

THE WOMEN'S FARM AND GARDEN ASSOCIATION

England & Wales · Charity number 212527

Details

Other names	THE WOMEN'S FARM AND GARDEN ASSOCIATION (INCORPORATED), The Working for Gardeners Association, W F G A
Status	Registered
Legal form	Charitable company
Company number	00244591
Registered	1962-12-03
Register	View on the Charity Commission register

Contact

Address	7 Trull Farm Buildings Trull Tetbury Gloucestershire GL8 8SQ
Phone	01285841468
Email	admin@wfga.org.uk
Website	www.wfga.org.uk

Activities

Objects: 3.1 The Charity's objects (the "Objects") are specifically restricted to the following: 3.1.1 To promote and encourage the study and practice of horticulture and gardening skills throughout the UK. To include horticulture, gardening and garden design, vegetable and flower growing and production, landscape and garden design, as well as agricultural and rural skills. 3.1.2 To advance the education of all by the provision of opportunities to acquire knowledge and practical experience in horticulture and gardening. 3.2 Nothing in these Articles will authorise an application of the property of the Charity for purposes which are not charitable in accordance with section 2 of the Charities Act 2011.

Activities: Women Returners to Amenity Gardening Scheme (WRAGs), training courses, workshops, seminar, tours, newsletters, membership of WFGA and the funding initiative 'The Christine Ladley Fund, garden visits and work experience opportunities.

Classification

- **How:** Makes Grants To Individuals, Provides Human Resources, Provides Advocacy/advice/information
- **What:** Education/training, Economic/community Development/employment
- **Who:** Other Defined Groups

Geography

- **Area of benefit:** UNITED KINGDOM AND BRITISH COMMONWEALTH
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£192,585	£251,549	-	-
2023-12-31	£200,442	£242,085	-	-
2022-12-31	£254,326	£192,341	-	-
2021-12-31	£229,787	£194,635	-	-
2020-12-31	£98,912	£101,527	-	-

Trustees

Name	Role	Appointed
Amanda Ponsonby MBE		2021-09-29
Daniel David Cartwright		2023-05-13
James McArthur		2023-01-09
Rosalind Ellen Chandler		2024-01-30

THE WOMEN'S FARM AND GARDEN ASSOCIATION

England & Wales - Charity number 212527

Accounts

REGISTERED COMPANY NUMBER: 00244591 (England and Wales)
REGISTERED CHARITY NUMBER: 212527

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31st December 2024
for
Women's Farm & Garden Association(The)

JD Frost Accountants
Chartered Accountants
7 Links View
Cirencester
Gloucestershire
GL7 2NF

Women's Farm & Garden Association(The)

**Contents of the Financial Statements
for the Year Ended 31st December 2024**

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Women's Farm & Garden Association(The)

Report of the Trustees for the Year Ended 31st December 2024

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st December 2024. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

ACHIEVEMENT AND PERFORMANCE

Charitable activities

This year we are celebrating 125 years since the birth of Working for Gardeners (the working name of our charity). As ever, we continue to evolve and change along with the changing needs of our vibrant community.

Our courses and workshops support both experienced gardeners and eager learners to build skills and confidence through hands-in-the-dirt training, gaining the kind of knowledge that only comes through experience. In 2024 we offered a wider variety of events, from pruning to propagation to posy making to plant identification. Our courses brought together our members to share their joy of learning in beautiful and historic gardens and across the country, through our online workshops.

Our Work and Retrain As a Gardener Scheme (WRAG Scheme) is thriving and in 2024, we trained 156 WRAG trainees in 148 amazing gardens. Working for Gardeners have created a pathway for changing careers that fits alongside family life and existing responsibilities, making a new career in horticulture accessible at any life stage. Since 1993, we have trained over 1700 new gardeners, many of whom have gone on to take up positions as Head Gardeners and run their own businesses. We are so grateful to the garden owners who, by sharing their knowledge and opening their garden to a trainee, have given someone the chance to change their life and build a fulfilling career in horticulture. Your support helps sustain this important work, preserving Britain's gardening heritage while creating pathways for the next generation of gardening talent.

In 2024, eight WRAG trainees took part in the Gardener's World Live Show, Beautiful Borders competition at the NEC. Working for Gardeners is really pleased to be able to support and mentor these budding garden designers and we have another group entering the competition in 2025.

Our WRAG alumni have also had a successful year. Kate Smithson won a Gold Medal at the Harrogate show for her design for the Yorkshire Ambulance Service; Jonathan Zerr took first place in the Chartered Institute of Horticulture's Young Horticulturist of the Year Competition; and Simone Daye became Head Gardener at Brantwood, home of John Ruskin.

Bursaries and donations are so important in supporting our members and WRAG trainees in achieving their goals and making horticultural training accessible to all. This year we are delighted to have secured a donation that will support WRAG trainees in the work to restore the garden at Benton End, home of Cedric Morris. Working for Gardeners have ambitious plans to fund both trainees and gardens in other such important restoration work, maintaining our horticultural heritage and we are keen to secure other donations to support these aims.

We continue to be supported by The Christine Ladley Fund, the Stanley Smith (UK) Horticultural Trust, Wiltshire Gardens Trust and The Merlin Trust who provide valuable opportunities for our members to develop their training and to build and expand their horticultural businesses.

This year, we are delighted to have appointed Julia Thorne as our Executive Officer and, together with our hard-working office team and our Regional Managers, we are in a strong position to support our members and grow our offering.

In the upcoming year, we will be looking at how we communicate with our members and the wider public to achieve our mission of building a community where our members grow together, sharing and preserving generations of gardening wisdom.

Thank you for all your hard work in achieving an excellent year.

Women's Farm & Garden Association(The)

Report of the Trustees for the Year Ended 31st December 2024

FINANCIAL REVIEW

Financial position

Thanks to our growing community of members, trainees, garden owners and head gardeners, and with the dedication of our operational team and financial supporters, the Charity has had another successful year.

Our income totalled £192,585 during 2024, across three principal sources: WRAG trainee fees £80,240 (42% of the total); membership and garden owner subscriptions £49,528 (26%); and events £28,096 (15%). Income from gift aid and donations, including from the National Garden Scheme, came to £24,265 (13%), with financial items accounting for most of the balance of £10,456 of income.

We have continued to develop our network of remarkable gardens across the UK in which we are able to place trainees and organise events. We have placed over 150 WRAG trainees in wonderful gardens during 2024. Such training opportunities would be particularly difficult for potential career changers to access directly for themselves. We remain one of the few charities, if not the only one, in the UK that is focussed on arranging and moderating paid part-time gardening placements. The trainee earns the National Living Wage, paid directly by the garden owner, and receives valuable practical, vocational gardening experience under the expert leadership and mentoring of either the head gardener or garden owner in truly inspirational gardens across the UK. The trainee pays an admin fee of £600 to the Charity (raised to £640 for 2025).

