

BEDFORDSHIRE COUNTY FEDERATION OF WOMEN'S INSTITUTES

England & Wales · Charity number 1029278

Details

Status Registered

Legal form Charitable company

Company number 02708888

Registered 1993-11-29

Register [View on the Charity Commission register](#)

Contact

Address W I House
62 Adelaide Square
Bedford
MK40 2RW

Phone 01234359538

Email fedsec@bedfordshirewis.org.uk

Activities

Objects: TO FURTHER THE PURPOSE OF THE WOMEN'S INSTITUTE MOVEMENT IN BEDFORDSHIRE AND ELSEWHERE

Activities: Co-ordinates and supports activities of Women's Institutes in Bedfordshire. The Women's Institutes undertake activities to enable women interested in issues associated with rural life to improve their education in citizenship, public questions, music culture, handicrafts, home economics, health and social welfare and to improve rural life.

Classification

- **How:** Other Charitable Activities
- **What:** Education/training, Arts/culture/heritage/science, Amateur Sport, Environment/conservation/heritage, Economic/community Development/employment
- **Who:** Other Defined Groups

Geography

- **Area of benefit:** IN PRACTICE BEDFORDSHIRE AND ELSEWHERE
- Bedford
- Central Bedfordshire
- Luton

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£82,015	£66,595	-	-
2023-12-31	£82,253	£77,321	-	-
2022-12-31	£66,156	£62,608	-	-
2021-12-31	£57,766	£46,048	-	-
2020-12-31	£54,237	£54,300	-	-

Trustees

Name	Role	Appointed
ELIZABETH COCHRANE	Chair	2014-05-12
Diane May Sanbrook		
Dorothy Anne Wigg		2020-05-19
ELIZABETH POTTER		
Hazel Wade		2022-06-06
Rita Hutchinson		2021-12-05
SALLY BALL		
Susan Katherine Pestell		2024-06-03

BEDFORDSHIRE COUNTY FEDERATION OF WOMEN'S INSTITUTES

England & Wales - Charity number 1029278

Accounts

FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024
FOR
THE BEDFORDSHIRE COUNTY FEDERATION OF
WOMEN'S INSTITUTES

THE BEDFORDSHIRE COUNTY FEDERATION OF WOMEN'S INSTITUTES

COMPANY INFORMATION

REGISTERED OFFICE:

W. I. House
62 Adelaide Square
Bedford
MK40 2RW

REGISTERED NUMBER:

02708888

REGISTERED CHARITY NUMBER:

1029278

**INDEPENDENT REPORTING
ACCOUNTANTS:**

Longstaff, Gentle & Co
Chartered Certified Accountants
61 Harpur Street
Bedford
MK40 2SR

THE BEDFORDSHIRE COUNTY FEDERATION OF WOMEN'S INSTITUTES

REPORT OF THE DIRECTORS

The directors have pleasure in presenting their report and the Company's financial statements for the year ended 31 December 2024.

PRINCIPAL ACTIVITY

The Company's principal activity is to provide services to Women's Institutes locally and to represent the interests of Women's Institutes in Bedfordshire.

DIRECTORS

The Directors who held office during the year are as follows:

Chairman	Mrs Elizabeth Cochrane	
Vice Chairman	Mrs Hazel Wade Mrs Dorothy Wigg	Resigned 29/04/24 Appointed 29/04/24
Treasurer	Mrs Diane Sanbrook	
Committee	Mrs Sally Ball Mrs Rosemary Mitchell Mrs Elizabeth Potter Mrs Rita Hutchinson Mrs Hazel Wade Mrs Susan Pestell	Resigned 03/06/24 Appointed 03/06/24

LIMITED LIABILITY

The company is limited by guarantee with a £1 guarantee provided by each member.

CHARITABLE STATUS

The company is a registered charity.

On behalf of the Board:

Mrs Elizabeth Cochrane

Chairman

Date: 10. February 2025

THE BEDFORDSHIRE COUNTY FEDERATION OF WOMEN'S INSTITUTES

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF BEDFORDSHIRE COUNTY

FEDERATION OF WOMEN'S INSTITUTES

I report on the accounts of the company for the year ended 31 December 2024, which are set out on pages 4 to 8.

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- (a) examine the accounts under section 145 of the 2011 Act;
- (b) to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- (c) to state whether particular matters have come to my attention.

Basis of Independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (1) which give me reasonable cause to believe that, in any material respect, the requirements:
 - (a) to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - (b) to prepare accounts which accord with the accounting records, comply with the accounting requirements section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities.

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Mr S. P. Simpson
Longstaff, Gentle & Co
Chartered Certified Accountants
61 Harpur Street
Bedford
MK40 2SR

Dated: 10. February 2025

THE BEDFORDSHIRE COUNTY FEDERATION OF WOMEN'S INSTITUTES

BALANCE SHEET AS AT 31 DECEMBER 2024

2023			<u>Note</u>		2024
£	£			£	£
		<u>FIXED ASSETS</u>			
59200		Tangible Assets	2		58095
		<u>CURRENT ASSETS</u>			
	4305	Stock on Hand	1c	4145	
	3382	Debtors	3	4088	
	79156	Investment Accounts	4	109238	
	117393	Cash at Bank and in Hand	5	<u>103538</u>	
	204236			221009	
		<u>LESS: CURRENT LIABILITIES</u>			
	7569	Creditors	6	<u>7817</u>	
196667					213192
<u>255867</u>		<u>TOTAL ASSETS LESS CURRENT LIABILITIES</u>			<u>271287</u>
		<u>FINANCED BY:</u>			
75000		<u>Capital Reserve</u>			75000
		<u>Unrestricted Funds</u>			
	112353	General Reserve	1e, 7a	121886	
117337	<u>4984</u>	Property Maintenance Reserve	1e, 7a	<u>4984</u>	126870
63530		<u>Restricted Funds</u>	1e, 7b		69417
<u>255867</u>					<u>271287</u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2024

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2024 in accordance with Section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for:

(a) ensuring that the company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial year and of its profit or loss for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Mrs Elizabeth Cochrane

Mrs Diane Sanbrook

Approved On: 10. February 2025

Director

Director

THE BEDFORDSHIRE COUNTY FEDERATION OF WOMEN'S INSTITUTES

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2024

2023		2024
£	£	£
	<u>INCOMING RESOURCES</u>	
24136	Affiliation Fees and Quota	25874
35704	Income - Committees	36970
5378	Income - Other	4105
10437	Sale of Goods	4233
0	General Donations	110
2904	Interest Received from General Investments	3543
<u>78559</u>	Total Incoming Resources - Unrestricted Funds	<u>74835</u>
3694	Total Incoming Resources - Restricted Funds	7180
<u>82253</u>	Total Incoming Resources for the year	<u>82015</u>
	<u>RESOURCES EXPENDED</u>	
32022	Governance Costs	31157
27927	Expenses of Committees	25956
8219	Cost of Goods Sold	7084
2020	Depreciation	2123
<u>70188</u>	Total Resources Expended - Unrestricted Funds	<u>66320</u>
7133	Total Resources Expended - Restricted Funds	275
<u>77321</u>	Total Resources Expended for the year	<u>66595</u>
<u>4932</u>	Surplus/(Deficit) for the year	<u>15420</u>

