Treasurer's Statement

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

Reserves Policy

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

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

Investment Policy

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

Risk Management.

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

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

WI Events 2024

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

Financial Review

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

Income

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

Expenditure

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

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

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

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

Rachel Andrews,
Federation Treasurer

Sub-committee Reports

Membership Support

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

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

Board Liaison: Margaret Edgcumbe

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

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

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

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

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

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

Resolutions Advisor: Carol Matta

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

Observer: Margaret Edgcumbe (WI Adviser from Nov 2024)

Number of sub-committee meetings: 9

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

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

Arts and Leisure

Chairman: Sandra Buck

Vice-Chairman : Lynn Griffiths

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

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

Appointed members: Marion Collins, Margaret Lugg, Anne Matthews

Adviser: David Chapman

Number of sub-committee meetings: 5

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

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

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

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

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

Cookery and Craft

Chairman: Alison Willis

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

Secretary: Sue Martin

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

Advisors: Pat Mallett & Dot Rogers

Number of meetings: 4

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

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

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

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

Environment and Public Affairs

Chairman: Jude Wood

Vice-Chairman: Anne Fenwick and Felicity Penneycard

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

Secretary: Mary Lindsey

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

Advisers:

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

Number of sub-committee meetings: 4

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

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

Events Team (previously known as Exhibitions)

Chair: Mary Venn

Vice Chair: Deborah Brooks

Board Liaison: Pam Selley

Secretary: Jenny Richards

Appointed members: Fran Winsor

Adviser: Yvonne Toms

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

Royal Cornwall Show

Stithians Show

Annual Council Meeting – Hall for Cornwall

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

Other Reports

Climate Ambassadors

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

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

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

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

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

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

Organisers' Reports

County News

Editor: Wendy Fiander

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

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

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

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

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

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

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

Web Sites and Social Media

CFWI Facebook Page: Administrator Avril Pile

CFWI Website: Editor Avril Pile

CFWI Instagram account: Administrator Avril Pile

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

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

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

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

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

The CFWI Instagram account is inactive.

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

The WI Shop

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

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

CFWI 200+ Club

Organiser: Helen Kestle to Nov 2024

Liz Baker and Margaret Johnson from Nov 2024

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

Signed on behalf of the trustees by:

Margaret Johnson

Federation Chair

Rachel Andrews

Federation Treasurer

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

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

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

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

Joshua Stevens ACA
Chartered Accountant

RRL LLP
Peat House
Newham Road
TRURO
Cornwall
TR1 2DP

16 September 2025

Statement of financial activities (including income and expenditure account)

For the year ended 31 December 2024

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

All income and expenditure are derived from continuing activities.

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

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

Balance sheet

As at 31 December 2024

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

In preparing these financial statements:

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

Signed on behalf of the trustees by:

Margaret Johnson
Federation Chair

Rachel Andrews
Federation Treasurer

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

Notes

(forming part of the financial statements)

1 General information

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

2 Summary of significant accounting policies

2.1 Accounting convention

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

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

2.2 Statement of cash flows

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

2.3 Funds

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

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

2.4 Income recognition

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

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

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

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

Notes

(forming part of the financial statements)

2.4 **Income recognition (continued)**

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

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

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

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

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

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

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

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

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

2.5 **Expenditure recognition**

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

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

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

Notes

(forming part of the financial statements)

2.6 **Support costs allocation**

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

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

2.7 **Tangible fixed assets**

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

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

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

2.8 **Investments**

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

2.9 **Stocks**

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

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

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

2.11 **Going concern**

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

Notes

(forming part of the financial statements)

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

Notes

(forming part of the financial statements)

7 Charitable activities

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

8 Governance costs

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

9 Net expenditure for the year

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

Notes

(forming part of the financial statements)

10 Staff costs and numbers

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

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

	2024	2023
Administration and support	2	2
	<hr/>	<hr/>

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

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

11 Trustee remuneration

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

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

12 Related party transactions

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

Notes

(forming part of the financial statements)

13 Tangible fixed assets

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

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

14 Investments

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

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

15 Stock

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

16 Debtors

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

Notes

(forming part of the financial statements)

17 Creditors

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

18 Deferred income

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

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

19 Analysis of net assets between funds

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

Notes

(forming part of the financial statements)

20 Restricted funds

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

Restricted funds – prior year

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

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

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

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

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

21 Unrestricted funds

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

Notes

(forming part of the financial statements)

22 Operating lease commitments

Lessee

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

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

23 Custodian Trustee

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

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