We are constantly working on developing our garden network further, as throughout 2024 we have continued to see demand for placements outstripping available gardens.

These gardens also provided wonderful venues and expert instruction for our practical training events. We ran more than 70 events across the UK during 2024, both in garden and online. We have continued to price these events affordably, generally in the range of £35-45 for our members, offering a material discount relative to our non-member pricing in order to encourage membership. Events continue to be a major area of strategic focus for us, so we are particularly grateful for the support shown by our garden owners and their head gardeners in this context. Our members also receive regular newsletters and other communication highlighting our garden tours, workshops and skills days, as well as access to our Garden Recruitment Network.

We are also most grateful to have been able to continue to collaborate with our generous donors during 2024. Donations received during the year amounted to £11,945. These are instrumental in opening up placement opportunities and providing other financial support to trainees and as such, are key to delivering meaningful change to trainees' lives. Expansion of our fundraising efforts is a key strategic focus for us.

During mid 2024, we created the position of Executive Officer to take day-to-day responsibility for implementation of our rolling Strategic Plan and for operations, including running our network of Regional Managers (numbering 20 at year-end) and 2 part-time staff in our administrative office in Trull. In 2024 as in other years, our main operating expenses were related to the trainee and garden coordination activities of this network of free-lance Regional Managers (£76,841 in 2024, up 10% on 2023) and to our small executive/admin team (£51,096 during 2024, up 40 primarily due to the addition of the Executive role). Our trustees provided their time pro-bono. Overall, our operating expenses (excluding disbursement of bursary monies) totalled £182,798 during 2024, up 21% over 2023.

Our net income in 2024 for unrestricted funds amounted to £1,462, slightly better than breakeven, as during 2023. In addition, during 2024 we disbursed £58,181 of NGS bursaries monies received in prior periods, which meant that our net expenditure for restricted funds overall amounted to £56,826.

The Charity headed into 2025 in a healthy financial position, with net assets of £261,051, of which £231,244 was unrestricted.

Women's Farm & Garden Association(The)

Report of the Trustees for the Year Ended 31st December 2024

FINANCIAL REVIEW

Reserves policy

A reserves policy is necessary to ensure there is sufficient income to tide an organisation over in order that it may meet its liabilities, whilst fundraising is done, if and when existing sources of income are lost. It also enables contractual obligations to be met in the event that the organisation needs to be wound up.

The board has chosen to have a reserves policy that aims to ensure that we can cover our liabilities in the event that the charity were to be wound up. We can identify such liabilities with relative ease (office premises, payroll to staff and expense obligations to Regional Managers and suppliers); it is estimated that these costs would not exceed £15,000.

Our unrestricted net assets of £231,244 exceeded our minimum reserves target. Over the coming years, the board is looking to deploy these reserves, together with funds raised through the generous support of our donors, to continue to support practical, hands-in-the-dirt horticultural learning. During 2025, we are putting in place the foundations for this strengthening of our horticultural community. Initiatives under way include improving our communications and website, deepening our network of gardens and therefore placement opportunities, providing more financial and other support for more WRAG trainees, and expanding our membership benefits, particularly in the area of learning events.

Going concern

The Trustees have considered the Going Concern of the Charity, and with the level of Unrestricted Reserves at the year-end it is considered that the Going Concern of the Charity is assured for 2025.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Association is a company, limited by guarantee, as defined by the Companies Act 2006. The governing document of the charity is its Memorandum and Articles of Association dated 11 December 1929 (as altered by Special Resolutions on 1 April 1950 and 18 April 1964) and Articles of Association passed by Special Resolution at the AGM 10th July 2011. The Articles of Association were updated and amended by Special Resolution on 19th September 2020 to comply with the latest Charity Commission regulations, and the working name of Working for Gardeners Association was adopted on the same date. These documents can be viewed in the members section of the WFGA website. They are also available on the Charity Commission website for the general public to access at any time.

In the event of the company being wound up, members are required to contribute an amount not exceeding £1.

The Board of Trustees set the agenda and budget for the Association. A Trustee is elected for a period of three years, with re-election for a further three, after six years the Trustee must step down for a period of at least one year.

The Chairman of the Board of Trustees is selected from within the Board.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed, and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The trustees reviewed and updated the WFGA Risk Management policy document in accordance with government advice in 2022. The next review is due during 2025.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

00244591 (England and Wales)

Registered Charity number

212527

Registered office

7 Trull Farm Buildings

Trull

Tetbury

Gloucestershire

GL8 8SQ

Women's Farm & Garden Association(The)

**Report of the Trustees
for the Year Ended 31st December 2024**

Trustees

Amanda Ponsonby MBE

James McArthur

Susan Reed - Chair

Daniel Cartwright

Rosalind Chandler (appointed 30/1/2024)

Company Secretary

Independent Examiner

JD Frost Accountants

Chartered Accountants

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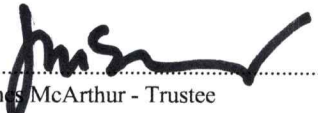
Cirencester

Gloucestershire

GL7 2NF

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on **31/5/25** and signed on its behalf by:


James McArthur - Trustee

**Independent Examiner's Report to the Trustees of
Women's Farm & Garden Association(The)**

Independent examiner's report to the trustees of Women's Farm & Garden Association(The) ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st December 2024.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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



Mrs J D Frost

JD Frost Accountants
Chartered Accountants
7 Links View
Cirencester
Gloucestershire
GL7 2NF

Date: 14/07/2025

Women's Farm & Garden Association(The)

**Statement of Financial Activities
for the Year Ended 31st December 2024**

		Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
	Notes				
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	132,663	-	132,663	123,830
Charitable activities					
Events & other activities		28,096	-	28,096	30,095
Christine Ladley Fund		-	3,650	3,650	4,650
National Garden Scheme		-	(2,100)	(2,100)	(2,700)
George Cadbury Fund		-	-	-	9,600
Stanley Smith Fund		-	-	-	14,550
Other		-	7,500	7,500	-
Other trading activities	3	3,778	-	3,778	5,257
Investment income	4	6,678	-	6,678	6,412
Other income		9,445	2,875	12,320	8,748
Total		<u>180,660</u>	<u>11,925</u>	<u>192,585</u>	<u>200,442</u>
EXPENDITURE ON					
Raising funds	5	70	-	70	227
Charitable activities					
Events & other activities		181,760	-	181,760	151,260
Christine Ladley Fund		-	6,075	6,075	5,700
Fairlight Hall		-	-	-	333
National Garden Scheme		-	58,181	58,181	63,444
George Cadbury Fund		-	-	-	10,265
Stanley Smith Fund		-	3,694	3,694	10,856
Other		-	801	801	-
Other		968	-	968	-
Total		<u>182,798</u>	<u>68,751</u>	<u>251,549</u>	<u>242,085</u>
Net gains on investments		<u>3,600</u>	<u>-</u>	<u>3,600</u>	<u>3,051</u>
NET INCOME/(EXPENDITURE)		1,462	(56,826)	(55,364)	(38,592)
RECONCILIATION OF FUNDS					
Total funds brought forward		229,782	86,633	316,415	355,007
TOTAL FUNDS CARRIED FORWARD		<u>231,244</u>	<u>29,807</u>	<u>261,051</u>	<u>316,415</u>