FUNDS ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2024

<u>Total</u>		<u>Unrestricted</u>	<u>Restricted</u>	<u>Total</u>
<u>2023</u>		<u>Funds</u>	<u>Funds</u>	<u>2024</u>
82253	Total Incoming Resources for the year	74835	7180	82015
77321	<u>Less:</u> Total Resources Expended for the year	66320	275	66595
<u>4932</u>		<u>8515</u>	<u>6905</u>	<u>15420</u>
0	Transfer Between Funds	1018	-1018	0
<u>4932</u>	Operating Surplus for the year	<u>9533</u>	<u>5887</u>	<u>15420</u>
170951	Balance Brought Forward	112353	63530	175883
<u>175883</u>	Balance Carried Forward	<u>121886</u>	<u>69417</u>	<u>191303</u>

THE BEDFORDSHIRE COUNTY FEDERATION OF WOMEN'S INSTITUTES

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

1 ACCOUNTING POLICIES

a Basis of Accounting

The financial statements have been prepared under the historical cost convention. The financial statements have been prepared in accordance with Statement of Recommended Practice, "Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and the Republic of Ireland (FRS 102) and the Companies Act 2016.

b Tangible Fixed Assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Freehold Property & Improvements (excl. land)	-	2% straight line
Furniture, Fittings & Equipment	-	15% on written down value
Computer Equipment	-	25% on written down value

c Stock

Stock consists of goods held for resale which are valued at the lower of cost and net realisable value.

d Voluntary Income

All voluntary income, legacies and grants are utilised within the general unrestricted fund for the furtherance of the principal activity of the company, except that where a particular use of any amount received has been specified at the time of receipt, a restricted fund will operate. Any such specified use should be compatible with the objects of the company and capable of execution by the company.

e Fund Accounting

- (i) The company's General Reserve consists of unrestricted funds which the company may use for its purposes at its discretion.
- (ii) The Property Maintenance Reserve has been created to specifically accommodate amounts set aside for future maintenance costs. It is an unrestricted, but designated fund of the company.
- (iii) The restricted funds are those where donations have been received or fund raising events have been held for specific purposes.

f Pension Costs and Other Post-Retirement Benefits

The company operates a defined contribution pension scheme. Contributions payable to the company's pension scheme are charged to profit or loss in the period to which they relate.

g Employees and Directors

The average number of employees during the year was 3

2 TANGIBLE FIXED ASSETS

	Furniture, Fittings & Equipment	Freehold Property 62, Adelaide Square & Improvements	Total
<u>Cost</u>			
Opening Balance as at 1.1.24	21188	86075	107263
Additions	1018	0	1018
	<u>22206</u>	<u>86075</u>	<u>108281</u>
<u>Depreciation</u>			
Accumulated Depreciation as at 1.1.24	17067	30996	48063
Charge for the year	901	1222	2123
	<u>17968</u>	<u>32218</u>	<u>50186</u>
Net Book Value at 31 December 2024	<u>4238</u>	<u>53857</u>	<u>58095</u>
Net Book Value at 31 December 2022	<u>4121</u>	<u>55079</u>	<u>59200</u>

THE BEDFORDSHIRE COUNTY FEDERATION OF WOMEN'S INSTITUTES

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

	<u>31.12.24</u>	<u>31.12.23</u>			
	£	£			
3 DEBTORS					
Trade Debtors	142	367			
Prepayments	452	530			
Expenses paid in respect of following year	3494	2485			
	<u>4088</u>	<u>3382</u>			
4 CURRENT ASSET INVESTMENTS					
Nationwide Building Society Account	58955	31333			
COIF Charities Deposit Account	50283	47823			
	<u>109238</u>	<u>79156</u>			
5 CASH AT BANK AND IN HAND					
Deposit Account	72706	69163			
Current Account	30753	47965			
Cash in Hand	79	265			
	<u>103538</u>	<u>117393</u>			
6 CREDITORS					
Accrued Expenses	2794	2857			
Amounts held in respect of following year	5023	4712			
	<u>7817</u>	<u>7569</u>			
7a Unrestricted Funds					
	Balance as at 01.01.24	Income	Expend- iture	Transfer	Balance as at 31.12.24
General Reserve	112353	74835	-66320	1018	121886
Designated for Property Maintenance	4984	0	0	0	4984
	<u>117337</u>	<u>74835</u>	<u>-66320</u>	<u>1018</u>	<u>126870</u>
b Restricted Funds					
	Balance as at 01.01.24	Income	Expend- iture	Transfer	Balance as at 31.12.24
Bursary - Dr Braggins	825				825
W. I. Property & Office Fund	22002	3459			25461
W. I. Suspensions (see page 8)	6843	7		-2749	4101
W. I. Formations & Recruitment	5163	150	-275	2749	7787
Pooling of Accommodation	3131	2622			5753
Denman Dip	64				64
Catering & Office Equipment	1696	942		-1018	1620
Denman College Furniture	1258				1258
WI Bursaries	1035				1035
Save Denman/Love Denman	1664				1664
Speakers & Centenary	19037				19037
Garden Fund	759				759
Groups	53				53
	<u>63530</u>	<u>7180</u>	<u>-275</u>	<u>-1018</u>	<u>69417</u>

THE BEDFORDSHIRE COUNTY FEDERATION OF WOMEN'S INSTITUTES

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

W.I. Suspensions

From July 2002 forfeited amounts from suspended W.I.'s are held until a W.I. reforms and reclaims the relevant sum or for 3 years when the funds are allocated under the rules of the W.I. to the Company only. Therefore the funds remain restricted for a period of up to 3 years.

8 <u>OPERATING SURPLUS</u>	<u>31.12.24</u>	<u>31.12.23</u>
	£	£
The Operating Surplus is stated after charging:		
Accountancy Fees	<u>936</u>	<u>912</u>

9 CONNECTED PERSONS AND RELATED PARTY TRANSACTIONS

The company exists to promote the interests of Womens Institutes throughout Bedfordshire and as such ensures that the membership of the W.I. both as individuals and collectively benefit from its normal operation.

Employment costs are as shown in the detailed income and expenditure account, in addition to which the company enjoys a considerable amount of voluntary effort by the officers, directors and members. The value of these donated services has not been quantified and is not reflected in the accounts.

Subject to the foregoing there were no material related party transactions during the year.

BEDFORDSHIRE COUNTY FEDERATION OF WOMEN'S INSTITUTES

England & Wales - Charity number 1029278

Accounts

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2023

FOR

THE BEDFORDSHIRE COUNTY FEDERATION OF

WOMEN'S INSTITUTES

THE BEDFORDSHIRE COUNTY FEDERATION OF WOMEN'S INSTITUTES

COMPANY INFORMATION

REGISTERED OFFICE: W. I. House
62 Adelaide Square
Bedford
MK40 2RW

REGISTERED NUMBER: 02708888

REGISTERED CHARITY NUMBER: 1029278

**INDEPENDENT REPORTING
ACCOUNTANTS:** Longstaff, Gentle & Co
Chartered Certified Accountants
61 Harpur Street
Bedford
MK40 2SR

THE BEDFORDSHIRE COUNTY FEDERATION OF WOMEN'S INSTITUTES

REPORT OF THE DIRECTORS

The directors have pleasure in presenting their report and the Company's financial statements for the year ended 31 December 2023.

PRINCIPAL ACTIVITY

The Company's principal activity is to provide services to Women's Institutes locally and to represent the interests of Women's Institutes in Bedfordshire.

DIRECTORS

The Directors who held office during the year are as follows:

Chairman	Mrs Elizabeth Cochrane
Vice Chairman	Mrs Hazel Wade
Treasurer	Mrs Diane Sanbrook
Assistant Treasurer	Vacant
Committee	Mrs Sally Ball Mrs Rosemary Mitchell Mrs Elizabeth Potter Mrs Dorothy Wigg Mrs Rita Hutchinson

LIMITED LIABILITY

The company is limited by guarantee with a £1 guarantee provided by each member.

