

# SUFFOLK WEST FEDERATION OF WOMEN'S INSTITUTES (CHARITABLE INCORPORATED ORGANISATION)

England & Wales · Charity number 1179294

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2018-07-23

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

## Contact

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**Address** Unit 11  
Park Farm Business Centre  
Fornham Park  
Fornham St. Genevieve  
Bury St. Edmunds  
Suffolk

**Phone** 01284 336645

**Email** [OFFICE@SWFWI.ORG.UK](mailto:OFFICE@SWFWI.ORG.UK)

**Website** [www.swfwi.org.uk](http://www.swfwi.org.uk)

## Activities

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**Objects:** THE OBJECTS OF THE FEDERATION ARE TO FURTHER THE PURPOSES OF THE WOMEN'S INSTITUTE MOVEMENT IN SUFFOLK WEST AND ELSEWHERE.

**Activities:** Providing educational opportunities for women through a wide range of activities on issues significant to them and their communities through meetings, events and publications.

## Classification

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- **How:** Provides Advocacy/advice/information, Acts As An Umbrella Or Resource Body
- **What:** Education/training, Environment/conservation/heritage, Economic/community Development/employment, Other Charitable Purposes
- **Who:** The General Public/mankind

## Geography

- Suffolk

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-09-30	£58,961	£80,645	-	-
2023-09-30	£65,099	£87,945	-	-
2022-09-30	£53,908	£80,494	-	-
2021-09-30	£36,835	£57,266	-	-
2020-09-30	£55,455	£64,826	-	-

## Trustees

Name	Role	Appointed
<b>Margaret Glavin</b>	Chair	2019-04-11
Gill McLay		2025-05-06
HILDA JULIE HIGGINS		2019-04-11
Helen Mary Lindfield		2021-04-08
June Anne Bryant		2020-06-02
Sheila Anne Deare		2025-05-06
Shirley Rogers		2023-04-20
Susan Ebbens		2025-05-06
Tina Louise Walker		2023-04-20
YVONNE KING		2019-04-11

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# Accounts

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# Suffolk West Federation of Women's Institutes

Charity No. 1179294

## Trustees Report

Trustee name	Office (if any)
Maggie Glavin	Chairman
Sue Archer	Treasurer
Helen Lindfield	Vice Chairman
Anne Ling	Vice Chairman
Julie Higgins	
Linda Gridley	
June Bryant	
Shirley Rogers	
Yvonne King	
Tina Walker	

### **Governance**

The Federation has a constitution approved by the National Federation of Women's Institutes and by the Charity Commission. The managing trustees are voted for every two (2) years by the WIs of the Federation. They take office after the end of that year's annual meeting.

### **Staff**

The Federation employs two part time members of staff: Federation Secretary Rachel Hows and Finance Assistant Rachel Sparks.

### **Objects of the WI**

The objects of the Federation are to further the purposes of the Women's Institute movement in West Suffolk. The main purposes of the Women's Institute organisation are:

(a) to advance the education of women and girls for the public benefit in all areas including (without limitation): i. local, national and international issues of political and social importance ii. music, drama and other cultural subjects; and iii. all branches of agriculture, crafts, home economics, science, health and social welfare

(b) to promote sustainable development for the public benefit by: i. educating people in the preservation, conservation and protection of the environment and the prudent use of natural resources; and ii. promoting sustainable means of achieving economic growth and regeneration

(c) to advance health for the public benefit

(d) to advance citizenship for the public benefit by the promotion of civic responsibility and volunteering.

## **Achievements**

We consider our greatest achievements are supporting the interests of our members and giving opportunities for activities both new and established. Our Trustees work hard to run fun and educational events at Federation level and offer support to WI committees in running their own WI's ensuring the continuation of enjoying the friendship in so many ways that the WI is known for.

Our staff have had mandatory training and a fire risk assessment.

Our Members Advisory Committee (Mac) Joined Public Relations (PR) committee joined to become Members Support Team (MST), as the 2 groups of committee members were the same the aims crossed over.

Public Affairs Committee have been successful in sourcing knowledgeable and entertaining speakers to support the National Resolutions so that members can be knowledgeable when casting their votes for the resolutions to go forward.

## **Summary of the main activities of the organisation**

Our annual meeting in April was well received by members although not all tickets were sold. We are hoping that after such good feedback we will sell more tickets next year. The speakers were Chris Bales from Suffolk & Norfolk Police talking about cyber security. Many members said this was the most useful part of the meeting stimulating discussion and food for thought in their personal life.

Yum Yum Fudge spoke about their processes and being a small local factory in nearby Woolpit, they welcomed visiting groups. Many WI's had already run visits but the tastings were well received and the fudge stall was very busy during the lunch break.

Our afternoon speaker was Becky Jago, a newsreader from ITV Norwich who gave an entertaining talk about her life, her career experience and the backroom work in a news room.

During the year we ran a Quiz night with fish & chip supper which was very popular. The monthly Soup & Natter continues to be popular for between 15 and 20 members. Other activities included a Science day, Meet the Author Kate Sawyer, Strawberry tea and games evening, paddleboarding, various crafts such as glass fusing, Jigsaw challenge, Kurling, paper crafts as well as regular activities of Mahjong, ten pin bowling, walks, Craft & Chat mornings.

Outings to Holkham Hall at Christmas, Cromer End of the Year Show, Barnsdale gardens also took place and were over-subscribed.

## **Financial Review Reserves Policy**

The Federation holds reserves for several reasons.

1. To cover cash flow situations where for instance the subscriptions which provide a substantial part of the income are only received in March April to cover the whole year.
2. To cover for unforeseen emergency or unexpected needs.
3. Cover for unforeseen day to day operational costs such as employing temporary staff to cover long term sick absence.
4. To meet planned commitments that cannot be met from future income alone.
5. To support the office costs following the sale of owned premises and the rental of current premises, with a view that new premises may be purchased in future.

The proceeds from the sale of the Federation's own property are held as reserves to give both access and income. Our capital has been invested through Barratt & Cooke of Norwich, an established stockbroker specialising in community and charity investments, with the intention of having inflation proofed income and increase in values combined with a low to medium risk. Due the Federation making losses on our accounts in the last few years the income from the investments has been used for the running of the federation, whereas previously this had been added to the capital.

The accounts show a deficit of £21,684.38. Considerations are being made regarding the next 5 years including office space and staffing. Increased electric charges are not capped in the way domestic fuel has been and we are on a grid within the business park of our office so cannot take advantage of the charity discount. Our investments continued to perform well and recovered all of the reduction of the previous year.

The Reserves Policy and Investment Policy are reviewed annually. Our membership is around 1100 and only 43 WI's, about two thirds of the number 5 years ago which seems to be a common trend in most areas. The effect is that the Federation's income from subscriptions and there are fewer members to attend events. Some events were cancelled due to lack of numbers.

The MST committee have worked towards improving our visibility by attending local events and in particular the Christmas Light Up evening, talking to people, and this paid off when another WI opened in July. Their aim is to target a couple more villages in the coming year.

The Board and staff have looked at ways to reduce costs wherever possible and increase income and will continue to do so. A Strategy Group is to be formed in late 2024 to consider the future 5 years of the offices, how they are used and staffing. The current lease is due for renewal in May 2026 and decisions have to be made 6 months ahead of that date.

The Federation is also making enquiries regarding Employment Practices Liability to protect the Board, WI's committees and all volunteers against personal liabilities. We have cover for Personal Liability and Business Liability, but some WI's members who are considering standing on the committee have asked if there is legal protection for them. We hope that this will reassure prospective committee members, volunteers and their families that their homes etc are not at risk.

We look forward to the next year being more financially successful. A Strategy Group will be formed to focus on the next 5 years, looking at costs, membership, and promotion. Covid changed the world and

we have to look to the future in a different way. The Board have been constantly reviewing the finances but this group will look specifically at the office space, how it is used, how the office is run and other aspects.