The notes form part of these financial statements

Women's Farm & Garden Association(The)

Balance Sheet
31st December 2024

	Notes	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
FIXED ASSETS					
Tangible assets	10	1,070	-	1,070	2,038
Investments	11	62,156	-	62,156	56,918
		<u>63,226</u>	<u>-</u>	<u>63,226</u>	<u>58,956</u>
CURRENT ASSETS					
Debtors	12	18,675	2,875	21,550	7,660
Cash at bank		158,440	29,335	187,775	263,420
		<u>177,115</u>	<u>32,210</u>	<u>209,325</u>	<u>271,080</u>
CREDITORS					
Amounts falling due within one year	13	(9,097)	(2,403)	(11,500)	(13,621)
		<u>168,018</u>	<u>29,807</u>	<u>197,825</u>	<u>257,459</u>
NET CURRENT ASSETS					
		<u>231,244</u>	<u>29,807</u>	<u>261,051</u>	<u>316,415</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>231,244</u>	<u>29,807</u>	<u>261,051</u>	<u>316,415</u>
NET ASSETS					
		<u>231,244</u>	<u>29,807</u>	<u>261,051</u>	<u>316,415</u>
FUNDS	14				
Unrestricted funds				231,244	229,782
Restricted funds				29,807	86,633
TOTAL FUNDS				<u>261,051</u>	<u>316,415</u>

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

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

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit 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 charitable company.

The notes form part of these financial statements

Women's Farm & Garden Association(The)

Balance Sheet - continued

31st December 2024

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on **31/5/25** and were signed on its behalf by:



James McArthur - Trustee

The notes form part of these financial statements

**Notes to the Financial Statements
for the Year Ended 31st December 2024**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

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

Fixtures and fittings - 20% on reducing balance

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Women's Farm & Garden Association(The)

**Notes to the Financial Statements - continued
for the Year Ended 31st December 2024**

2. DONATIONS AND LEGACIES

	2024	2023
	£	£
Donations	2,895	2,411
Subscriptions	43,066	43,017
Registrations fees	80,240	74,600
Garden Owners subscription	6,462	3,802
	<u>132,663</u>	<u>123,830</u>

3. OTHER TRADING ACTIVITIES

	2024	2023
	£	£
Other income	<u>3,778</u>	<u>5,257</u>

4. INVESTMENT INCOME

	2024	2023
	£	£
Dividends	1,669	1,449
Other fixed asset invest - FII	38	19
Deposit account interest	<u>4,971</u>	<u>4,944</u>
	<u>6,678</u>	<u>6,412</u>

5. RAISING FUNDS

Investment management costs

	2024	2023
	£	£
Portfolio management	<u>69</u>	<u>62</u>

6. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2024	2023
	£	£
Depreciation - owned assets	<u>968</u>	<u>968</u>

7. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31st December 2024 nor for the year ended 31st December 2023.

Trustees' expenses

	2024	2023
	£	£
Trustees' expenses	<u>2,613</u>	<u>2,617</u>

Women's Farm & Garden Association(The)

**Notes to the Financial Statements - continued
for the Year Ended 31st December 2024**

8. STAFF COSTS

	2024	2023
	£	£
Wages and salaries	50,028	35,871
Other pension costs	1,068	702
	<u>51,096</u>	<u>36,573</u>

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

	2024	2023
Office	<u>3</u>	<u>2</u>

No employees received emoluments in excess of £60,000.

9. 2023 COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	123,830	-	123,830
Charitable activities			
Events & other activities	30,095	-	30,095
Christine Ladley Fund	-	4,650	4,650
National Garden Scheme	-	(2,700)	(2,700)
George Cadbury Fund	-	9,600	9,600
Stanley Smith Fund	-	14,550	14,550
Other trading activities	5,257	-	5,257
Investment income	6,412	-	6,412
Other income	7,498	1,250	8,748
Total	<u>173,092</u>	<u>27,350</u>	<u>200,442</u>
EXPENDITURE ON			
Raising funds	228	(1)	227
Charitable activities			
Events & other activities	151,260	-	151,260
Christine Ladley Fund	-	5,700	5,700
Fairlight Hall	-	333	333
National Garden Scheme	-	63,444	63,444
George Cadbury Fund	-	10,265	10,265
Stanley Smith Fund	-	10,856	10,856
Total	<u>151,488</u>	<u>90,597</u>	<u>242,085</u>
Net gains on investments	<u>3,051</u>	<u>-</u>	<u>3,051</u>
NET INCOME/(EXPENDITURE)	24,655	(63,247)	(38,592)

Women's Farm & Garden Association(The)

**Notes to the Financial Statements - continued
for the Year Ended 31st December 2024**

9. 2023 COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
RECONCILIATION OF FUNDS			
Total funds brought forward	205,127	149,880	355,007
TOTAL FUNDS CARRIED FORWARD	<u>229,782</u>	<u>86,633</u>	<u>316,415</u>

10. TANGIBLE FIXED ASSETS

	Fixtures and fittings £
COST	
At 1st January 2024 and 31st December 2024	13,679
DEPRECIATION	
At 1st January 2024	11,641
Charge for year	968
At 31st December 2024	12,609
NET BOOK VALUE	
At 31st December 2024	1,070
At 31st December 2023	2,038

11. FIXED ASSET INVESTMENTS

	Listed investments £	Investment cash £	Totals £
MARKET VALUE			
At 1st January 2024	56,093	825	56,918
Additions	1,293	414	1,707
Disposals	-	(69)	(69)
Revaluations	3,600	-	3,600
At 31st December 2024	<u>60,986</u>	<u>1,170</u>	<u>62,156</u>
NET BOOK VALUE			
At 31st December 2024	<u>60,986</u>	<u>1,170</u>	<u>62,156</u>
At 31st December 2023	<u>56,093</u>	<u>825</u>	<u>56,918</u>

There were no investment assets outside the UK.