CHARITABLE STATUS

The company is a registered charity.

On behalf of the Board:

Mrs Elizabeth Cochrane
Chairman

Date: 12th February 2024

THE BEDFORDSHIRE COUNTY FEDERATION OF WOMEN'S INSTITUTES

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF BEDFORDSHIRE COUNTY

FEDERATION OF WOMEN'S INSTITUTES

I report on the accounts of the company for the year ended 31 December 2023, which are set out on pages 4 to 8.

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- (a) examine the accounts under section 145 of the 2011 Act;
- (b) to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- (c) to state whether particular matters have come to my attention.

Basis of Independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (1) which give me reasonable cause to believe that, in any material respect, the requirements:
 - (a) to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - (b) to prepare accounts which accord with the accounting records, comply with the accounting requirements section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities.

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Mr S. P. Simpson
Longstaff, Gentle & Co
Chartered Certified Accountants
61 Harpur Street
Bedford
MK40 2SR

Dated: 12th February 2024

THE BEDFORDSHIRE COUNTY FEDERATION OF WOMEN'S INSTITUTES

BALANCE SHEET AS AT 31 DECEMBER 2023

2022			<u>Note</u>		2023
£	£			£	£
		<u>FIXED ASSETS</u>			
60505		Tangible Assets	2		59200
		<u>CURRENT ASSETS</u>			
	5638	Stock on Hand	1c	4305	
	1037	Debtors	3	3382	
	83740	Investment Accounts	4	79156	
	<u>105841</u>	Cash at Bank and in Hand	5	<u>117393</u>	
	196256			204236	
		<u>LESS: CURRENT LIABILITIES</u>			
	<u>5826</u>	Creditors	6	<u>7569</u>	
190430					196667
<u>250935</u>		<u>TOTAL ASSETS LESS CURRENT LIABILITIES</u>			<u>255867</u>
		<u>FINANCED BY:</u>			
75000		<u>Capital Reserve</u>			75000
		<u>Unrestricted Funds</u>			
	102275	General Reserve	1e, 7a	112353	
107259	<u>4984</u>	Property Maintenance Reserve	1e, 7a	<u>4984</u>	117337
68676		<u>Restricted Funds</u>	1e, 7b		63530
<u>250935</u>					<u>255867</u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2023

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2023 in accordance with Section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for:

(a) ensuring that the company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial year and of its profit or loss for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Mrs Elizabeth Cochrane
Director

Mrs Diane Sanbrook
Director

Approved On: 12th February 2024

THE BEDFORDSHIRE COUNTY FEDERATION OF WOMEN'S INSTITUTES

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2023

2022		Note	2023
£	£		£
	<u>INCOMING RESOURCES</u>		
23309	Affiliation Fees and Quota		24136
24204	Income - Committees		35704
3719	Income - Other		5378
8281	Sale of Goods		10437
375	General Donations		0
640	Interest Received from General Investments		2904
<u>60528</u>	Total Incoming Resources - Unrestricted Funds	7a	<u>78559</u>
<u>5628</u>	Total Incoming Resources - Restricted Funds	7b	<u>3694</u>
<u>66156</u>	Total Incoming Resources for the year		<u>82253</u>
	<u>RESOURCES EXPENDED</u>		
31150	Governance Costs		32022
21228	Expenses of Committees		27927
7550	Cost of Goods Sold		8219
1911	Depreciation	1b, 2	2020
<u>61839</u>	Total Resources Expended - Unrestricted Funds	7a	<u>70188</u>
<u>769</u>	Total Resources Expended - Restricted Funds	7b	<u>7133</u>
<u>62608</u>	Total Resources Expended for the year		<u>77321</u>
<u><u>3548</u></u>	Surplus/(Deficit) for the year		<u><u>4932</u></u>

FUNDS ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2023

<u>Total</u>		<u>Unrestricted</u>	<u>Restricted</u>	<u>Total</u>
<u>2022</u>		<u>Funds</u>	<u>Funds</u>	<u>2022</u>
66156	Total Incoming Resources for the year	78559	3694	82253
62608	<u>Less:</u> Total Resources Expended for the year	70188	7133	77321
<u>3548</u>		<u>8371</u>	<u>-3439</u>	<u>4932</u>
0	Transfer Between Funds	1707	-1707	0
<u>3548</u>	Operating Surplus for the year	<u>10078</u>	<u>-5146</u>	<u>4932</u>
170951	Balance Brought Forward	102275	68676	170951
<u><u>174499</u></u>	Balance Carried Forward	<u><u>112353</u></u>	<u><u>63530</u></u>	<u><u>175883</u></u>

THE BEDFORDSHIRE COUNTY FEDERATION OF WOMEN'S INSTITUTES

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

1 ACCOUNTING POLICIES

a Basis of Accounting

The financial statements have been prepared under the historical cost convention. The financial statements have been prepared in accordance with Statement of Recommended Practice, "Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and the Republic of Ireland (FRS 102) and the Companies Act 2016.

b Tangible Fixed Assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Freehold Property & Improvements (excl. lanc	-	2% straight line
Furniture, Fittings & Equipment	-	15% on written down value
Computer Equipment	-	25% on written down value

c Stock

Stock consists of goods held for resale which are valued at the lower of cost and net realisable value.

d Voluntary Income

All voluntary income, legacies and grants are utilised within the general unrestricted fund for the furtherance of the principal activity of the company, except that where a particular use of any amount received has been specified at the time of receipt, a restricted fund will operate. Any such specified use should be compatible with the objects of the company and capable of execution by the company.

e Fund Accounting

- (i) The company's General Reserve consists of unrestricted funds which the company may use for its purposes at its discretion.
- (ii) The Property Maintenance Reserve has been created to specifically accommodate amounts set aside for future maintenance costs. It is an unrestricted, but designated fund of the company.
- (iii) The restricted funds are those where donations have been received or fund raising events have been held for specific purposes.

f Pension Costs and Other Post-Retirement Benefits

The company operates a defined contribution pension scheme. Contributions payable to the company's pension scheme are charged to profit or loss in the period to which they relate.

g Employees and Directors

The average number of employees during the year was 3

2 TANGIBLE FIXED ASSETS

	Furniture, Fittings & Equipment	Freehold Property 62, Adelaide Square & Improvements	Total
<u>Cost</u>			
Opening Balance as at 1.1.23	20473	86075	106548
Additions	715	0	715
	<u>21188</u>	<u>86075</u>	<u>107263</u>
<u>Depreciation</u>			
Accumulated Depreciation as at 1.1.23	16269	29774	46043
Charge for the year	798	1222	2020
	<u>17067</u>	<u>30996</u>	<u>48063</u>
Net Book Value at 31 December 2023	<u>4121</u>	<u>55079</u>	<u>59200</u>
Net Book Value at 31 December 2022	<u>4204</u>	<u>56301</u>	<u>60505</u>