**Suffolk West Federation of Women's Institute**

**Charity No: 1179294**

**Accounts**

**Year End 30<sup>th</sup> September 2024**

**Suffolk West Federation of Women's Institutes**  
**Year ended 30th September 2024**  
**Income & Expenditure**

<b>Income</b>	<b>2024</b>	<b>2023</b>
Federation	23,762.00	33,037.00
Suspended Institutes	3,255.00	
Dividend & Interest	13,692.00	12,677.00
Grant/Gift Aid	-	986.00
Creative Leisure Activities	658.00	1,455.00
Members Advisory Committee	802.00	590.00
Event Committee	12,690.00	10,300.00
Public Affairs	437.00	275.00
PR & Media	-	2,470.00
Sport	2,032.00	1,667.00
Catering Committee	1,633.00	1,642.00
	<u><u>58,961.00</u></u>	<u><u>65,099.00</u></u>

**Expenditure**

Federation	67,265.00	74,311.00
Board Of Trustees	812.00	989.00
Creative Leisure Activities	363.00	791.00
Members Advisory Committee	997.00	1,182.00
Event Committee	8,431.00	7,435.00
Public Affairs	376.00	173.00
PR & Media	603.00	2,212.00
Sports & Leisure	1,300.00	445.00
Catering Committee	498.00	407.00
Choir	-	-
	<u><u>80,645.00</u></u>	<u><u>87,945.00</u></u>
Surplus/(deficit) for the year	<u><u>(21,684.00)</u></u>	<u><u>(22,846.00)</u></u>

**Suffolk West Federation of Women's Institutes**  
**Year ended 30th September 2024**

**Balance Sheet**

<b>Assets</b>	<b>2024</b>	<b>2023</b>
Office Equipment	897.00	1,055.00
Chairmans Brooch	240.00	240.00
Trade Debtors	20.00	42.00
Bank Current Account	8,094.00	18,725.00
Float	80.00	80.00
Barratt Cooke	423,385.00	404,426.00
Pre-payment of Expenditure	1,153.00	650.00
Accrual of Income	3,508.00	3,613.00
	<b>437,377.00</b>	<b>428,831.00</b>

**Liabilities**

Trade Creditors	26.00	682.00
Suspended Institutes Funds	3,900.00	6,435.00
NFWI Affiliation Fees	-	222.00
ACWW	-	78.00
Other Creditor - Women Inspired	843.00	-
Accrual of Expenditure	956.00	850.00
Prepayment of Income	1,430.00	2,617.00
	<b>7,155.00</b>	<b>10,884.00</b>
<b>Total assets less liabilities</b>	<b>430,222.00</b>	<b>417,947.00</b>

**Capital & Reserves**

Accumulated Funds	414,841.00	414,841.00
Surplus (Deficit)	3,106.00	21,024.00
Denman College Fund	-	-
Investment Movement	33,959.00	4,928.00
Profit & Loss	(21,684.00)	(22,846.00)
	<b>430,222.00</b>	<b>417,947.00</b>



**Report to the trustees**

Suffolk West Federation of Women's Institutes		
30/09/2024	Charity no (if any)	1179294
Set out on pages		

**On accounts for the year ended**

**Set out on pages**

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **30/09/2024**.

**Responsibilities and basis of report**

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's statement**

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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 accounts to be reached.

**Signed:**

*Gabrielle Hammond*

**Date:** 31/01/2025

**Name:**

Gabrielle Hammond

**Relevant professional qualification(s) or body (if any):**

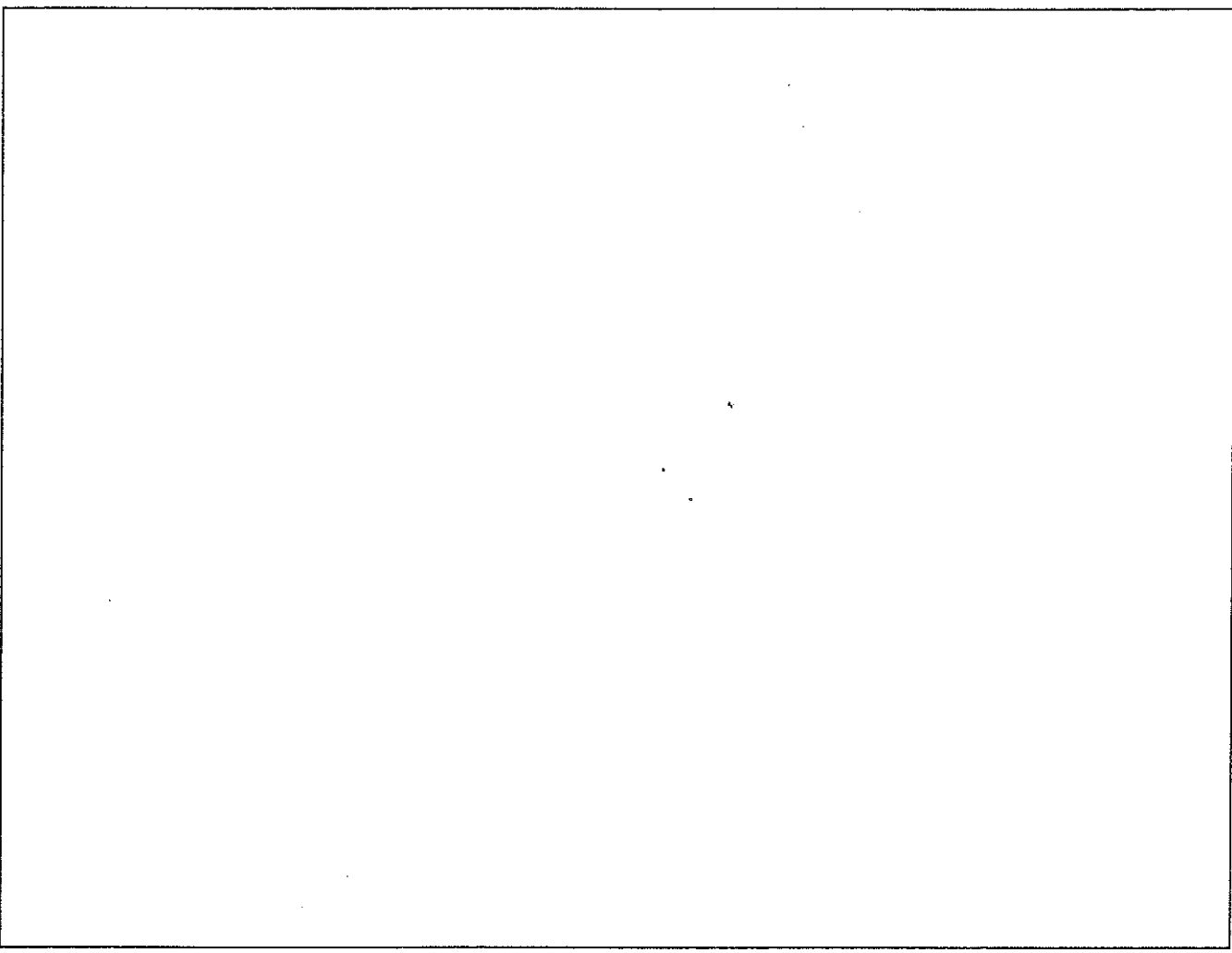
FCCA

**Address:**

Hammond Ford & Co  
Unit 6, Church Farm, Barrow  
Bury St Edmunds IP29 5AX

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.



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# Accounts

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# Suffolk West

## Summary Annual Report

**2022-23**

**Suffolk West Federation of Women's Institutes (CIO)  
Federation Offices: Unit 11, Park Farm Business Centre,  
Fornham St Genevieve, Bury St Edmunds, Suffolk IP28 6TS**

**Tel: 01284 336645**

**email: [office@swfwi.org.uk](mailto:office@swfwi.org.uk)**

**Registered Charity Number 1179294**

# Annual Report

## Trustees during 2022 -2023

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Maggie Glavin	Chairman		SWFWI WIs
2	Jill Gooch	Vice Chairman		SWFWI WIs
3	Helen Lindfield	Vice Chairman		SWFWI WIs
	Margaret Brackenbury	Vice Chairman		
4	Sue Archer	Treasurer		SWFWI WIs
5	Yvonne King			SWFWI WIs
6	Anne Ling			SWFWI WIs
7	Linda Gridley			SWFWI WIs
8	June Bryant			SWFWI WIs
10	Tina Walker			SWFWI WIs

### Governance

The Federation has a constitution approved by the National Federation of Women's Institutes and by the Charity Commission. The managing trustees are voted for every two (2) years by the WIs of the Federation. They take office after the end of that year's annual meeting.