Women's Farm & Garden Association(The)

**Notes to the Financial Statements - continued
for the Year Ended 31st December 2024**

11. FIXED ASSET INVESTMENTS - continued

Cost or valuation at 31st December 2024 is represented by:

	Listed investments £	Investment cash £	Totals £
Valuation in 2024	17,349	-	17,349
Cost	43,637	1,170	44,807
	<u>60,986</u>	<u>1,170</u>	<u>62,156</u>

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Trade debtors	-	160
Prepayments and accrued income	21,550	7,500
	<u>21,550</u>	<u>7,660</u>

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Trade creditors	6,694	7,568
Social security and other taxes	464	316
Pension Fund	208	143
Accruals and deferred income	130	-
Accrued expenses	4,004	5,594
	<u>11,500</u>	<u>13,621</u>

14. MOVEMENT IN FUNDS

	At 1/1/24 £	Net movement in funds £	At 31/12/24 £
Unrestricted funds			
General fund	216,033	(2,138)	213,895
Revaluation Reserve	13,749	3,600	17,349
	<u>229,782</u>	<u>1,462</u>	<u>231,244</u>
Restricted funds			
Christine Ladley Fund	3,856	(1,425)	2,431
Fairlight Hall	486	-	486
National Garden Scheme	76,029	(60,281)	15,748
George Cadbury Fund	2,568	-	2,568
Stanley Smith Fund	3,694	(3,694)	-
Other funds	-	8,574	8,574
	<u>86,633</u>	<u>(56,826)</u>	<u>29,807</u>
TOTAL FUNDS	<u>316,415</u>	<u>(55,364)</u>	<u>261,051</u>

Women's Farm & Garden Association(The)

**Notes to the Financial Statements - continued
for the Year Ended 31st December 2024**

14. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	180,660	(182,798)	-	(2,138)
Revaluation Reserve	-	-	3,600	3,600
	<u>180,660</u>	<u>(182,798)</u>	<u>3,600</u>	<u>1,462</u>
Restricted funds				
Christine Ladley Fund	4,650	(6,075)	-	(1,425)
National Garden Scheme	(2,100)	(58,181)	-	(60,281)
Stanley Smith Fund	-	(3,694)	-	(3,694)
Other funds	9,375	(801)	-	8,574
	<u>11,925</u>	<u>(68,751)</u>	<u>-</u>	<u>(56,826)</u>
TOTAL FUNDS	<u>192,585</u>	<u>(251,549)</u>	<u>3,600</u>	<u>(55,364)</u>

Comparatives for movement in funds

	At 1/1/23 £	Net movement in funds £	At 31/12/23 £
Unrestricted funds			
General fund	194,429	21,604	216,033
Revaluation Reserve	10,698	3,051	13,749
	<u>205,127</u>	<u>24,655</u>	<u>229,782</u>
Restricted funds			
Christine Ladley Fund	3,656	200	3,856
Fairlight Hall	819	(333)	486
National Garden Scheme	142,172	(66,143)	76,029
George Cadbury Fund	3,233	(665)	2,568
Stanley Smith Fund	-	3,694	3,694
	<u>149,880</u>	<u>(63,247)</u>	<u>86,633</u>
TOTAL FUNDS	<u>355,007</u>	<u>(38,592)</u>	<u>316,415</u>

Women's Farm & Garden Association(The)

**Notes to the Financial Statements - continued
for the Year Ended 31st December 2024**

14. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	173,092	(151,488)	-	21,604
Revaluation Reserve	-	-	3,051	3,051
	<u>173,092</u>	<u>(151,488)</u>	<u>3,051</u>	<u>24,655</u>
Restricted funds				
Christine Ladley Fund	5,900	(5,700)	-	200
Fairlight Hall	-	(333)	-	(333)
National Garden Scheme	(2,700)	(63,443)	-	(66,143)
George Cadbury Fund	9,600	(10,265)	-	(665)
Stanley Smith Fund	14,550	(10,856)	-	3,694
	<u>27,350</u>	<u>(90,597)</u>	<u>-</u>	<u>(63,247)</u>
TOTAL FUNDS	<u>200,442</u>	<u>(242,085)</u>	<u>3,051</u>	<u>(38,592)</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/1/23 £	Net movement in funds £	At 31/12/24 £
Unrestricted funds			
General fund	194,429	19,466	213,895
Revaluation Reserve	10,698	6,651	17,349
	<u>205,127</u>	<u>26,117</u>	<u>231,244</u>
Restricted funds			
Christine Ladley Fund	3,656	(1,225)	2,431
Fairlight Hall	819	(333)	486
National Garden Scheme	142,172	(126,424)	15,748
George Cadbury Fund	3,233	(665)	2,568
Other funds	-	8,574	8,574
	<u>149,880</u>	<u>(120,073)</u>	<u>29,807</u>
TOTAL FUNDS	<u>355,007</u>	<u>(93,956)</u>	<u>261,051</u>

Women's Farm & Garden Association(The)**Notes to the Financial Statements - continued
for the Year Ended 31st December 2024****14. MOVEMENT IN FUNDS - continued**

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	353,752	(334,286)	-	19,466
Revaluation Reserve	-	-	6,651	6,651
	<u>353,752</u>	<u>(334,286)</u>	<u>6,651</u>	<u>26,117</u>
Restricted funds				
Christine Ladley Fund	10,550	(11,775)	-	(1,225)
Fairlight Hall	-	(333)	-	(333)
National Garden Scheme	(4,800)	(121,624)	-	(126,424)
George Cadbury Fund	9,600	(10,265)	-	(665)
Stanley Smith Fund	14,550	(14,550)	-	-
Other funds	9,375	(801)	-	8,574
	<u>39,275</u>	<u>(159,348)</u>	<u>-</u>	<u>(120,073)</u>
TOTAL FUNDS	<u>393,027</u>	<u>(493,634)</u>	<u>6,651</u>	<u>(93,956)</u>

15. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31st December 2024.

Women's Farm & Garden Association(The)**Detailed Statement of Financial Activities
for the Year Ended 31st December 2024**

	2024	2023
	£	£
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	2,895	2,411
Subscriptions	43,066	43,017
Registrations fees	80,240	74,600
Garden Owners subscription	6,462	3,802
	132,663	123,830
 Other trading activities		
Other income	3,778	5,257
 Investment income		
Dividends	1,669	1,449
Other fixed asset invest - FII	38	19
Deposit account interest	4,971	4,944
	6,678	6,412
 Charitable activities		
Christine Ladley Fund	3,650	4,650
National Garden Scheme	5,400	(2,700)
Practical Skills Day	6,625	6,195
Workshops	19,262	21,026
Tours	-	1,460
Visits	2,209	1,414
George Cadbury Fund	-	9,600
Stanley Smith Fund	-	14,550
	37,146	56,195
 Other income		
Tax recovered on gift aid	12,320	8,748
Total incoming resources	192,585	200,442
 EXPENDITURE		
Other trading activities		
Stock for resale	1	165
 Investment management costs		
Portfolio management	69	62
 Charitable activities		
Events costs	9,116	12,235
Garden & trainee coordination	76,841	70,153
NGS & other	68,751	90,598
	154,708	172,986

This page does not form part of the statutory financial statements

Women's Farm & Garden Association(The)**Detailed Statement of Financial Activities
for the Year Ended 31st December 2024**