THE BEDFORDSHIRE COUNTY FEDERATION OF WOMEN'S INSTITUTES

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

	<u>31.12.23</u>	<u>31.12.22</u>			
	£	£			
3 DEBTORS					
Trade Debtors	367	274			
Prepayments	530	638			
Expenses paid in respect of following year	2485	125			
	<u>3382</u>	<u>1037</u>			
4 CURRENT ASSET INVESTMENTS					
Nationwide Building Society Account	31333	33450			
COIF Charities Deposit Account	47823	50290			
	<u>79156</u>	<u>83740</u>			
5 CASH AT BANK AND IN HAND					
Deposit Account	69163	66259			
Current Account	47965	39417			
Cash in Hand	265	165			
	<u>117393</u>	<u>105841</u>			
6 CREDITORS					
Accrued Expenses	2857	3858			
Amounts held in respect of following year	4712	1968			
	<u>7569</u>	<u>5826</u>			
7a Unrestricted Funds					
	Balance as at 01.01.23	Income	Expend- iture	Transfer	Balance as at 31.12.23
General Reserve	102275	78559	-70188	1707	112353
Designated for Property Maintenance	4984	0	0	0	4984
	<u>107259</u>	<u>78559</u>	<u>-70188</u>	<u>1707</u>	<u>117337</u>
b Restricted Funds					
	Balance as at 01.01.23	Income	Expend- iture	Transfer	Balance as at 31.12.23
Bursary - Dr Braggins	1025		-200		825
W. I. Property & Office Fund	24322	2354	-3997	-677	22002
W. I. Suspensions (see page	6291	592	-40		6843
W. I. Formations & Recruitm	6047		-884		5163
Pooling of Accommodation	5047	96	-2012		3131
Denman Dip	64				64
Catering & Office Equipment	1329	367			1696
Denman College Furniture	1258				1258
Postage	0	30		-30	0
WI Bursaries	1035				1035
Save Denman/Love Denman	1664				1664
Speakers & Centenary	19037				19037
Catering Bursaries	0				0
Garden Fund	504	255			759
Communication & Publicity Groups	1000			-1000	0
	53				53
	<u>68676</u>	<u>3694</u>	<u>-7133</u>	<u>-1707</u>	<u>63530</u>

THE BEDFORDSHIRE COUNTY FEDERATION OF WOMEN'S INSTITUTES

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

W.I. Suspensions

From July 2002 forfeited amounts from suspended W.I.'s are held until a W.I. reforms and reclaims the relevant sum or for 3 years when the funds are allocated under the rules of the W.I. to the Company only. Therefore the funds remain restricted for a period of up to 3 years.

8 OPERATING SURPLUS	<u>31.12.23</u>	<u>31.12.22</u>
	<u>£</u>	<u>£</u>
The Operating Surplus is stated after charging:		
Accountancy Fees	<u>912</u>	<u>912</u>

9 CONNECTED PERSONS AND RELATED PARTY TRANSACTIONS

The company exists to promote the interests of Womens Institutes throughout Bedfordshire and as such ensures that the membership of the W.I. both as individuals and collectively benefit from its normal operation. Employment costs are as shown in the detailed income and expenditure account, in addition to which the company enjoys a considerable amount of voluntary effort by the officers, directors and members. The value of these donated services has not been quantified and is not reflected in the accounts. Subject to the foregoing there were no material related party transactions during the year.

BEDFORDSHIRE COUNTY FEDERATION OF WOMEN'S INSTITUTES

England & Wales - Charity number 1029278

Accounts

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2022

FOR

THE BEDFORDSHIRE COUNTY FEDERATION OF

WOMEN'S INSTITUTES

THE BEDFORDSHIRE COUNTY FEDERATION OF WOMEN'S INSTITUTES

COMPANY INFORMATION

REGISTERED OFFICE: W. I. House
62 Adelaide Square
Bedford
MK40 2RW

REGISTERED NUMBER: 02708888

REGISTERED CHARITY NUMBER: 1029278

**INDEPENDENT REPORTING
ACCOUNTANTS:** Longstaff, Gentle & Co
Chartered Certified Accountants
61 Harpur Street
Bedford
MK40 2SR

THE BEDFORDSHIRE COUNTY FEDERATION OF WOMEN'S INSTITUTES

REPORT OF THE DIRECTORS

The directors have pleasure in presenting their report and the Company's financial statements for the year ended 31 December 2022.

PRINCIPAL ACTIVITY

The Company's principal activity is to provide services to Women's Institutes locally and to represent the interests of Women's Institutes in Bedfordshire.

DIRECTORS

The Directors who held office during the year are as follows:

Chairman	Mrs Sally Ball	
Vice Chairman	Mrs Elizabeth Cochrane Mrs Hazel Wade	(Appointed 06/06/22)
Treasurer	Mrs Diane Sanbrook	
Assistant Treasurer	Vacant	
Committee	Mrs Judith McEwan Mrs Rosemary Mitchell Mrs Elizabeth Potter Mrs Dot Wigg Mrs Wendy Cox Mrs Rita Hutchinson	(Resigned 05/12/22) (Resigned 05/06/22) (Appointed 05/12/22)

LIMITED LIABILITY

The company is limited by guarantee with a £1 guarantee provided by each member.

CHARITABLE STATUS

The company is a registered charity.

On behalf of the Board:

Mrs Sally Ball
Chairman

Date: 13th February 2023

THE BEDFORDSHIRE COUNTY FEDERATION OF WOMEN'S INSTITUTES

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF BEDFORDSHIRE COUNTY

FEDERATION OF WOMEN'S INSTITUTES

I report on the accounts of the company for the year ended 31 December 2022, which are set out on pages 4 to 8.

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- (a) examine the accounts under section 145 of the 2011 Act;
- (b) to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- (c) to state whether particular matters have come to my attention.

Basis of Independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (1) which give me reasonable cause to believe that, in any material respect, the requirements:
 - (a) to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - (b) to prepare accounts which accord with the accounting records, comply with the accounting requirements section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities.

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Mr S. P. Simpson
Longstaff, Gentle & Co
Chartered Certified Accountants
61 Harpur Street
Bedford
MK40 2SR

Dated: 13th February 2023

THE BEDFORDSHIRE COUNTY FEDERATION OF WOMEN'S INSTITUTES

BALANCE SHEET AS AT 31 DECEMBER 2021

2021			<u>Note</u>		2022
£	£			£	£
		<u>FIXED ASSETS</u>			
60898		Tangible Assets	2		60505
		<u>CURRENT ASSETS</u>			
	6960	Stock on Hand	1c	5638	
	1309	Debtors	3	1037	
	58858	Investment Accounts	4	83740	
	<u>124258</u>	Cash at Bank and in Hand	5	<u>105841</u>	
	191385			196256	
		<u>LESS: CURRENT LIABILITIES</u>			
	<u>4896</u>	Creditors	6	<u>5826</u>	
186489					190430
<u>247387</u>		<u>TOTAL ASSETS LESS CURRENT LIABILITIES</u>			<u>250935</u>
		<u>FINANCED BY:</u>			
75000		<u>Capital Reserve</u>			75000
		<u>Unrestricted Funds</u>			
	101957	General Reserve	1e, 7a	102275	
106941	<u>4984</u>	Property Maintenance Reserve	1e, 7a	<u>4984</u>	107259
65446		<u>Restricted Funds</u>	1e, 7b		68676
<u>247387</u>					<u>250935</u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2022

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2022 in accordance with Section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for:

(a) ensuring that the company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial year and of its profit or loss for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Mrs Sally Ball
Director

Mrs Diane Sanbrook
Director

Approved On: 13th February 2023

THE BEDFORDSHIRE COUNTY FEDERATION OF WOMEN'S INSTITUTES

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2022

2021		<u>Note</u>	2022
£	£		£
	<u>INCOMING RESOURCES</u>		
23899	Affiliation Fees and Quota		23309
8687	Income - Committees		24204
9550	Income - Other		3719
9847	Sale of Goods		8281
779	General Donations		375
8	Interest Received from General Investments		640
<u>52770</u>	Total Incoming Resources - Unrestricted Funds	7a	<u>60528</u>
4996	Total Incoming Resources - Restricted Funds	7b	<u>5628</u>
<u>57766</u>	Total Incoming Resources for the year		<u>66156</u>
	<u>RESOURCES EXPENDED</u>		
30125	Governance Costs		31150
6638	Expenses of Committees		21228
6673	Cost of Goods Sold		7550
1874	Depreciation	1b, 2	1911
<u>45310</u>	Total Resources Expended - Unrestricted Funds	7a	<u>61839</u>
738	Total Resources Expended - Restricted Funds	7b	<u>769</u>
46048	Total Resources Expended for the year		62608
<u>11718</u>	Surplus/(Deficit) for the year		<u>3548</u>