### Additional governance issues

Trustees attend formal Trustee training provided by NFWI. They are also expected to work through the e-learning Trustee Training Module provided by NFWI on the WI Training website.

### Staff

The Federation employs two part time members of staff: Federation Secretary Rachel Hows and Finance Assistant Rachel Sparks

### Objects of the WI

The objects of the Federation are to further the purposes of the Women's Institute movement in West Suffolk.

The main purposes of the Women's Institute organisation are:

- (a) to advance the education of women and girls for the public benefit in all areas including (without limitation):
  - i. local, national and international issues of political and social importance
  - ii. music, drama and other cultural subjects; and
  - iii. all branches of agriculture, crafts, home economics, science, health and social welfare

- (b) to promote sustainable development for the public benefit by:
  - i. educating people in the preservation, conservation and protection of the environment and the prudent use of natural resources; and
  - ii. promoting sustainable means of achieving economic growth and regeneration
- (c) to advance health for the public benefit
- (d) to advance citizenship for the public benefit by the promotion of civic responsibility and volunteering.

## **Achievements**

We still consider our greatest achievements are keeping up the interest of our members in our work and events at Federation and encouraging them to keep their own WIs going, having fun and enjoying the friendship that the WI is famous for.

## **Summary of the main activities of the organisation**

We held our Annual Meeting at Culford School with all the usual reports and guest speakers who were Julian Norton of The Yorkshire Vet program and Ben Cross, a nurseryman from Brighton specialising in Alstroemeria. The Hive, our on line news letter, continued but has changed now to a single publication each month going out by email and with printed copies for those who request them. The new style website was passed over to our committee and although it still has some work to be done, it is looking more up to date. The Public Relations and Media team has been working hard to recruit new members, attending local shows and markets and a new WI may be formed to include the new Marham Park area of Bury St Edmunds.

We have held a number of interesting events including a lunch with guest speaker and historian Jonathan Foyle, 2 Cream tea events to celebrate the Coronation of King Charles, coach trip to Cromer end of Pier show, Thursford Christmas Spectacular, local walks, whist teas, chickenfoot drafts, indoor kurling, craft mornings and full days events.

Our Bridge afternoons ended due to lack of support. This had been a good source of income but most people had gone on line or joined other groups because the WI group held off returning due to Covid fears. Monthly events like Soup & Natter, Mahjong and Craft & Chat continue to be popular.

Unfortunately Music in the Park had to be cancelled as the performers had double booked and some events had to be cancelled due to lack of interest. Members have been slow to come back to supporting the federation events even though we have tried to put on events which the board consider would be of interest and advertised in the Hive, Facebook and Eventbrite.

We look forward to 2023-24 when we will hold our annual meeting at Thurston Community College, run a quiz, arrange some coach trips and have some smaller craft and sports events. The National Annual Meeting will be at The Royal Albert Hall in 2024.

## **Financial Review**

### **Reserves Policy**

**The Federation holds reserves for several reasons.**

1. To cover cash flow situations where for instance the subscriptions which provide a substantial part of the income are only received in March/ April to

cover the whole year.

2. To cover for unforeseen emergency or unexpected needs.
3. Cover for unforeseen day to day operational costs such as employing temporary staff to cover long term sick absence.
4. To meet planned commitments that cannot be met from future income alone.
5. To support the office costs following the sale of owned premises and the rental of current premises, with a view that new premises may be purchased in future.

The proceeds from the sale of the Federation's own property are held as reserves but split to give both access and income. The larger part has been invested through a stockbroker which specialises in charity's funds and aims to provide, as far as possible, inflation proofing income and increase in values combined with a low to medium risk. The Reserves policy, which was reviewed last year, has seen the interest and dividends paid into our current account until our financial position improves. This has proved helpful as the federation would not have had sufficient funds for the year.

This has been another challenging year financially with some fund-raising events having to be cancelled with lack of support. The profit and loss account unsurprisingly shows a deficit of £22,846.00, which is slightly less than the previous year's deficit. Cost increases were mainly due to increased electric costs, increased salaries and general cost of living increases. There was no increase in our rent at the midway point of the contract which was a relief but the lease ends in May 2026 so decisions will need to be made and options considered for after that time.

Any losses are met from our investments which have performed well but as inflation has been around 10% and our income from investments around 3% we can only hope that inflation will go down, especially fuel prices. As a business there is not price cap on our charges.

Our membership numbers and hence subscriptions have remained steady but we are working to get back to our pre pandemic numbers. As ever the board of trustees continue their efforts to reduce costs wherever possible and increase income.

Suffolk West Federation of Women's Institute

Charity No: 1179294

Accounts

Year End 30<sup>th</sup> September 2023

**Suffolk West Federation of Women's Institutes  
Year ended 30th September 2023  
Balance Sheet**

	<b>2023</b>	<b>2022</b>
<b>Assets</b>		
Kitchen Equipment	-	503.00
Office Equipment	1,055.00	2,003.00
Chairmans Brooch	240.00	240.00
Trade Debtors	42.00	64.00
Bank Current Account	18,725.00	10,534.00
Float	80.00	80.00
Virgin Money	-	11,293.00
Barratt Cooke	404,426.00	419,498.00
Pre-payment of Expenditure	650.00	3,435.00
Accrual of Income	3,613.00	4,046.00
	<b><u>428,831.00</u></b>	<b><u>451,696.00</u></b>
<b>Liabilites</b>		
Trade Creditors	682.00	213.00
Suspended Institutes Funds	6,435.00	7,931.00
NFWI Affiliation Fees	222.00	54.00
ACWW	78.00	-
Accrual of Expenditure	850.00	843.00
Prepayment of Income	2,617.00	6,392.00
	<b><u>10,884.00</u></b>	<b><u>15,433.00</u></b>
<b>Total assets less liabilities</b>	<b><u>417,947.00</u></b>	<b><u>436,263.00</u></b>
<b>Capital &amp; Reserves</b>		
Accumulated Funds	414,841.00	414,841.00
Surplus (Deficit)	21,024.00	89,200.00
Denman College Fund	-	397.00
Investment Movement	4,928.00	(41,590.00)
Profit & Loss	(22,846.00)	(26,585.00)
	<b><u>417,947.00</u></b>	<b><u>436,263.00</u></b>

**Suffolk West Federation of Women's Institutes  
Year ended 30th September 2023  
Income & Expenditure**

<b>Income</b>	<b>2023</b>	<b>2022</b>
Federation	33,037.00	26,602.00
Dividend & Interest	12,677.00	13,539.00
Grant/Gift Aid	986.00	-
Creative Leisure Activities	1,455.00	1,385.00
Members Advisory Committee	590.00	430.00
Event Committee	10,300.00	9,265.00
Public Affairs	275.00	-
PR & Media	2,470.00	-
Sports & Leisure	1,667.00	1,746.00
Catering Committee	1,642.00	839.00
Choir	-	102.00
	<b><u>65,099.00</u></b>	<b><u>53,908.00</u></b>

<b>Expenditure</b>		
Federation	74,311.00	70,355.00
Board Of Trustees	989.00	627.00
Creative Leisure Activities	791.00	328.00
Members Advisory Committee	1,182.00	619.00
Event Committee	7,435.00	7,145.00
Public Affairs	173.00	103.00
PR & Media	2,212.00	14.00
Sports & Leisure	445.00	982.00
Catering Committee	407.00	248.00
Choir	-	72.00
	<b><u>87,945.00</u></b>	<b><u>80,493.00</u></b>

Surplus/(deficit) for the year **(22,846.00)**



**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

Charity Name

Suffolk West Federation of Women's Institutes

**On accounts for the year  
ended**

30/09/2023

**Charity no  
(if any)**

1179294

**Set out on pages**

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended ~~30 / 09 / 2023~~

**Responsibilities and  
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent  
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (~~other than that disclosed below~~ \*) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

\* Please delete the words in the brackets if they do not apply.