	2024	2023
	£	£
Support costs		
Management		
Advertising	19,236	6,801
Office expenses	3,113	2,512
Equipment	968	968
	23,317	10,281
Finance		
Wages	50,028	35,871
Pensions	1,068	702
Bank charges	3,269	3,161
Accountancy	1,500	1,500
Book keeping	1,300	1,399
	57,165	42,633
Other		
Rent, rates and insurance	5,376	5,268
Light and heat	799	695
Postage and stationery	2,064	3,397
Sundries	270	379
Broadband & website	2,089	1,069
	10,598	10,808
Governance costs		
Trustees' expenses	2,613	2,617
AGM/meetings	3,078	2,533
	5,691	5,150
Total resources expended		
	251,549	242,085
Net expenditure before gains and losses		
	(58,964)	(41,643)
Realised recognised gains and losses		
Realised gains/(losses) on fixed asset investments		
	3,600	3,051
Net expenditure		
	(55,364)	(38,592)

This page does not form part of the statutory financial statements

THE WOMEN'S FARM AND GARDEN ASSOCIATION

England & Wales - Charity number 212527

Accounts

REGISTERED COMPANY NUMBER: 00244591 (England and Wales)
REGISTERED CHARITY NUMBER: 212527

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31st December 2023
for
Women's Farm & Garden Association(The)

JD Frost Accountants
Chartered Accountants
7 Links View
Cirencester
Gloucestershire
GL7 2NF

Women's Farm & Garden Association(The)

**Contents of the Financial Statements
for the Year Ended 31st December 2023**

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Statement of Financial Activities	6
Balance Sheet	7 to 8
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Detailed Statement of Financial Activities	17 to 18

Women's Farm & Garden Association(The)

Report of the Trustees for the Year Ended 31st December 2023

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st December 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

ACHIEVEMENT AND PERFORMANCE

Charitable activities

2023 has been a year of change at the WFGA. Vanessa Easlea stepped down after seven years as Chair. Vanessa has steered us through the pandemic and done an excellent job widening participation and developing our membership offering. Clare Gogerty and Christabel Boersma have also left the Board this year. We are incredibly grateful for all their hard work and contributions over the past years. I am delighted to have taken on the Chair in November and to be joined on the board this year by Daniel Cartwright and Roz Chandler. Along with Amanda Ponsonby and James McArthur, we have a dedicated team of trustees with a fantastic range of skills.

The WFGA is one of the very few, if only, bodies creating remunerated opportunities for hands-on part-time vocational garden training, which clearly appeals to career changers given our trainee waiting lists. As such, the WFGA is very much complementary to others serving the vast horticultural landscape, including the Royal Horticultural Society (RHS), the Professional Gardeners' Guild, the National Garden Scheme (NGS) and a host of other dedicated organisations. We are so pleased to be able to work with charities such as, Horatio's Garden who do valuable work supporting the wellbeing of people with spinal injuries.

The WFGA is in a healthy position, well organised and with a clear mission to help change lives by creating and managing opportunities for people to access the gardening world.

Membership continues to grow and our members are taking advantage of our programme of practical skills days, workshops and training events which are offered in gardens around the country, as well as a number online. Revenue from these is up on 2022, with further planned growth into 2024.

Our Work and Retrain As a Gardener scheme (WRAGs) is thriving. As ever, we are extremely grateful to the network of garden owners and head gardeners who make this possible and who help us to train future gardeners and horticulturalists. Our Regional Managers continue to do sterling work supporting the WRAGs trainees, working with garden owners and developing our growing membership.

In 2023 our office team worked tirelessly to migrate our systems and communications onto a Microsoft platform. This has been a challenging operation for all, however the benefits are already beginning to show in terms of greater efficiency and collaboration across the charity. We thank the team for all their hard work.

We continue to work with a number of funding organisations. Bursaries and donors are a vital source of support for our trainees and members, and we value their role in making courses and training accessible to all.

The Christine Ladley Fund bursaries continue, and we really appreciate the opportunities this funding has provided for our trainees to develop their horticultural skills and knowledge, and to support them going forward as professional gardeners.

The NGS bursary has reached the end of its term and has proved a major success in funding garden placements. We thank the NGS for all their support and look forward to a close working relationship in the future.

We are also grateful to the George Cadbury Trust and the Stanley Smith (UK) Horticultural Trust who have supported the WFGA in training new gardeners and have funded garden placements throughout the UK.

We are actively working with new donors and hope to be able to facilitate further funding opportunities in 2024.

Women's Farm & Garden Association(The)

Report of the Trustees for the Year Ended 31st December 2023

ACHIEVEMENT AND PERFORMANCE

In the upcoming year, we will continue to develop strong relationships with organisations and charities within the horticultural sector and to raise awareness of the WFGA. In 2024, we will, for the first time, have a presence at Gardeners World Live at the NEC in June, showcasing gardens designed by some of our trainees and promoting the charity. Our members will benefit from new horticultural training opportunities and we will be reviewing and developing our membership benefits. Our WRAGS scheme remains a key focus and we hope to expand this into new gardens across the country.

Thank you for all your hard work in achieving an excellent year.

FINANCIAL REVIEW

Financial position

During 2023, the Charity has performed solidly in its mission to "Change Lives", thanks to its growing community of members, trainees and garden owners, and with the dedication of its operational team and financial supporters.

Total income for the Charity amounted to £200,442 in 2023. Some 37% of this came from trainees registration fees (at £600 per trainee enrolled in the Charity's vocational training scheme "Work and Retrain As a Gardener" (WRAG)); 23% from membership subscriptions (at £32 per annum), 15% from the Charity's programme of Workshops and Practical Skills Days, and 6% from donations, gift aid and 19 % from other sources of income.

During 2023, the Charity has also continued to administer in conjunction with the WRAG scheme, an annual programme of horticultural bursaries (£63,443 in 2023 and £29,096 in 2022) awarded and funded by the National Garden Scheme. The bursaries fund opportunities for trainees to be placed in gardens which otherwise would not be in a position to take a trainee. Under this programme, the Charity holds funds on behalf of the NGS which it disburses during the year. To defray its costs for this administration role, the Charity received £2,700 of income in 2023 (£300 per garden receiving a funded trainee). The Charity substantially completed its 3-year role on behalf of the NGS in 2023.

The Charity is also grateful to have been able to continue to collaborate with donors including Christine Ladley Fund, Stanley Smith Fund and George Cadbury Fund to deliver financial support to WRAGs trainees during 2023. Donations received amounted to £30,000 during 2023. Such donations are instrumental in opening up placement opportunities and providing other financial support to trainees and as such as rekey to delivering meaningful change to trainees' lives.