FUNDS ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2022

<u>Total</u>		<u>Unrestricted</u>	<u>Restricted</u>	<u>Total</u>
2021		Funds	Funds	2022
57766	Total Incoming Resources for the year	60528	5628	66156
46048	<u>Less:</u> Total Resources Expended for the year	61839	769	62608
<u>11718</u>		<u>-1311</u>	<u>4859</u>	<u>3548</u>
0	Transfer Between Funds	1629	-1629	0
<u>11718</u>	Operating Surplus for the year	<u>318</u>	<u>3230</u>	<u>3548</u>
155685	Balance Brought Forward	101957	65446	167403
<u>167403</u>	Balance Carried Forward	<u>102275</u>	<u>68676</u>	<u>170951</u>

THE BEDFORDSHIRE COUNTY FEDERATION OF WOMEN'S INSTITUTES

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

1 ACCOUNTING POLICIES

a Basis of Accounting

The financial statements have been prepared under the historical cost convention. The financial statements have been prepared in accordance with Statement of Recommended Practice, "Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and the Republic of Ireland (FRS 102) and the Companies Act 2016.

b Tangible Fixed Assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Freehold Property & Improvements (excl. land)	-	2% straight line
Furniture, Fittings & Equipment	-	15% on written down value
Computer Equipment	-	25% on written down value

c Stock

Stock consists of goods held for resale which are valued at the lower of cost and net realisable value.

d Voluntary Income

All voluntary income, legacies and grants are utilised within the general unrestricted fund for the furtherance of the principal activity of the company, except that where a particular use of any amount received has been specified at the time of receipt, a restricted fund will operate. Any such specified use should be compatible with the objects of the company and capable of execution by the company.

e Fund Accounting

- (i) The company's General Reserve consists of unrestricted funds which the company may use for its purposes at its discretion.
- (ii) The Property Maintenance Reserve has been created to specifically accommodate amounts set aside for future maintenance costs. It is an unrestricted, but designated fund of the company.
- (iii) The restricted funds are those where donations have been received or fund raising events have been held for specific purposes.

f Pension Costs and Other Post-Retirement Benefits

The company operates a defined contribution pension scheme. Contributions payable to the company's pension scheme are charged to profit or loss in the period to which they relate.

g Employees and Directors

The average number of employees during the year was 3

2 TANGIBLE FIXED ASSETS

	Furniture, Fittings & Equipment	Freehold Property 62, Adelaide Square & Improvements	Total
<u>Cost</u>			
Opening Balance as at 1.1.22	18955	86075	105030
Additions	1518	0	1518
	<u>20473</u>	<u>86075</u>	<u>106548</u>
<u>Depreciation</u>			
Accumulated Depreciation as at 1.1.22	15580	28552	44132
Charge for the year	689	1222	1911
	<u>16269</u>	<u>29774</u>	<u>46043</u>
Net Book Value at 31 December 2022	<u>4204</u>	<u>56301</u>	<u>60505</u>
Net Book Value at 31 December 2021	<u>3375</u>	<u>57523</u>	<u>60898</u>

THE BEDFORDSHIRE COUNTY FEDERATION OF WOMEN'S INSTITUTES

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

	31.12.22	31.12.21			
	£	£			
3 DEBTORS					
Trade Debtors	274	273			
Prepayments	638	827			
Expenses paid in respect of following year	125	209			
	1037	1309			
4 CURRENT ASSET INVESTMENTS					
Nationwide Building Society Account	33450	7465			
COIF Charities Deposit Account	50290	51393			
	83740	58858			
5 CASH AT BANK AND IN HAND					
Deposit Account	66259	65619			
Current Account	39417	58463			
Cash in Hand	165	176			
	105841	124258			
6 CREDITORS					
Accrued Expenses	3858	2240			
Amounts held in respect of following year	1968	2656			
	5826	4896			
7a Unrestricted Funds					
	Balance as at 01.01.22	Income	Expend- iture	Transfer	Balance as at 31.12.22
General Reserve	101957	60528	-61839	1629	102275
Designated for Property Maintenance	4984	0	0	0	4984
	106941	60528	-61839	1629	107259
b Restricted Funds					
	Balance as at 01.01.22	Income	Expend- iture	Transfer	Balance as at 31.12.22
Bursary - Dr Braggins	1022	3			1025
W. I. Property & Office Fund	23715	607			24322
W. I. Suspensions (see page	2816	4068	-593		6291
W. I. Formations & Recruitm	5490	733	-176		6047
Pooling of Accommodation	5044	3			5047
Denman Dip	64				64
Catering & Office Equipment	2933			-1604	1329
Denman College Furniture	1257	1			1258
Postage	0	25		-25	0
WI Bursaries	1035				1035
Save Denman/Love Denman	1664				1664
Speakers & Centenary	19037				19037
Catering Bursaries	0				0
Garden Fund	369	135			504
Communication & Publicity Groups	1000				1000
	0	53			53
	65446	5575	-769	-1629	68676

THE BEDFORDSHIRE COUNTY FEDERATION OF WOMEN'S INSTITUTES

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

W.I. Suspensions

From July 2002 forfeited amounts from suspended W.I.'s are held until a W.I. reforms and reclaims the relevant sum or for 3 years when the funds are allocated under the rules of the W.I. to the Company only. Therefore the funds remain restricted for a period of up to 3 years.

8 <u>OPERATING SURPLUS</u>	<u>31.12.22</u>	<u>31.12.21</u>
	<u>£</u>	<u>£</u>
The Operating Surplus is stated after charging:		
Accountancy Fees	<u>912</u>	<u>912</u>

9 CONNECTED PERSONS AND RELATED PARTY TRANSACTIONS

The company exists to promote the interests of Womens Institutes throughout Bedfordshire and as such ensures that the membership of the W.I. both as individuals and collectively benefit from its normal operation.

Employment costs are as shown in the detailed income and expenditure account, in addition to which the company enjoys a considerable amount of voluntary effort by the officers, directors and members. The value of these donated services has not been quantified and is not reflected in the accounts.

Subject to the foregoing there were no material related party transactions during the year.

BEDFORDSHIRE COUNTY FEDERATION OF WOMEN'S INSTITUTES

England & Wales - Charity number 1029278

Accounts

FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021
FOR
THE BEDFORDSHIRE COUNTY FEDERATION OF
WOMEN'S INSTITUTES

THE BEDFORDSHIRE COUNTY FEDERATION OF WOMEN'S INSTITUTES

COMPANY INFORMATION

REGISTERED OFFICE:

W. I. House
62 Adelaide Square
Bedford
MK40 2RW

REGISTERED NUMBER:

02708888

REGISTERED CHARITY NUMBER:

1029278

**INDEPENDENT REPORTING
ACCOUNTANTS:**

Longstaff, Gentle & Co
Chartered Certified Accountants
61 Harpur Street
Bedford
MK40 2SR

THE BEDFORDSHIRE COUNTY FEDERATION OF WOMEN'S INSTITUTES

REPORT OF THE DIRECTORS

The directors have pleasure in presenting their report and the Company's financial statements for the year ended 31 December 2021.

PRINCIPAL ACTIVITY

The Company's principal activity is to provide services to Women's Institutes locally and to represent the interests of Women's Institutes in Bedfordshire.