**Signed:**

*Gabby Hammond*

**Date:**

13/02/2024

**Name:**

GABBY HAMMOND

**Relevant professional  
qualification(s) or body  
(if any):**

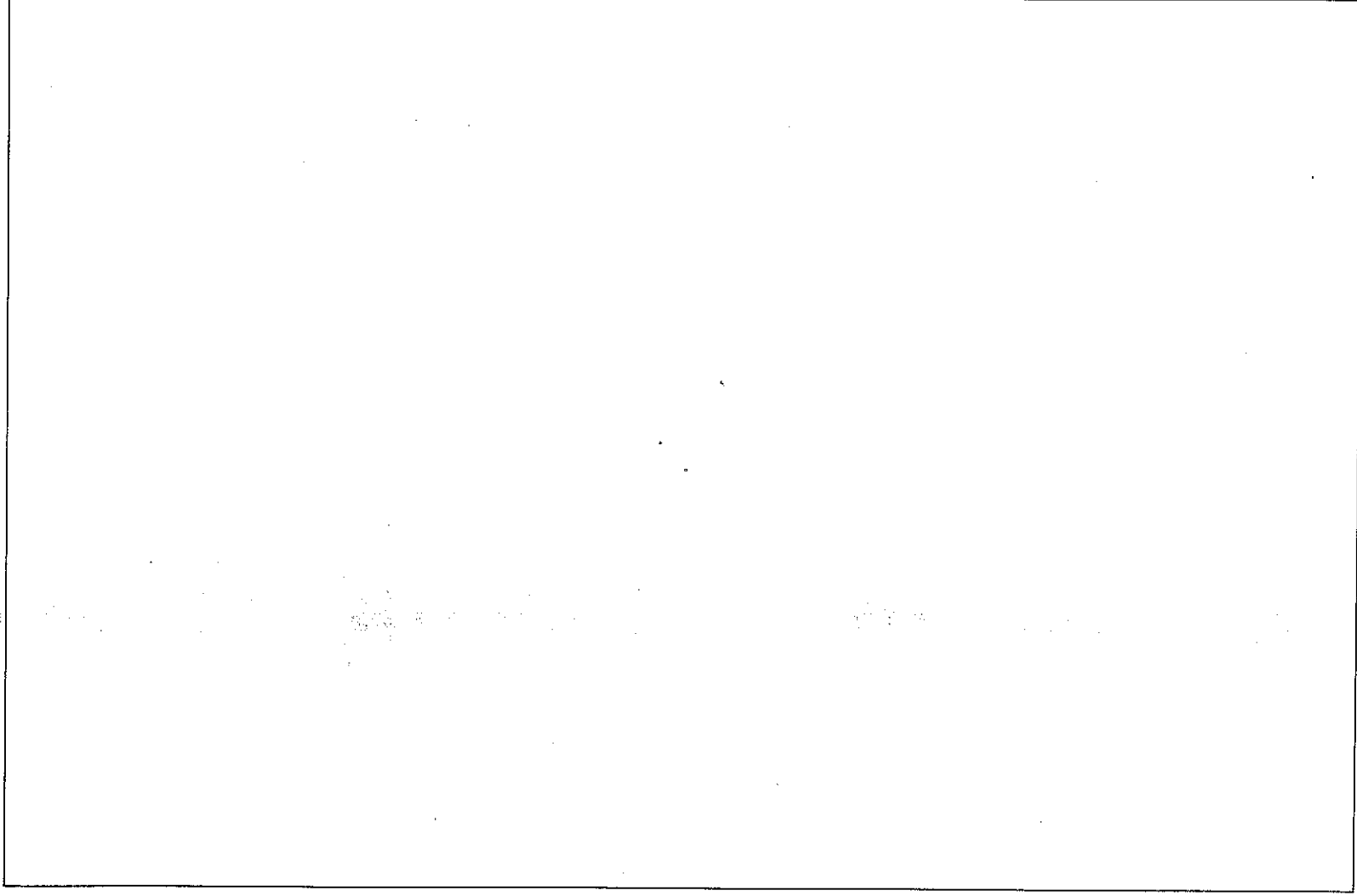
FCCA

**Address:**

HAMMOND FOLD & CO LTD, UNIT 6  
CHURCH FARM, CHURCH ROAD, BARLOW  
BURY ST EDMUNDS IP29 5AX

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**



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# Accounts

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# Suffolk West

## Summary Annual Report

# 2022

**Suffolk West Federation of Women's Institutes (CIO)  
Federation Offices: Unit 11, Park Farm Business Centre,  
Fornham St Genevieve, Bury St Edmunds, Suffolk IP28 6TS**

**Tel: 01284 336645**

**email: [office.swfwi@gmail.com](mailto:office.swfwi@gmail.com)**

**Registered Charity Number 1179294**

# Annual Report

## Trustees during 2021 -2022

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Julie Higgins	Chairman		SWFWI WIs
2	Jill Gooch	Vice Chairman		SWFWI WIs
3	Brenda Last	Treasurer		SWFWI WIs
4	Margaret Brackenbury	Vice Chairman		SWFWI WIs
5	Maggie Glavin	Vice Chairman		SWFWI WIs
6	Janet Brown		Until July 2022	SWFWI WIs
7	Linda Gridley			SWFWI WIs
8	June Bryant			SWFWI WIs
9	Yvonne King			SWFWI WIs
10	Rae Stapleton		Until April 2022	SWFWI WIs
10	Tina Walker		From April 2022	SWFWI WIs
11	Helen Lindfield			SWFWI WIs
12	Anne Ling		From April 2022	SWFWI WIs
13	Glenn Abbassi		to April 2022	SWFWI WIs
13	Sally Waterson		From April 2022	SWFWI WIs

### Governance

The Federation has a constitution approved by the National Federation of Women's Institutes and by the Charity Commission. The managing trustees are voted for every two (2) years by the WIs of the Federation. They take office after the end of that year's annual meeting.

### Additional governance issues

Federation Officers attend formal training provided by NFWI. All trustees are obliged to undertake online training delivered as part of NFWI's commitment to working in partnership with federations to provide additional support and guidance throughout the national federation.

### Staff

The Federation employs two part time members of staff: Federation Secretary Rachel Hows and Finance Assistant Rachel Sparks.

## **Objects of the WI**

The objects of the Federation are to further the purposes of the Women's Institute movement in West Suffolk.

The main purposes of the Women's Institute organisation are:

- (a) to advance the education of women and girls for the public benefit in all areas including (without limitation):
  - i. local, national and international issues of political and social importance
  - ii. music, drama and other cultural subjects; and
  - iii. all branches of agriculture, crafts, home economics, science, health and social welfare
- (b) to promote sustainable development for the public benefit by:
  - i. educating people in the preservation, conservation and protection of the environment and the prudent use of natural resources; and
  - ii. promoting sustainable means of achieving economic growth and regeneration
- (c) to advance health for the public benefit
- (d) to advance citizenship for the public benefit by the promotion of civic responsibility and volunteering.

## **Achievements**

We still consider our greatest achievements are keeping up the interest of our members in our work and events at Federation and encouraging them to keep their own WIs going, having fun and enjoying the friendship that the WI is famous for.

## **Summary of the main activities of the organisation**

Finally we celebrated our belated centenary this year only two years late. We held our very successful Annual Meeting at Culford with all the usual reports and two excellent speakers, Sandy Ruddock from Scarlett and Mustard and Paul Martin, the well known antiques expert. The Hive continued but has changed now to a single publication each month going out by email and with printed copies for those who request them. We have a committee working on a new style website and collaborating on this with students from the University of Suffolk. The PR team has been working hard to recruit new members and will be running a stall at the Bury St Edmunds Christmas lights switch on evening again.

A coach load of members also went to the National annual meeting in Liverpool in June.

We have held a number of interesting events including Shakespeare in the Park again, and another visit to the Guildhall. Also a visit to the National Arboretum and to Sandringham craft fair. A number of workshops were also run including needle felting, Christmas wall hanging, wreath making and flower arranging. Several sports activities were organised including paddleboarding, Nordic walking and various walks.

Unfortunately several events had to be cancelled as we did not get sufficient interest. It has been a slow process getting members back out and joining in events after the lockdown. Hopefully next year will see further improvements.

We look forward to 2023 when we will hold our annual meeting at Culford School, another outdoor event at Park Farm, coach trips and a visit to Cardiff for the National Annual Meeting

## **Financial Review**

### **Reserves Policy**

**The Federation holds reserves for several reasons.**

1. To cover cash flow situations where for instance the subscriptions which provide a substantial part of the income are only received in March/ April to cover the whole year.
2. To cover for unforeseen emergency or unexpected needs.
3. Cover for unforeseen day to day operational costs such as employing temporary staff to cover long term sick absence.
4. To meet planned commitments that cannot be met from future income alone.
5. To support the office costs following the sale of owned premises and the rental of current premises, with a view that new premises may be purchased in future.