In 2023 as in other years, the Charity's main operating expenses were related to the activities of its network of free-lance Regional Managers (£72,872 in 2023, up 2% on 2022). The Trustees provide their time pro-bono. The Charity employed directly only 2 staff (both part-time) in its administrative office in Trull. During 2023, alongside the administration of the Charity's ongoing activities, this small team has developed and managed successfully the migration of the Charity's internal administration, communication and CRM activity onto Microsoft Teams.

The net movement in unrestricted funds for the Charity amounted to £24,655 over 2023. Net movement in restricted funds (principally disbursement of the substantial NGS bursary monies) was £(63,247).

The Charity therefore headed into 2024 in a healthy financial position, with net assets of £316,415, of which £229,782 was in unrestricted funds. This affords the Charity a strong position to continue to "Change Lives" with great diligence alongside its community of members, garden owners and budding horticulturists.

Women's Farm & Garden Association(The)

Report of the Trustees for the Year Ended 31st December 2023

FINANCIAL REVIEW

Financial position (continued)

Under the banner of the "Work and Retrain As a Gardener" (WRAG) Scheme, the Charity's team sourced and managed new paid part-time gardening placements for some 132 trainees during 2023. Such opportunities would be particularly difficult for potential career changers to access directly for themselves. The Charity remains one of the few organisations, if not the only one, in the UK that is focussed on arranging and moderating such gardening placements for which the trainee is paid by the garden owner, typically for 2 days per week for a year. The trainee earns valuable practical, vocational gardening experience under the expert leadership and mentoring of either the head gardener or garden owner in truly inspirational gardens across the UK.

The Charity signed up 105 wonderful new gardens during 2023. The team continues to work assiduously on expanding the portfolio of interesting and high quality active gardens nationwide. This remains especially important and a key priority for us given that the Charity has at the same time continued to see an even more significant rise in demand from potential trainees for WRAG scheme posts in pretty much all parts of England, Scotland and Wales.

Beyond the WRAG scheme, the Charity has also continued to develop horticultural activities for its members through its Workshops and Practical Skills Days (delivered both in-the garden and digitally), garden tours and visits. These events generated revenues for the Charity of £30,095 in 2023, up 51% on 2022. The Charity's members also received quarterly newsletters, along with weekly mail chims, highlighting garden tours, workshops and skills days organised by the Charity, as well as access to the WFGA's Garden Recruitment Network.

Reserves policy

A reserves policy is necessary to ensure there is sufficient income to tide an organisation over in order that it may meet its liabilities, whilst fundraising is done, if and when existing sources of income are lost. If WFGA were to be wound up, it also enables contractual obligations to be met. The board has chosen to have a zero reserves policy at this time. The reason for this is that we can identify our liabilities with relative ease (office premises, payroll to staff and expense obligations to Regional Managers and supplier expenses). It is estimated that these costs would not exceed £15,000. At the same time, the trustees retain an externally managed, cautious investment portfolio - a 'rainy day' fund, which had a net value of £56,918 on 31st December 2023. The value of this investment is monitored carefully on an ongoing basis, but it should be noted that it is an unrestricted fund and can be liquidated with relative ease. This combined with other unrestricted net assets of £172,864 leaves us confident that we meet all obligations, over and above coverage of liabilities arising in the event of a winding up of the charity.

Going concern

The Trustees have considered the Going Concern of the Charity, and with the level of Unrestricted Reserves at the year-end it is considered that the Going Concern of the Charity is assured for 2024.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Association is a company, limited by guarantee, as defined by the Companies Act 2006. The governing document of the charity is its Memorandum and Articles of Association dated 11 December 1929 (as altered by Special Resolutions on 1 April 1950 and 18 April 1964) and Articles of Association passed by Special Resolution at the AGM 10th July 2011. The Articles of Association were updated and amended by Special Resolution on 19th September 2020 to comply with the latest Charity Commission regulations, and the working name of Working for Gardeners Association was adopted on the same date. These documents can be viewed in the members section of the WFGA website. They are also available on the Charity Commission website for the general public to access at any time.

In the event of the company being wound up, members are required to contribute an amount not exceeding £1.

The Board of Trustees set the agenda and budget for the Association. A Trustee is elected for a period of three years, with re-election for a further three, after six years the Trustee must step down for a period of at least one year.

The Chairman of the Board of Trustees is selected from within the Board.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed, and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The trustees reviewed and updated the WFGA Risk Management policy document in accordance with government advice in 2022.

Women's Farm & Garden Association(The)

**Report of the Trustees
for the Year Ended 31st December 2023**

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

00244591 (England and Wales)

Registered Charity number

212527

Registered office

7 Trull Farm Buildings

Trull

Tetbury

Gloucestershire

GL8 8SQ

Trustees

Vanessa Easlea (resigned 17/11/2023)

Clare Gogerty (resigned 13/5/2023)

Ms Amanda Ponsonby MBE

Ms Christabel Kelly Boersma (resigned 31/12/2023)

Ms Lorraine Barbara Hodgson (resigned 20/3/2023)

James McArthur (appointed 9/1/2023)

Ms Susan Reed - Chair

Daniel Cartwright (appointed 13/5/2023)

Ms Rosalind Chandler (appointed 30/1/2024)

Company Secretary

Independent Examiner

JD Frost Accountants

Chartered Accountants

7 Links View

Cirencester

Gloucestershire

GL7 2NF

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 09/04/2024..... and signed on its behalf by:

.....
James McArthur - Trustee

**Independent Examiner's Report to the Trustees of
Women's Farm & Garden Association(The)**

Independent examiner's report to the trustees of Women's Farm & Garden Association(The) ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st December 2023.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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



Mrs J D Frost

JD Frost Accountants
Chartered Accountants
7 Links View
Cirencester
Gloucestershire
GL7 2NF

Date: 16/04/2024

Women's Farm & Garden Association(The)

**Statement of Financial Activities
for the Year Ended 31st December 2023**

	Notes	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		123,830	-	123,830	132,499
Charitable activities					
General		30,095	-	30,095	19,902
Christine Ladley Fund		-	4,650	4,650	4,650
Fairlight Hall		-	-	-	6,272
National Garden Scheme		-	(2,700)	(2,700)	62,300
George Cadbury Fund		-	9,600	9,600	9,400
Stanley Smith Fund		-	14,550	14,550	-
Other trading activities	2	5,257	-	5,257	5,794
Investment income	3	6,412	-	6,412	1,084
Other income		7,498	1,250	8,748	12,425
Total		<u>173,092</u>	<u>27,350</u>	<u>200,442</u>	<u>254,326</u>
EXPENDITURE ON					
Raising funds	4	228	(1)	227	563
Charitable activities					
General		151,260	-	151,260	138,619
Christine Ladley Fund		-	5,700	5,700	6,600
Fairlight Hall		-	333	333	6,035
National Garden Scheme		-	63,444	63,444	29,096
George Cadbury Fund		-	10,265	10,265	10,988
Stanley Smith Fund		-	10,856	10,856	-
Other		-	-	-	440
Total		<u>151,488</u>	<u>90,597</u>	<u>242,085</u>	<u>192,341</u>
Net gains/(losses) on investments		<u>3,051</u>	<u>-</u>	<u>3,051</u>	<u>(6,990)</u>
NET INCOME/(EXPENDITURE)		<u>24,655</u>	<u>(63,247)</u>	<u>(38,592)</u>	<u>54,995</u>
RECONCILIATION OF FUNDS					
Total funds brought forward		205,127	149,880	355,007	300,012
TOTAL FUNDS CARRIED FORWARD		<u><u>229,782</u></u>	<u><u>86,633</u></u>	<u><u>316,415</u></u>	<u><u>355,007</u></u>