DIRECTORS

The Directors who held office during the year are as follows:

Chairman	Mrs Sally Ball
Vice Chairman	Mrs Elizabeth Cochrane Mrs Ruth Gill (Resigned 04/10/21)
Treasurer	Mrs Diane Sanbrook
Assistant Treasurer	Vacant
Committee	Mrs Judith McEwan Mrs Rosemary Mitchell Mrs Elizabeth Potter Mrs Dot Wigg Mrs Wendy Cox

LIMITED LIABILITY

The company is limited by guarantee with a £1 guarantee provided by each member.

CHARITABLE STATUS

The company is a registered charity.

On behalf of the Board:

Mrs Sally Ball
Chairman

Date: 7th February 2022

THE BEDFORDSHIRE COUNTY FEDERATION OF WOMEN'S INSTITUTES

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF BEDFORDSHIRE COUNTY

FEDERATION OF WOMEN'S INSTITUTES

I report on the accounts of the company for the year ended 31 December 2021, which are set out on pages 4 to 8.

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- (a) examine the accounts under section 145 of the 2011 Act;
- (b) to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- (c) to state whether particular matters have come to my attention.

Basis of Independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (1) which give me reasonable cause to believe that, in any material respect, the requirements:
 - (a) to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - (b) to prepare accounts which accord with the accounting records, comply with the accounting requirements section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities.

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Mr S. P. Simpson
Longstaff, Gentle & Co
Chartered Certified Accountants
61 Harpur Street
Bedford
MK40 2SR

Dated: 7th February 2022

THE BEDFORDSHIRE COUNTY FEDERATION OF WOMEN'S INSTITUTES

BALANCE SHEET AS AT 31 DECEMBER 2021

2020			<u>Note</u>		2021
£	£			£	£
		<u>FIXED ASSETS</u>			
62772		Tangible Assets	2		60898
		<u>CURRENT ASSETS</u>			
	7890	Stock on Hand	1c	6960	
	1205	Debtors	3	1309	
	57479	Investment Accounts	4	58858	
	<u>114492</u>	Cash at Bank and in Hand	5	<u>124258</u>	
	181066			191385	
		<u>LESS: CURRENT LIABILITIES</u>			
	<u>8169</u>	Creditors	6	<u>4896</u>	
172897					186489
<u>235669</u>		<u>TOTAL ASSETS LESS CURRENT LIABILITIES</u>			<u>247387</u>
		<u>FINANCED BY:</u>			
75000		<u>Capital Reserve</u>			75000
		<u>Unrestricted Funds</u>			
	94497	General Reserve	1e, 7a	101957	
99481	<u>4984</u>	Property Maintenance Reserve	1e, 7a	<u>4984</u>	106941
61188		<u>Restricted Funds</u>	1e, 7b		65446
<u>235669</u>					<u>247387</u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2021

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2021 in accordance with Section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for:

(a) ensuring that the company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial year and of its profit or loss for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Mrs Sally Ball
Director

Mrs Diane Sanbrook
Director

Approved On: 7th February 2022

THE BEDFORDSHIRE COUNTY FEDERATION OF WOMEN'S INSTITUTES

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2021

2020			<u>Note</u>	2021
£	£			£
		<u>INCOMING RESOURCES</u>		
26152		Affiliation Fees and Quota		23899
3316		Income - Committees		8687
8471		Income - Other		9550
9646		Sale of Goods		9847
123		General Donations		779
214		Interest Received from General Investments		8
<u>47922</u>		Total Incoming Resources - Unrestricted Funds	7a	<u>52770</u>
5315		Total Incoming Resources - Restricted Funds	7b	4996
<u>53237</u>		Total Incoming Resources for the year		<u>57766</u>
		<u>RESOURCES EXPENDED</u>		
	41570	Governance Costs		30125
	3117	Expenses of Committees		6638
	5866	Cost of Goods Sold		6673
	<u>2003</u>	Depreciation	1b, 2	<u>1874</u>
	52556	Total Resources Expended - Unrestricted Funds	7a	<u>45310</u>
	<u>1744</u>	Total Resources Expended - Restricted Funds	7b	<u>738</u>
54300		Total Resources Expended for the year		46048
<u><u>-1063</u></u>		Surplus/(Deficit) for the year		<u><u>11718</u></u>

FUNDS ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2021

<u>Total</u>		<u>Unrestricted</u>	<u>Restricted</u>	<u>Total</u>
2020		Funds	Funds	2021
53237	Total Incoming Resources for the year	52770	4996	57766
54300	<u>Less:</u> Total Resources Expended for the year	45310	738	46048
<u>-1063</u>		<u>7460</u>	<u>4258</u>	<u>11718</u>
0	Transfer Between Funds	0	0	0
<u>-1063</u>	Operating Surplus for the year	<u>7460</u>	<u>4258</u>	<u>11718</u>
156748	Balance Brought Forward	94497	61188	155685
<u><u>155685</u></u>	Balance Carried Forward	<u><u>101957</u></u>	<u><u>65446</u></u>	<u><u>167403</u></u>

THE BEDFORDSHIRE COUNTY FEDERATION OF WOMEN'S INSTITUTES

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

1 ACCOUNTING POLICIES

a Basis of Accounting

The financial statements have been prepared under the historical cost convention. The financial statements have been prepared in accordance with Statement of Recommended Practice, "Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and the Republic of Ireland (FRS 102) and the Companies Act 2016.

b Tangible Fixed Assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Freehold Property & Improvements (excl. l:	-	2% straight line
Furniture, Fittings & Equipment	-	15% on written down value
Computer Equipment	-	25% on written down value

c Stock

Stock consists of goods held for resale which are valued at the lower of cost and net realisable value.

d Voluntary Income

All voluntary income, legacies and grants are utilised within the general unrestricted fund for the furtherance of the principal activity of the company, except that where a particular use of any amount received has been specified at the time of receipt, a restricted fund will operate. Any such specified use should be compatible with the objects of the company and capable of execution by the company.

e Fund Accounting

- (i) The company's General Reserve consists of unrestricted funds which the company may use for its purposes at its discretion.
- (ii) The Property Maintenance Reserve has been created to specifically accommodate amounts set aside for future maintenance costs. It is an unrestricted, but designated fund of the company.
- (iii) The restricted funds are those where donations have been received or fund raising events have been held for specific purposes.

f Pension Costs and Other Post-Retirement Benefits

The company operates a defined contribution pension scheme. Contributions payable to the company's pension scheme are charged to profit or loss in the period to which they relate.

g Employees and Directors

The average number of employees during the year was 3

2 TANGIBLE FIXED ASSETS

	Furniture, Fittings & Equipment	Freehold Property 62, Adelaide Square & Improvements	Total
<u>Cost</u>			
Opening Balance as at 1.1.21	18955	86075	105030
Additions	0	0	0
	<u>18955</u>	<u>86075</u>	<u>105030</u>
<u>Depreciation</u>			
Accumulated Depreciation as at 1.1.21	14928	27330	42258
Charge for the year	652	1222	1874
	<u>15580</u>	<u>28552</u>	<u>44132</u>
Net Book Value at 31 December 2021	<u>3375</u>	<u>57523</u>	<u>60898</u>
Net Book Value at 31 December 2020	<u>4027</u>	<u>58745</u>	<u>62772</u>