The proceeds from the sale of the Federation's own property are held as reserves but split to give both access and income. The larger part has been invested through a stockbroker which offers inflation proofing income and increase in values combined with a low to medium risk, the remainder split between instant access accounts and short notice accounts which pay more interest. The Reserves policy was reviewed this year and the board decided not to continue to reinvest our dividends but to pay them into our bank account until our financial position improves.

This has been another challenging year financially with some fund raising events having to be cancelled with lack of support. Our lunch with speaker which was on track to make a profit also had to be postponed following the death of Queen Elizabeth II and will now take place in November 2022. The profit and loss account unsurprisingly shows a deficit of £26585, which is an increase on the previous year's deficit, partially due to less government grants and to increased salaries and premises costs. The federation annual meeting was more expensive than normal as we had more expensive speakers held over from our cancelled centenary meeting in 2020. The decision was also made to write off the cost of the unsold centenary merchandise which increased the deficit by over £2000. The deficit can be met from our Virgin savings account, but this is probably the last year this will be possible. Any future losses will have to come from our investments. Our investments continued to perform fairly well but were impacted by the market turmoil in September following the mini budget and immediately before our end of year valuations. Our membership numbers and hence subscriptions have remained steady, but we are working to get back to our pre pandemic numbers. As ever the board of trustees continue their efforts to reduce costs wherever possible and increase income.

**Suffolk West Federation of Women's Institutes (CIO)****Income and Expenditure for the year ended 30th September 2022**

<b><u>Income</u></b>	<b><u>2022</u></b>	<b><u>2022</u></b>	<b><u>2021</u></b>	<b><u>2021</u></b>
Members subscriptions	13343.64		13021.02	
Dividends and Interest	13538.78		13328.29	
Grants	0.00		2078.25	
Recharges for photocopying, insurance, etc	1844.65		1397.59	
<b>Park Farm</b>		<b>28727.07</b>		<b>29825.15</b>
Fundraising events	0.00		0.00	
Federation & National meeting	9192.84		273.41	
Sales of WI News, bulbs, pens, diaries etc	1318.81		1698.59	
Training, Donations, NFWI & Golden ticket draws	902.60		258.06	
Centenary events	0.00		0.00	
<b>Federation Board of Trustees</b>		<b>11414.25</b>		<b>2230.06</b>
<b>Creative Leisure</b>		<b>1385.00</b>		<b>26.00</b>
<b>Members Advisory Committee</b>		<b>430.00</b>		<b>0.00</b>
<b>Events</b>		<b>9265.12</b>		<b>5090.25</b>
<b>Public Affairs</b>		<b>0.00</b>		<b>0.00</b>
<b>PR &amp; Media</b>		<b>0.00</b>		<b>0.00</b>
<b>Sports</b>		<b>1746.00</b>		<b>88.00</b>
<b>Catering</b>		<b>839.00</b>		<b>0.00</b>
<b>Choir</b>		<b>102.00</b>		<b>0.00</b>
<b>Total Income</b>		<b>53908.44</b>		<b>37259.46</b>
<b><u>Expenditure</u></b>				
Staffing including cleaners	26589.34		24810.50	
Office rent , Council tax, electricity & repairs	21276.14		21999.19	
Supplies, photocopier, postage, etc	4158.34		2800.38	
Bookkeeping & Audit, Depreciation	1067.33		1247.74	
<b>Park Farm</b>		<b>53091.15</b>		<b>50857.81</b>
Fundraising events				
Federation & National meetings	13114.76		577.14	
Cost of Sales, Golden ticket prizes, other minor costs	3914.18		2206.25	
Public relations	53.18		0.00	
Travel expenses, zoom, picture licences, gifts	809.33		89.88	
<b>Federation Board of Trustees</b>		<b>17891.45</b>		<b>2873.27</b>
<b>Creative Leisure</b>		<b>327.80</b>		<b>25.00</b>
<b>Members Advisory Committee</b>		<b>619.14</b>		<b>209.41</b>
<b>Events</b>		<b>7145.65</b>		<b>3490.26</b>
<b>Public Affairs</b>		<b>103.30</b>		<b>135.00</b>
<b>PR &amp; Media</b>		<b>14.00</b>		<b>0.00</b>
<b>Sports</b>		<b>982.00</b>		<b>20.00</b>
<b>Catering</b>		<b>247.50</b>		<b>0.00</b>
<b>Choir</b>		<b>72.00</b>		<b>80.00</b>
<b>Total Expenditure</b>		<b>80493.99</b>		<b>57690.75</b>
<b>Profit/ (Loss)</b>		<b>-26585.55</b>		<b>-20431.29</b>

**Suffolk West Federation of Women's Institutes (CIO)**  
**Balance Sheet for the year ended 30th September 2022**

<b><u>Fixed Assets</u></b>	<b><u>2022</u></b>	<b><u>2021</u></b>
Kitchen equipment	502.98	406.74
Office Equipment	2003.51	2357.08
Chairman's Brooch	240.00	240.00
<b><u>Current Assets</u></b>		
Trade Debtors	64.00	
Prepayment of expenditure	3434.95	5767.20
Accrual of Income	4046.46	4664.57
Bank Current account	10533.62	15270.75
Barratt & Cooke Investment	419498.00	461088.00
Virgin Money Account	11292.52	21271.31
Stocks	0.00	3056.29
Floats	80.00	80.00
	<u>451696.04</u>	<u>514201.94</u>
<b><u>Liabilities</u></b>		
Trade Creditors	212.81	497.00
Suspended Institutes fund	7931.48	4725.09
NFWI affiliation fees	54.44	
Pooling of fares	0.00	0.00
Accrual of expenditure	842.71	700.00
Prepayment of Income	6392.30	3842.00
Suspense a/c		
	<u>15433.74</u>	<u>9764.09</u>
	<u>436262.30</u>	<u>504437.85</u>
<b><u>Capital &amp; Reserves</u></b>		
Accumulated Fund	414841.38	414841.38
Surplus/deficit of funds	89199.81	75476.55
Denman College Room fund	396.66	396.66
Investment revaluation	-41590.00	34154.55
Profit & Loss account	-26585.55	-20431.29
Previous year's adjustment		
	<u>436262.30</u>	<u>504437.85</u>

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# Accounts

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# Suffolk West

## Summary Annual Report

# 2021

**Suffolk West Federation of Women's Institutes  
Federation Offices: Unit 11, Park Farm Business Centre,  
Fornham St Genevieve, Bury St Edmunds, Suffolk IP28 6TS**

**Tel: 01284 336645**

**email: [office.swfwi@gmail.com](mailto:office.swfwi@gmail.com)**

**Registered Charity Number 1179294**

# Annual Report

## Trustees during 2020 -2021

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Julie Higgins	Chairman		SWFWI WIs
2	Jill Gooch	Vice Chairman		SWFWI WIs
	Rachel Thomas		Until April 2021	SWFWI WIs
3	Brenda Last	Treasurer		SWFWI WIs
	Sue Beavan		Until April 2021	SWFWI WIs
4	Margaret Brackenbury	Vice Chairman		SWFWI WIs
5	Janet Brown			SWFWI WIs
6	Linda Gridley			SWFWI WIs
7	June Bryant			SWFWI WIs
8	Yvonne King			SWFWI WIs
9	Rae Stapleton		Until April 2022	SWFWI WIs
10	Maggie Glavin			SWFWI WIs
11	Glenn Abbassi		From April 2021 to April 2022	SWFWI WIs
12	Helen Lindfield		From April 2021	SWFWI WIs

### Governance

The Federation has a constitution approved by the National Federation of Women's Institutes and by the Charity Commission. The managing trustees are voted for every two (2) years by the WIs of the Federation. They take office after the end of that year's annual meeting.

### Additional governance issues

Trustees attend formal Trustee training provided by NFWI. They are also expected to work through the e-learning Trustee Training Module provided by NFWI on the WI Training website.

### Staff

The Federation employs two part time members of staff: Federation Secretary Rachel Hows and Finance Assistant Rachel Sparks.

## **Objects of the WI**

The objects of the Federation are to further the purposes of the Women's Institute movement in West Suffolk.