The notes form part of these financial statements

Women's Farm & Garden Association(The)

**Balance Sheet
31st December 2023**

	Notes	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
FIXED ASSETS					
Tangible assets	9	2,038	-	2,038	-
Investments	10	56,918	-	56,918	52,460
		<u>58,956</u>	<u>-</u>	<u>58,956</u>	<u>52,460</u>
CURRENT ASSETS					
Debtors	11	6,410	1,250	7,660	7,444
Cash at bank		174,068	89,353	263,421	304,637
		<u>180,478</u>	<u>90,603</u>	<u>271,081</u>	<u>312,081</u>
CREDITORS					
Amounts falling due within one year	12	(9,652)	(3,970)	(13,622)	(9,534)
		<u>170,826</u>	<u>86,633</u>	<u>257,459</u>	<u>302,547</u>
NET CURRENT ASSETS					
		<u>170,826</u>	<u>86,633</u>	<u>257,459</u>	<u>302,547</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>229,782</u>	<u>86,633</u>	<u>316,415</u>	<u>355,007</u>
NET ASSETS		<u>229,782</u>	<u>86,633</u>	<u>316,415</u>	<u>355,007</u>
FUNDS	13				
Unrestricted funds				229,782	205,127
Restricted funds				86,633	149,880
TOTAL FUNDS				<u>316,415</u>	<u>355,007</u>

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

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

The trustees acknowledge their responsibilities for

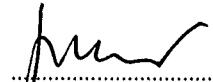
- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit 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 charitable company.

Women's Farm & Garden Association(The)

Balance Sheet - continued
31st December 2023

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 09.04.2024..... and were signed on its behalf by:


.....
James McArthur - Trustee

Women's Farm & Garden Association(The)

Notes to the Financial Statements for the Year Ended 31st December 2023

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

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

Fixtures and fittings	- 20% on reducing balance
-----------------------	---------------------------

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Women's Farm & Garden Association(The)

**Notes to the Financial Statements - continued
for the Year Ended 31st December 2023**

2. OTHER TRADING ACTIVITIES

	2023	2022
	£	£
Other income	5,257	5,794
	<u> </u>	<u> </u>

3. INVESTMENT INCOME

	2023	2022
	£	£
Dividends	1,449	312
Other fixed asset invest - FII	19	-
Deposit account interest	4,944	772
	<u> </u>	<u> </u>
	6,412	1,084
	<u> </u>	<u> </u>

4. RAISING FUNDS

Investment management costs

	2023	2022
	£	£
Portfolio management	62	56
	<u> </u>	<u> </u>

5. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2023	2022
	£	£
Depreciation - owned assets	968	51
	<u> </u>	<u> </u>

6. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31st December 2023 nor for the year ended 31st December 2022.

Trustees' expenses

	2023	2022
	£	£
Trustees' expenses	2,617	2,056
	<u> </u>	<u> </u>

7. STAFF COSTS

	2023	2022
	£	£
Wages and salaries	35,871	33,110
Other pension costs	702	619
	<u> </u>	<u> </u>
	36,573	33,729
	<u> </u>	<u> </u>

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

	2023	2022
	2	2
Office	<u> </u>	<u> </u>

Women's Farm & Garden Association(The)

**Notes to the Financial Statements - continued
for the Year Ended 31st December 2023**

7. STAFF COSTS - continued

No employees received emoluments in excess of £60,000.

8. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	132,499	-	132,499
Charitable activities			
General	19,902	-	19,902
Christine Ladley Fund	-	4,650	4,650
Fairlight Hall	-	6,272	6,272
National Garden Scheme	-	62,300	62,300
George Cadbury Fund	-	9,400	9,400
Other trading activities	5,794	-	5,794
Investment income	1,084	-	1,084
Other income	11,175	1,250	12,425
Total	170,454	83,872	254,326
EXPENDITURE ON			
Raising funds	563	-	563
Charitable activities			
General	138,619	-	138,619
Christine Ladley Fund	-	6,600	6,600
Fairlight Hall	-	6,035	6,035
National Garden Scheme	-	29,096	29,096
George Cadbury Fund	-	10,988	10,988
Other	440	-	440
Total	139,622	52,719	192,341
Net gains/(losses) on investments	(6,990)	-	(6,990)
NET INCOME	23,842	31,153	54,995
RECONCILIATION OF FUNDS			
Total funds brought forward	181,285	118,727	300,012
TOTAL FUNDS CARRIED FORWARD	205,127	149,880	355,007

Women's Farm & Garden Association(The)

**Notes to the Financial Statements - continued
for the Year Ended 31st December 2023**

9. TANGIBLE FIXED ASSETS

	Fixtures and fittings £
COST	
At 1st January 2023	11,789
Additions	3,006
Disposals	(1,116)
	<u>13,679</u>
At 31st December 2023	<u>13,679</u>
DEPRECIATION	
At 1st January 2023	11,789
Charge for year	968
Eliminated on disposal	(1,116)
	<u>11,641</u>
At 31st December 2023	<u>11,641</u>
NET BOOK VALUE	
At 31st December 2023	<u>2,038</u>
At 31st December 2022	<u>-</u>

10. FIXED ASSET INVESTMENTS

	Listed investments £	Investment cash £	Totals £
MARKET VALUE			
At 1st January 2023	51,928	532	52,460
Additions	1,114	355	1,469
Disposals	-	(62)	(62)
Revaluations	3,051	-	3,051
	<u>56,093</u>	<u>825</u>	<u>56,918</u>
At 31st December 2023	<u>56,093</u>	<u>825</u>	<u>56,918</u>
NET BOOK VALUE			
At 31st December 2023	<u>56,093</u>	<u>825</u>	<u>56,918</u>
At 31st December 2022	<u>51,928</u>	<u>532</u>	<u>52,460</u>

There were no investment assets outside the UK.