THE BEDFORDSHIRE COUNTY FEDERATION OF WOMEN'S INSTITUTES

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

	<u>31.12.21</u>	<u>31.12.20</u>			
	£	£			
3 DEBTORS					
Trade Debtors	273	100			
Prepayments	827	601			
Expenses paid in respect of following year	209	504			
	<u>1309</u>	<u>1205</u>			
4 CURRENT ASSET INVESTMENTS					
Nationwide Building Society Account	7465	6092			
COIF Charities Deposit Account	51393	51387			
	<u>58858</u>	<u>57479</u>			
5 CASH AT BANK AND IN HAND					
Deposit Account	65619	65611			
Current Account	58463	48748			
Cash in Hand	176	133			
	<u>124258</u>	<u>114492</u>			
6 CREDITORS					
Accrued Expenses	2240	2938			
Amounts held in respect of following year	2656	5231			
	<u>4896</u>	<u>8169</u>			
7a Unrestricted Funds					
	Balance as at 01.01.21	Income	Expend- iture	Transfer	Balance as at 31.12.21
General Reserve	94497	52770	-45310	0	101957
Designated for Property Maintenance	4984	0	0	0	4984
	<u>99481</u>	<u>52770</u>	<u>-45310</u>	<u>0</u>	<u>106941</u>
b Restricted Funds					
	Balance as at 01.01.21	Income	Expend- iture	Transfer	Balance as at 31.12.21
Bursary - Dr Braggins	1022				1022
W. I. Property & Office Fund	23703	12			23715
W. I. Suspensions (see page	1209	2277	-670		2816
W. I. Formations & Recruitm	4919	624	-53		5490
Pooling of Accommodation	3672	1372			5044
Denman Dip	64				64
Catering & Office Equipment	2933				2933
Denman College Furniture	1256	1			1257
Postage	0				0
WI Bursaries	685	350			1035
Save Denman/Love Denmar	1464	200			1664
Speakers & Centenary	19037				19037
Catering Bursaries	0				0
Garden Fund	224	160	-15		369
Communication & Publicity	1000				1000
	<u>61188</u>	<u>4996</u>	<u>-738</u>	<u>0</u>	<u>65446</u>

THE BEDFORDSHIRE COUNTY FEDERATION OF WOMEN'S INSTITUTES

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

W.I. Suspensions

From July 2002 forfeited amounts from suspended W.I.'s are held until a W.I. reforms and reclaims the relevant sum or for 3 years when the funds are allocated under the rules of the W.I. to the Company only. Therefore the funds remain restricted for a period of up to 3 years.

<u>8 OPERATING SURPLUS</u>	<u>31.12.21</u>	<u>31.12.20</u>
	<u>£</u>	<u>£</u>
The Operating Surplus is stated after charging:		
Accountancy Fees	<u>912</u>	<u>1092</u>

9 CONNECTED PERSONS AND RELATED PARTY TRANSACTIONS

The company exists to promote the interests of Womens Institutes throughout Bedfordshire and as such ensures that the membership of the W.I. both as individuals and collectively benefit from its normal operation.

Employment costs are as shown in the detailed income and expenditure account, in addition to which the company enjoys a considerable amount of voluntary effort by the officers, directors and members. The value of these donated services has not been quantified and is not reflected in the accounts.

Subject to the foregoing there were no material related party transactions during the year.

BEDFORDSHIRE COUNTY FEDERATION OF WOMEN'S INSTITUTES

England & Wales - Charity number 1029278

Accounts

FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31. DECEMBER 2020
FOR
THE BEDFORDSHIRE COUNTY FEDERATION OF
WOMEN'S INSTITUTES

THE BEDFORDSHIRE COUNTY FEDERATION OF WOMEN'S INSTITUTES

COMPANY INFORMATION

REGISTERED OFFICE:

W. I. House
62 Adelaide Square
Bedford
MK40 2RW

REGISTERED NUMBER:

02708888

REGISTERED CHARITY NUMBER:

1029278

INDEPENDENT REPORTING
ACCOUNTANTS:

Longstaff, Gentle & Co
Chartered Certified Accountants
61 Harpur Street
Bedford
MK40 2SR

THE BEDFORDSHIRE COUNTY FEDERATION OF WOMEN'S INSTITUTES

REPORT OF THE DIRECTORS

The directors have pleasure in presenting their report and the Company's financial statements for the year ended 31. December 2020.

PRINCIPAL ACTIVITY

The Company's principal activity is to provide services to Women's Institutes locally and to represent the interests of Women's Institutes in Bedfordshire.

DIRECTORS

The Directors who held office during the year are as follows:

Chairman	Mrs Sally Ball	
Vice Chairman	Mrs Elizabeth Cochrane Mrs Ruth Gill	
Treasurer	Mrs Diane Sanbrook	
Assistant Treasurer	Mrs Anne Wilmot	(Resigned 19/05/20)
Committee	Mrs Judith McEwan Mrs Chrystyna Smith Mrs Rosemary Mitchell Mrs Elizabeth Potter Mrs Dot Wigg Mrs Wendy Cox	(Resigned 19/05/20) (Appointed 19/05/20) (Appointed 19/05/20)


LIMITED LIABILITY

The company is limited by guarantee with a £1 guarantee provided by each member.

CHARITABLE STATUS

The company is a registered charity.

On behalf of the Board:


.....
Chairman

Date: 12. 4. 2021

THE BEDFORDSHIRE COUNTY FEDERATION OF WOMEN'S INSTITUTES

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF BEDFORDSHIRE COUNTY

FEDERATION OF WOMEN'S INSTITUTES

I report on the accounts of the company for the year ended 31. December 2020, which are set out on pages 4 to 8.

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- (a) examine the accounts under section 145 of the 2011 Act;
- (b) to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- (c) to state whether particular matters have come to my attention.

Basis of Independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (1) which give me reasonable cause to believe that, in any material respect, the requirements:
 - (a) to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - (b) to prepare accounts which accord with the accounting records, comply with the accounting requirements section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities.

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Skipper Simpson

Mr S. P. Simpson
Longstaff, Gentle & Co
Chartered Certified Accountants
61 Harpur Street
Bedford
MK40 2SR

Dated: 12. April 2021

THE BEDFORDSHIRE COUNTY FEDERATION OF WOMEN'S INSTITUTES

BALANCE SHEET AS AT 31. DECEMBER 2020

2019			<u>Note</u>		2020
£	£			£	£
		<u>FIXED ASSETS</u>			
64627		Tangible Assets	2		62773
		<u>CURRENT ASSETS</u>			
	7956	Stock on Hand	1c	7889	
	2155	Debtors	3	1205	
	57751	Investment Accounts	4	57479	
	<u>118405</u>	Cash at Bank and in Hand	5	<u>114492</u>	
	186267			181065	
		<u>LESS: CURRENT LIABILITIES</u>			
	<u>14162</u>	Creditors	6	<u>8169</u>	
172105					172896
<u>236732</u>		<u>TOTAL ASSETS LESS CURRENT LIABILITIES</u>			<u>235669</u>
		<u>FINANCED BY:</u>			
75000		<u>Capital Reserve</u>			75000
		<u>Unrestricted Funds</u>			
	98106	General Reserve	1e, 7a	94497	
103090	<u>4984</u>	Property Maintenance Reserve	1e, 7a	<u>4984</u>	99481
58642		<u>Restricted Funds</u>	1e, 7b		61188
<u>236732</u>					<u>235669</u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2020

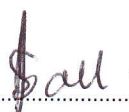
The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2020 in accordance with Section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for:

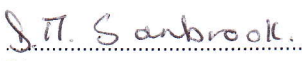
(a) ensuring that the company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial year and of its profit or loss for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.



 Director



 Director

Approved On: 12.4.2021.....