The main purposes of the Women's Institute organisation are:

- (a) to advance the education of women and girls for the public benefit in all areas including (without limitation):
  - i. local, national and international issues of political and social importance
  - ii. music, drama and other cultural subjects; and
  - iii. all branches of agriculture, crafts, home economics, science, health and social welfare
- (b) to promote sustainable development for the public benefit by:
  - i. educating people in the preservation, conservation and protection of the environment and the prudent use of natural resources; and
  - ii. promoting sustainable means of achieving economic growth and regeneration
- (c) to advance health for the public benefit
- (d) to advance citizenship for the public benefit by the promotion of civic responsibility and volunteering.

## **Achievements**

We still consider our greatest achievements are keeping up the interest of our members in our work and events at Federation and encouraging them to keep their own WIs going, having fun and enjoying the friendship that the WI is famous for.

## **Summary of the main activities of the organisation**

Last year we reported that we had hoped to celebrate a belated centenary with all our planned events going ahead during 2021. Sadly it soon became very evident that this was not going to happen. Once again Covid restrictions prevented most of the events we'd planned certainly during the first half of 2021.

We held our very successful Annual Meeting on Zoom with all the usual reports and two excellent speakers, Dr Chris Smith from The Naked Scientists and Simon Gregor on the colleges of Cambridge. The Hive continued and has gone from strength to strength with two on line publications per month one with news and snippets from Federation and WI events and the other with business information. We have a committee working on a new style website and a PR team who are working on recruitment and have already run a very successful stall at the Christmas lights switch on evening.

In June we held a delightful formal tea and talk at the Guildhall, Bury St Edmunds and in July we watched Shakespeare in the Park enjoying *All's Well that Ends Well* performed by The Castle Theatre Company from the

University of Durham, a lovely summer's evening entertainment in the grounds of Park Farm. In October we moved to an indoor event with a great performance from The West End Jersey Boys, performing the songs of Frankie Valli and The Four Seasons. Our last major event of the year was a concert by The London Welsh Rugby Club Choir giving us the sounds of Wales in Suffolk. At last after nearly two years we had our centenary concert. We will end the year on our Christmas themed Zoom evening, highlighting the myths and legends of the Festive Season.

We look forward to 2022 when we can hold our annual meeting at Culford School another outdoor event at Park Farm, coach trips and a visit to Liverpool for the National Annual Meeting

## **Financial Review**

### **Reserves Policy**

#### **The Federation holds reserves for several reasons.**

1. To cover cash flow situations where for instance the subscriptions which provide a substantial part of the income are only received in March/April to cover the whole year.
2. To cover for unforeseen emergency or unexpected needs.
3. Cover for unforeseen day to day operational costs such as employing temporary staff to cover long term sick absence.
4. To meet planned commitments that cannot be met from future income alone.
5. To support the office costs following the sale of owned premises and the rental of current premises, with a view that new premises may be purchased in future.

The proceeds from the sale of the Federation's own property are held as reserves but split to give both access and income. The larger part has been invested through a stockbroker which offers inflation proofing income and increase in values combined with a low to medium risk, the remainder split between instant access accounts and short notice accounts which pay more interest. The Reserves policy will be reviewed annually.

This has been a particularly challenging year financially in addition to personally, with lockdown and few opportunities to run any events to raise funds. The profit and loss account unsurprisingly shows a deficit of £20,431, which is double the previous year's deficit, partially due to less government grants. We have been able to access the Government's flexible furlough scheme which reimbursed approx. £2000 of our staffing costs. Our office costs have only been slightly reduced due to the lack of events and we have had a problem with our heating which has temporarily increased our electricity bills. This deficit can be met from our Virgin savings account but

as they have been reduced over the last three years, we have decided to change our investment policy and not reinvest the dividends but instead have them paid into our bank account. Our investments continued to perform well and recovered all of the reduction of the previous year. Unfortunately, our membership numbers and hence subscriptions have fallen again. However, we are working to improve our visibility and gain new members and possibly a new WI next year. As ever the board of trustees continue their efforts to reduce costs wherever possible and increase income.

The summer events were well supported but we still need more support for future events. We have unfortunately had to cancel the carol concert as numbers were too low a month before the date. It is important that tickets are purchased, or interest expressed well before the date of an event so that the board can assess its financial viability.

**Suffolk West Federation of Women's Institutes**  
**Income and Expenditure for the year ended 30th September**  
**2021**

<b><u>Income</u></b>	<b><u>2021</u></b>	<b><u>2021</u></b>
	13021.	
Members subscriptions	02	
	13328.	
Dividends and Interest	29	
	2078.2	
Grants	5	
Recharges for photocopying, insurance, etc	1397.5	
	9	
		<b>29825</b>
<b>Park Farm</b>		<b>.15</b>
Fundraising events	0.00	
Federation & National meeting	273.41	
Sales of WI News, bulbs, pens, diaries etc	1698.5	
	9	
Training, Donations, NFWI & Golden ticket draws	258.06	
Centenary events	0.00	
		<b>2230.</b>
<b>Federation Board of Trustees</b>		<b>06</b>
<b>Creative Leisure</b>		<b>26.00</b>
<b>Members Advisory Committee</b>		<b>0.00</b>
		<b>5090.</b>
<b>Events</b>		<b>25</b>
<b>Public Affairs</b>		<b>0.00</b>
<b>Sports</b>		<b>88.00</b>
<b>Catering</b>		<b>0.00</b>
<b>Choir</b>		<b>0.00</b>
		<b>37259</b>
<b>Total Income</b>		<b>.46</b>
<b><u>Expenditure</u></b>		
	24810.	
Staffing including cleaners	50	
Office rent , Council tax, electricity & repairs	21999.	
	19	
	2800.3	
Supplies, photocopier, postage, etc	8	
	1247.7	
Bookkeeping & Audit, Depreciation	4	
		<b>50857</b>
<b>Park Farm</b>		<b>.81</b>
Fundraising events		
Federation & National meetings	577.14	
Cost of Sales , Golden ticket prizes, other minor costs	2206.2	
	5	

Denman visit, room refurbishment, training	0.00	
Centenary events	89.88	
		<b>2873.</b>
<b>Federation Board of Trustees</b>		<b>24</b>
<b>Creative Leisure</b>		<b>25.00</b>
		<b>209.4</b>
<b>Members Advisory Committee</b>		
		<b>3490.</b>
<b>Events</b>		<b>26</b>
		<b>135.0</b>
<b>Public Affairs</b>		
<b>Sports</b>		<b>20.00</b>
<b>Catering</b>		<b>0.00</b>
<b>Choir</b>		<b>80.00</b>
		<b>57690</b>
<b>Total Expenditure</b>		<b>.75</b>
		<b>20431.</b>
<b>Profit/ (Loss)</b>		<b>29</b>

**Suffolk West Federation of Women's  
Institutes  
Balance Sheet for the year ended 30th  
September 2021**

<b><u>Fixed Assets</u></b>	<b><u>2021</u></b>	<b><u>2020</u></b>
Kitchen equipment	<b>406.74</b>	<b>478.52</b>
Office Equipment	<b>2357.08</b>	<b>2773.04</b>
Chairman's Brooch	<b>240.00</b>	<b>240.00</b>
Trade Debtors		<b>137.60</b>
Prepayment of expenditure	<b>5767.20</b>	<b>4334.20</b>
Accrual of Income	<b>4664.57</b>	<b>0.00</b>
	<b>15270.7</b>	
Bank Current account	<b>5</b>	<b>1800.50</b>
	<b>461088.</b>	<b>423030.9</b>
Barratt & Cooke Investment	<b>00</b>	<b>5</b>
	<b>21271.3</b>	
Virgin Money Account	<b>1</b>	<b>56185.62</b>
Stocks	<b>3056.29</b>	<b>4520.78</b>
Floats	<b>80.00</b>	<b>80.11</b>
	<b>514201.</b>	<b>493581.3</b>
	<b>94</b>	<b>2</b>
<b><u>Liabilities</u></b>		
Trade Creditors	<b>497.00</b>	<b>432.00</b>
Suspended Institutes fund	<b>4725.09</b>	<b>564.73</b>
NFWI affiliation fees		<b>0.00</b>
Pooling of fares	<b>0.00</b>	<b>0.00</b>
Accrual of expenditure	<b>700.00</b>	<b>1870.00</b>
Prepayment of Income	<b>3842.00</b>	<b>0.00</b>

	<u>9764.09</u>	<u>2866.73</u>
	<u>504437.85</u>	<u>490714.59</u>
<b>Capital &amp; Reserves</b>		
	<b>414841.38</b>	<b>414841.38</b>
Accumulated Fund	<b>75476.55</b>	<b>103394.25</b>
Surplus/deficit of funds	<b>396.66</b>	<b>396.66</b>
Denman College Room fund	<b>34154.5</b>	<b>-</b>
Investment revaluation	<b>5</b>	<b>18546.95</b>
	<b>-</b>	
	<b>20431.29</b>	<b>-9370.75</b>
Profit & Loss account		
Previous year's adjustment	<u>504437.85</u>	<u>490714.59</u>





**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

Charity Name

Suffolk West Federation of Women's Institutes

**On accounts for the year  
ended**

30/09/2021

**Charity no  
(if any)**

1179294

**Set out on pages**

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **30/09/2021**.

**Responsibilities and  
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent  
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below \*) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

*\* Please delete the words in the brackets if they do not apply.*

**Signed:**

*Gabby Hammond*

**Date:**

21/02/2022

**Name:**

GABBY HAMMOND

**Relevant professional  
qualification(s) or body  
(if any):**

FCCA

**Address:**

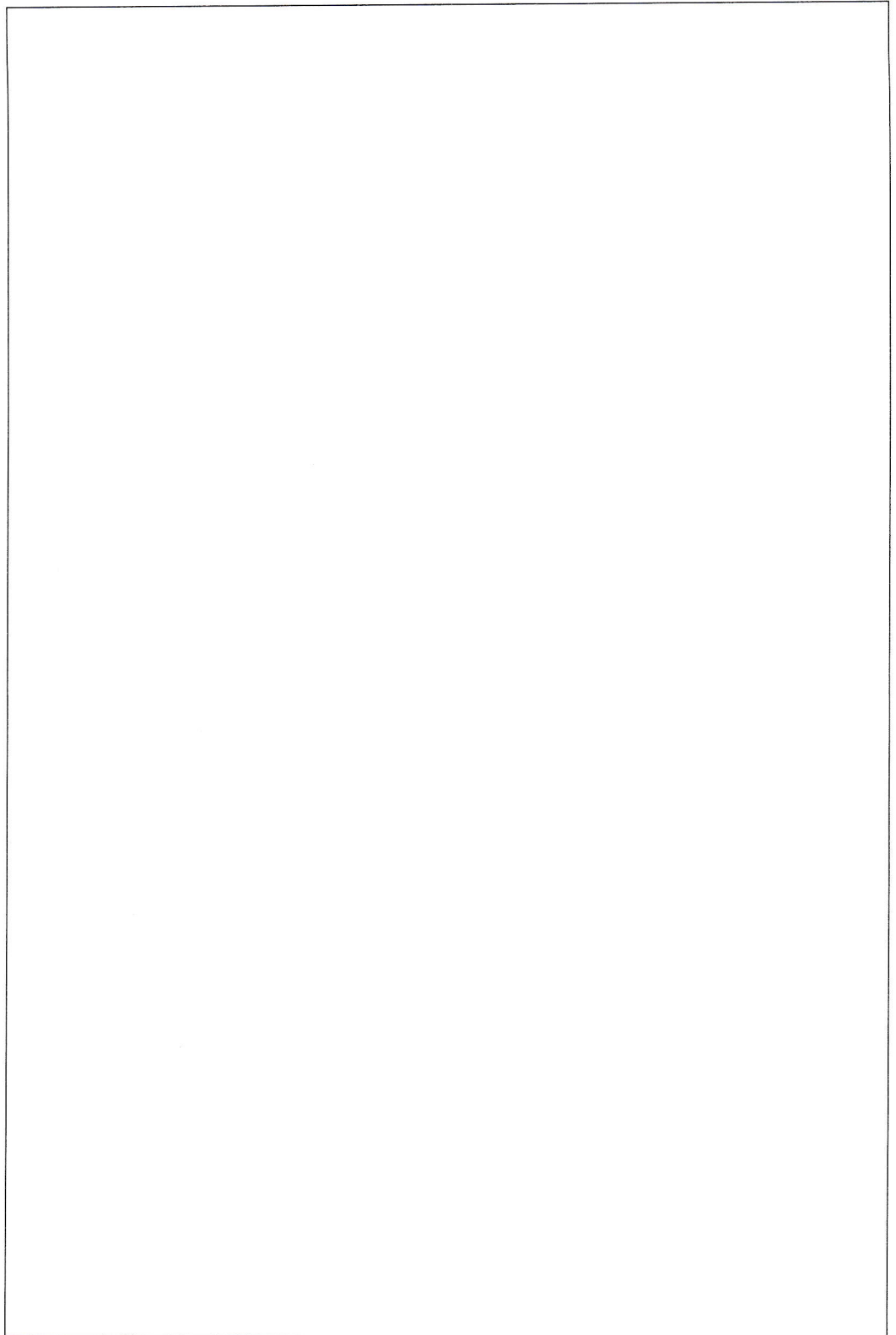
Hammond Ford & Co

Unit 6, Church Farm, Barrow

Bury St Edmunds IP29 5AX

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**



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# Accounts

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# Suffolk West

## Summary Annual Report

# 2020

**Suffolk West Federation of Women's Institutes  
Federation Offices: Unit 11, Park Farm Business Centre,  
Fornham St Genevieve, Bury St Edmunds, Suffolk IP28 6TS**

**Tel: 01284 336645**

**email: [office.swfwi@gmail.com](mailto:office.swfwi@gmail.com)**

**Registered Charity Number 1179294**

# Annual Report

## Trustees during 2019 -2020

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Julie Higgins	Chairman		SWFWI WIs
2	Jill Gooch	Vice Chairman		SWFWI WIs
3	Rachel Thomas			SWFWI WIs
4	Brenda Last	Treasurer		SWFWI WIs
5	Sue Beavan			SWFWI WIs
6	Margaret Brackenbury	Vice Chairman		SWFWI WIs
7	Janet Brown			SWFWI WIs
8	Linda Gridley			SWFWI WIs
9	Joyce Haiselden		Until April 2020	SWFWI WIs
	June Bryant		From May 2020	SWFWI WIs
10	Yvonne King			SWFWI WIs
11	Rae Stapleton			SWFWI WIs
12	Maggie Glavin			SWFWI WIs

### Governance

The Federation has a constitution approved by the National Federation of Women's Institutes and by the Charity Commission. The managing trustees are voted for every two (2) years by the WIs of the Federation. They take office after the end of that year's annual meeting.

### Additional governance issues

Trustees attend formal Trustee training provided by NFWI. They are also expected to work through the e-learning Trustee Training Module provided by NFWI on the WI Training website.

### Staff

The Federation employs two part time members of staff: Federation Secretary Rachel Hows and Finance Assistant Rachel Sparks.

## **Objects of the WI**

The objects of the Federation are to further the purposes of the Women's Institute movement in West Suffolk.

The main purposes of the Women's Institute organisation are:

- (a) to advance the education of women and girls for the public benefit in all areas including (without limitation):
  - i. local, national and international issues of political and social importance
  - ii. music, drama and other cultural subjects; and
  - iii. all branches of agriculture, crafts, home economics, science, health and social welfare
- (b) to promote sustainable development for the public benefit by:
  - i. educating people in the preservation, conservation and protection of the environment and the prudent use of natural resources; and
  - ii. promoting sustainable means of achieving economic growth and regeneration
- (c) to advance health for the public benefit
- (d) to advance citizenship for the public benefit by the promotion of civic responsibility and volunteering.

## **Achievements**

The main achievement during the period of this annual report was celebrating the centenary of the federation and keeping the organisation together during the pandemic lockdown.