THE BEDFORDSHIRE COUNTY FEDERATION OF WOMEN'S INSTITUTES

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31. DECEMBER 2020

2019			<u>Note</u>	2020
£	£			£
		<u>INCOMING RESOURCES</u>		
26752		Affiliation Fees and Quota		26152
75804		Income - Committees		3316
5186		Income - Other		8471
14548		Sale of Goods		9646
317		General Donations		123
483		Interest Received from General Investments		214
<u>123090</u>		Total Incoming Resources - Unrestricted Funds	7a	<u>47922</u>
<u>19085</u>		Total Incoming Resources - Restricted Funds	7b	<u>5315</u>
<u>142175</u>		Total Incoming Resources for the year		<u>53237</u>
		<u>RESOURCES EXPENDED</u>		
	38256	Governance Costs		41570
	65645	Expenses of Committees		3117
	9960	Cost of Goods Sold		5866
	2138	Depreciation	1b, 2	2003
	<u>115999</u>	Total Resources Expended - Unrestricted Funds	7a	<u>52556</u>
	<u>11255</u>	Total Resources Expended - Restricted Funds	7b	<u>1744</u>
127254		Total Resources Expended for the year		54300
<u>14921</u>		Surplus/(Deficit) for the year		<u>-1063</u>

FUNDS ACCOUNT FOR THE YEAR ENDED 31. DECEMBER 2020

<u>Total</u>		<u>Unrestricted</u>	<u>Restricted</u>	<u>Total</u>
2019		Funds	Funds	2020
142175	Total Incoming Resources for the year	47922	5315	53237
127254	<u>Less:</u> Total Resources Expended for the year	52556	1744	54300
<u>14921</u>		<u>-4634</u>	<u>3571</u>	<u>-1063</u>
0	Transfer Between Funds	1025	-1025	0
<u>14921</u>	Operating Surplus for the year	<u>-3609</u>	<u>2546</u>	<u>-1063</u>
141827	Balance Brought Forward	98106	58642	156748
<u>156748</u>	Balance Carried Forward	<u>94497</u>	<u>61188</u>	<u>155685</u>

THE BEDFORDSHIRE COUNTY FEDERATION OF WOMEN'S INSTITUTES

NOTES TO THE FINANCIAL STATEMENTS

1 ACCOUNTING POLICIES

a Basis of Accounting

The financial statements have been prepared under the historical cost convention. The financial statements have been prepared in accordance with Statement of Recommended Practice, "Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and the Republic of Ireland (FRS 102) and the Companies Act 2016.

b Tangible Fixed Assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Freehold Property & Improvements (excl. la	-	2% straight line
Furniture, Fittings & Equipment	-	15% on written down value
Computer Equipment	-	25% on written down value

c Stock

Stock consists of goods held for resale which are valued at the lower of cost and net realisable value.

d Voluntary Income

All voluntary income, legacies and grants are utilised within the general unrestricted fund for the furtherance of the principal activity of the company, except that where a particular use of any amount received has been specified at the time of receipt, a restricted fund will operate. Any such specified use should be compatible with the objects of the company and capable of execution by the company.

e Fund Accounting

- (i) The company's General Reserve consists of unrestricted funds which the company may use for its purposes at its discretion.
- (ii) The Property Maintenance Reserve has been created to specifically accommodate amounts set aside for future maintenance costs. It is an unrestricted, but designated fund of the company.
- (iii) The restricted funds are those where donations have been received or fund raising events have been held for specific purposes.

f Pension Costs and Other Post-Retirement Benefits

The company operates a defined contribution pension scheme. Contributions payable to the company's pension scheme are charged to profit or loss in the period to which they relate.

g Employees and Directors

The average number of employees during the year was 4

2 TANGIBLE FIXED ASSETS

	Furniture, Fittings & Equipment	Freehold Property 62, Adelaide Square & Improvements	Total
<u>Cost</u>			
Opening Balance as at 1.1.20	18807	86075	104882
Additions	149	0	149
	<u>18956</u>	<u>86075</u>	<u>105031</u>
<u>Depreciation</u>			
Accumulated Depreciation as at 1.1.20	14147	26108	40255
Charge for the year	781	1222	2003
	<u>14928</u>	<u>27330</u>	<u>42258</u>
Net Book Value at 31. December 2020	<u>4028</u>	<u>58745</u>	<u>62773</u>
Net Book Value at 31. December 2019	<u>4660</u>	<u>59967</u>	<u>64627</u>

THE BEDFORDSHIRE COUNTY FEDERATION OF WOMEN'S INSTITUTES

NOTES TO THE FINANCIAL STATEMENTS Continued.....

	<u>31.12.20</u>	<u>31.12.19</u>			
	£	£			
3 DEBTORS					
Trade Debtors	100	532			
Prepayments	601	575			
Expenses paid in respect of following year	504	1048			
	<u>1205</u>	<u>2155</u>			
4 CURRENT ASSET INVESTMENTS					
Nationwide Building Society Account	6092	4493			
COIF Charities Deposit Account	51387	53258			
	<u>57479</u>	<u>57751</u>			
5 CASH AT BANK AND IN HAND					
Deposit Account	65611	85396			
Current Account	48748	32513			
Cash in Hand	133	496			
	<u>114492</u>	<u>118405</u>			
6 CREDITORS					
Accrued Expenses	2938	1658			
Amounts held in respect of following year	5231	12504			
	<u>8169</u>	<u>14162</u>			
7a Unrestricted Funds					
	Balance as at 01.01.20	Income	Expend- iture	Transfer	Balance as at 31.12.20
General Reserve	98106	47922	-52556	1025	94497
Designated for Property Maintenance	4984	0	0		4984
	<u>103090</u>	<u>47922</u>	<u>-52556</u>	<u>1025</u>	<u>99481</u>
b Restricted Funds					
	Balance as at 01.01.20	Income	Expend- iture	Transfer	Balance as at 31.12.20
Bursaries	921	101			1022
W. I. Property & Office Fund	23547	156			23703
W. I. Suspensions (page 8)	2006		-797		1209
W. I. Formations Fund	4127	792			4919
Pooling of Accommodation	2176	1496			3672
Denman Dip	43	21			64
Catering & Office Equipment	2933				2933
Denman College Furniture	1255	1			1256
Postage	0	25		-25	0
WI Bursaries	449	236			685
Save Denman/Love Denman	1599	347	-482		1464
Speakers & Centenary	19037				19037
Catering Bursaries	310		-310		0
Garden Fund	239	140	-155		224
Communication & Publicity	0	2000		-1000	1000
	<u>58642</u>	<u>5315</u>	<u>-1744</u>	<u>-1025</u>	<u>61188</u>

THE BEDFORDSHIRE COUNTY FEDERATION OF WOMEN'S INSTITUTES

NOTES TO THE FINANCIAL STATEMENTS Continued.....

W.I. Suspensions

From July 2002 forfeited amounts from suspended W.I.'s are held until a W.I. reforms and reclaims the relevant sum or for 3 years when the funds are allocated under the rules of the W.I. to the Company only. Therefore the funds remain restricted for a period of up to 3 years.

8 <u>OPERATING SURPLUS</u>	<u>31.12.20</u>	<u>31.12.19</u>
	£	£
The Operating Surplus is stated after charging:		
Accountancy Fees	<u>1092</u>	<u>1092</u>

9 CONNECTED PERSONS AND RELATED PARTY TRANSACTIONS

The company exists to promote the interests of Womens Institutes throughout Bedfordshire and as such ensures that the membership of the W.I. both as individuals and collectively benefit from its normal operation.

Employment costs are as shown in the detailed income and expenditure account, in addition to which the company enjoys a considerable amount of voluntary effort by the officers, directors and members. The value of these donated services has not been quantified and is not reflected in the accounts.

Subject to the foregoing there were no material related party transactions during the year.