## **Summary of the main activities of the organisation**

It became evident by early summer that we would not be able to hold many of our planned Centenary events due to imposed restrictions due to COVID-19, a situation which also brought about the demise of our Federation magazine, The WI News. We felt that we had to find a publication to replace this loss and came up with a fortnightly office based online newsletter entitled The Hive. This has up to date information and notices together with short write ups from our WIs and our sub committees. This has proved extremely popular with members. As the months went on, we decided to hold talks on Zoom for our members which started in September 2020. These have encompassed a myriad of subjects including Jane Austen, Leonardo da Vinci, Stem Cells, crafting various items such as Christmas Wreaths and paper flowers, the music of Bach and the life of a Pantomime Dame, our Christmas offering has attracted 100+ members with our Night In With The London Welsh Rugby Club Choir. The only actual Centenary event we held was a highly successful lunch with speaker Captain William Wells in March 2020.

We feel our greatest achievement is keeping in touch with our members and keeping the interest in our Centenary which hopefully we can celebrate it fully in 2021.

## Financial Review

### Reserves Policy

#### **The Federation holds reserves for several reasons.**

1. To cover cash flow situations where for instance the subscriptions which provide a substantial part of the income are only received in March/ April to cover the whole year.
2. To cover for unforeseen emergency or unexpected needs.
3. Cover for unforeseen day to day operational costs such as employing temporary staff to cover long term sick absence.
4. To meet planned commitments that cannot be met from future income alone.
5. To support the office costs following the sale of owned premises and the rental of current premises, with a view that new premises may be purchased in future.

The proceeds from the sale of the Federation's own property are held as reserves but split to give both access and income. The larger part has been invested through a stockbroker which offers inflation proofing income and increase in values combined with a low to medium risk, the remainder split between instant access accounts and short notice accounts which pay more interest. The Reserves policy will be reviewed annually.

Being a particularly financially challenging year, the profit and loss account shows a deficit of £9371, which, disappointingly but unsurprisingly, is an increase in the deficit from the previous year. The loss of the income from the printed WI News and our fundraising events due to the pandemic has partially been offset by the one-off grant of £10,000 from the government. Our expenses have not been much reduced by the lockdown as the part time staff were not furloughed due to ongoing work on the newsletters and refunds on events. The deficit can be met from our Virgin savings account and will not affect our investment policy. Our investments continued to perform relatively well during the stock market upheavals and ended with a reduction of £18547, a 4.4% reduction. Unfortunately, our membership numbers and hence subscriptions have fallen slightly. However, we hope to open at least one new WI next year and undertake a recruitment campaign once restrictions on meetings are lifted. As ever the board of trustees continue their efforts to reduce costs wherever possible but this last year has been difficult.

Early events were well supported and raised funds to help with the Federation costs but those of March onwards were cancelled. I hope next year the postponed centenary events and the relief at meeting again will encourage more members to participate in federation events in addition to their own WI events.

## Suffolk West Federation of Women's Institutes

### Income and Expenditure for the year ended 30th September 2020

<u>Income</u>	<u>2020</u>	<u>2020</u>	<u>2019</u>	<u>2019</u>
Members subscriptions	16,153		17,459	
Dividends and Interest	11,946		14,279	
Grants	10,000		0	
Recharges for photocopying, insurance, etc	1,773		2,235	
<b>Park Farm</b>		<b>39,872</b>		<b>33,973</b>
Fundraising events	3,359		9,096	
Federation & National meeting	80		14,157	
Sales of WI News, bulbs, pens, diaries etc	-851		5,751	
Training, Donations, NFWI & Golden ticket draws	870		1,200	
Centenary events	8,336			
<b>Federation Board of Trustees</b>		<b>11,794</b>		<b>30,204</b>
<b>Creative Leisure</b>		<b>194</b>		<b>6,013</b>
<b>Members Advisory Committee</b>		<b>147</b>		<b>2,257</b>
<b>Combined Arts</b>		<b>1,163</b>		<b>12,401</b>
<b>Public Affairs</b>		<b>0</b>		<b>4,240</b>
<b>Science &amp; Technology</b>		<b>0</b>		<b>136</b>
<b>Sports</b>		<b>1,494</b>		<b>4,441</b>
<b>Catering</b>		<b>611</b>		<b>2,471</b>
<b>Choir</b>		<b>180</b>		<b>1,109</b>
<b>Total Income</b>		<b>55,455</b>		<b>97,245</b>
<u>Expenditure</u>				
Staffing including cleaners	24,175		23,332	
Office rent, Council tax, electricity & repairs	21,494		20,982	
Supplies, photocopier, postage, etc	3,756		4,738	
Bookkeeping & Audit, Depreciation	1,436		3,152	
<b>Park Farm</b>		<b>50,861</b>		<b>52,204</b>
Fundraising events	2,998		8,059	
Federation & National meetings	630		15,586	
Cost of Sales, Golden ticket prizes, other minor costs	674		1,981	
Denman visit, room refurbishment, training	1,370		250	
Incorporation costs	0		1,538	
Centenary events	6,720		0	
<b>Federation Board of Trustees</b>		<b>12,392</b>		<b>27,414</b>
<b>Creative Arts</b>		<b>245</b>		<b>4,131</b>
<b>Members Advisory Committee</b>		<b>180</b>		<b>2,983</b>
<b>Combined Arts</b>		<b>400</b>		<b>10,751</b>
<b>Public Affairs</b>		<b>114</b>		<b>2,562</b>
<b>Science &amp; Technology</b>		<b>0</b>		<b>14</b>
<b>Sports</b>		<b>141</b>		<b>557</b>
<b>Catering</b>		<b>210</b>		<b>1,146</b>
<b>Choir</b>		<b>283</b>		<b>551</b>
<b>Total Expenditure</b>		<b>64,826</b>		<b>102,313</b>
<b>Profit/ (Loss)</b>		<b>-9,371</b>		<b>-5,068</b>

**Suffolk West Federation of Women's Institutes**  
**Balance Sheet for the year ended 30th September 2020**

<b><u>Fixed Assets</u></b>	<b><u>2020</u></b>	<b><u>2019</u></b>
Kitchen equipment	478	563
Office Equipment	2,773	2,647
Chairman's Brooch	240	240
Trade Debtors	138	2,601
Prepayment of expenditure	4,334	8,209
Accrual of Income	0	0
Bank Current account	1,800	11,630
Barratt & Cooke Investment	423,031	430,133
Virgin Money Account	56,186	70,684
Stocks	4,521	0
Floats	80	80
	<u>493,581</u>	<u>526,787</u>

**Liabilities**

Trade Creditors	432	424
Suspended Institutes fund	565	164
NFWI affiliation fees	0	214
Pooling of fares	0	0
Accrual of expenditure	1,870	600
Prepayment of Income	0	6,753
	<u>2,867</u>	<u>8,155</u>
	<u>490,714</u>	<u>518,632</u>

**Capital & Reserves**

Accumulated Fund	414,841	414,841
Surplus/deficit of funds	103,394	97,413
Denman College Room fund	397	396
Investment revaluation	-18,547	11,050
Profit & Loss account	-9,371	-5,068
Previous year's adjustment		
	<u>490,714</u>	<u>518,632</u>

## Suffolk West Federation of Women's Institutes

### Income and Expenditure for the year ended 30th September 2020

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 <b>Profit/ (Loss)</b>		<b>-9,371</b>		<b>-5,068</b>

**Suffolk West Federation of Women's Institutes**  
**Balance Sheet for the year ended 30th September 2020**

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	<u>493,581</u>	<u>526,787</u>
 <b><u>Liabilities</u></b>		
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Prepayment of Income	0	6,753
	<u>2,867</u>	<u>8,155</u>
	<u>490,714</u>	<u>518,632</u>
 <b><u>Capital &amp; Reserves</u></b>		
Accumulated Fund	414,841	414,841
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Profit & Loss account	-9,371	-5,068
Previous year's adjustment		
	<u>490,714</u>	<u>518,632</u>



**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

Charity Name  
Suffolk West Federation Of Women's Institutes

**On accounts for the year  
ended**

30/09/2020      **Charity no  
(if any)**      1179294

**Set out on pages**

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **30/09/2020**.

**Responsibilities and  
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

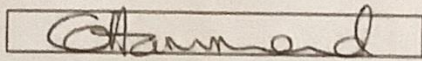
**Independent  
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below \*) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

*\* Please delete the words in the brackets if they do not apply.*

**Signed:**       **Date:** 11/02/2021

**Name:** GABRIELLE HAMMOND

**Relevant professional  
qualification(s) or body  
(if any):**

FCCA

**Address:** Hammond Ford & Co  
Unit 6, Church Farm, Barrow  
Bury St Edmunds IP29 5AX