Cost or valuation at 31st December 2023 is represented by:

	Listed investments £	Investment cash £	Totals £
Valuation in 2023	<u>56,093</u>	<u>825</u>	<u>56,918</u>

Women's Farm & Garden Association(The)

**Notes to the Financial Statements - continued
for the Year Ended 31st December 2023**

11. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Trade debtors	160	444
Prepayments and accrued income	7,500	7,000
	<u>7,660</u>	<u>7,444</u>

12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Trade creditors	7,568	4,984
Social security and other taxes	316	244
Pension Fund	143	127
Accrued expenses	5,595	4,179
	<u>13,622</u>	<u>9,534</u>

13. MOVEMENT IN FUNDS

	At 1/1/23	Net movement in funds	At 31/12/23
	£	£	£
Unrestricted funds			
General fund	194,429	21,604	216,033
Revaluation Reserve	10,698	3,051	13,749
	<u>205,127</u>	<u>24,655</u>	<u>229,782</u>
Restricted funds			
Christine Ladley Fund	3,656	200	3,856
Fairlight Hall	819	(333)	486
National Garden Scheme	142,172	(66,143)	76,029
George Cadbury Fund	3,233	(665)	2,568
Stanley Smith Fund	-	3,694	3,694
	<u>149,880</u>	<u>(63,247)</u>	<u>86,633</u>
TOTAL FUNDS	<u>355,007</u>	<u>(38,592)</u>	<u>316,415</u>

Women's Farm & Garden Association(The)

**Notes to the Financial Statements - continued
for the Year Ended 31st December 2023**

13. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	173,092	(151,488)	-	21,604
Revaluation Reserve	-	-	3,051	3,051
	<u>173,092</u>	<u>(151,488)</u>	<u>3,051</u>	<u>24,655</u>
Restricted funds				
Christine Ladley Fund	5,900	(5,700)	-	200
Fairlight Hall	-	(333)	-	(333)
National Garden Scheme	(2,700)	(63,443)	-	(66,143)
George Cadbury Fund	9,600	(10,265)	-	(665)
Stanley Smith Fund	14,550	(10,856)	-	3,694
	<u>27,350</u>	<u>(90,597)</u>	<u>-</u>	<u>(63,247)</u>
TOTAL FUNDS	<u>200,442</u>	<u>(242,085)</u>	<u>3,051</u>	<u>(38,592)</u>

Comparatives for movement in funds

	At 1/1/22 £	Net movement in funds £	At 31/12/22 £
Unrestricted funds			
General fund	163,597	30,832	194,429
Revaluation Reserve	17,688	(6,990)	10,698
	<u>181,285</u>	<u>23,842</u>	<u>205,127</u>
Restricted funds			
Christine Ladley Fund	4,356	(700)	3,656
Fairlight Hall	582	237	819
National Garden Scheme	108,968	33,204	142,172
George Cadbury Fund	4,821	(1,588)	3,233
	<u>118,727</u>	<u>31,153</u>	<u>149,880</u>
TOTAL FUNDS	<u>300,012</u>	<u>54,995</u>	<u>355,007</u>

Notes to the Financial Statements - continued
for the Year Ended 31st December 2023

13. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	170,454	(139,622)	-	30,832
Revaluation Reserve	-	-	(6,990)	(6,990)
	<u>170,454</u>	<u>(139,622)</u>	<u>(6,990)</u>	<u>23,842</u>
Restricted funds				
Christine Ladley Fund	5,900	(6,600)	-	(700)
Fairlight Hall	6,272	(6,035)	-	237
National Garden Scheme	62,300	(29,096)	-	33,204
George Cadbury Fund	9,400	(10,988)	-	(1,588)
	<u>83,872</u>	<u>(52,719)</u>	<u>-</u>	<u>31,153</u>
TOTAL FUNDS	<u>254,326</u>	<u>(192,341)</u>	<u>(6,990)</u>	<u>54,995</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/1/22 £	Net movement in funds £	At 31/12/23 £
Unrestricted funds			
General fund	163,597	52,436	216,033
Revaluation Reserve	17,688	(3,939)	13,749
	<u>181,285</u>	<u>48,497</u>	<u>229,782</u>
Restricted funds			
Christine Ladley Fund	4,356	(500)	3,856
Fairlight Hall	582	(96)	486
National Garden Scheme	108,968	(32,939)	76,029
George Cadbury Fund	4,821	(2,253)	2,568
Stanley Smith Fund	-	3,694	3,694
	<u>118,727</u>	<u>(32,094)</u>	<u>86,633</u>
TOTAL FUNDS	<u>300,012</u>	<u>16,403</u>	<u>316,415</u>

Women's Farm & Garden Association(The)**Notes to the Financial Statements - continued
for the Year Ended 31st December 2023****13. MOVEMENT IN FUNDS - continued**

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	343,546	(291,110)	-	52,436
Revaluation Reserve	-	-	(3,939)	(3,939)
	<u>343,546</u>	<u>(291,110)</u>	<u>(3,939)</u>	<u>48,497</u>
Restricted funds				
Christine Ladley Fund	11,800	(12,300)	-	(500)
Fairlight Hall	6,272	(6,368)	-	(96)
National Garden Scheme	59,600	(92,539)	-	(32,939)
George Cadbury Fund	19,000	(21,253)	-	(2,253)
Stanley Smith Fund	14,550	(10,856)	-	3,694
	<u>111,222</u>	<u>(143,316)</u>	<u>-</u>	<u>(32,094)</u>
TOTAL FUNDS	<u>454,768</u>	<u>(434,426)</u>	<u>(3,939)</u>	<u>16,403</u>

14. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31st December 2023.

Women's Farm & Garden Association(The)**Detailed Statement of Financial Activities
for the Year Ended 31st December 2023**

	2023	2022
	£	£
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	2,411	1,744
Subscriptions	43,017	40,647
Registrations fees	74,600	85,500
Garden Owners subscription	3,802	4,608
	123,830	132,499
Other trading activities		
Other income	5,257	5,794
Investment income		
Dividends	1,449	312
Other fixed asset invest - FII	19	-
Deposit account interest	4,944	772
	6,412	1,084
Charitable activities		
Christine Ladley Fund	4,650	4,650
Fairlight Hall	-	6,272
National Garden Scheme	(2,700)	62,300
Practical Skills Day	6,195	6,765
Workshops	21,026	12,250
Tours	1,460	-
Visits	1,414	887
George Cadbury Fund	9,600	9,400
Stanley Smith Fund	14,550	-
	56,195	102,524
Other income		
Tax recovered on gift aid	8,748	12,425
Total incoming resources	200,442	254,326
EXPENDITURE		
Other trading activities		
Stock for resale	165	507
Investment management costs		
Portfolio management	62	56
Charitable activities		
Travelling expenses - WFGA	9,045	10,485
Workshops, tours and forum	163,941	123,751
	172,986	134,236

This page does not form part of the statutory financial statements

Women's Farm & Garden Association(The)

**Detailed Statement of Financial Activities
for the Year Ended 31st December 2023**

	2023	2022
	£	£
Support costs		
Management		
Advertising	6,801	3,297
Office expenses	2,512	1,701
Equipment	968	51
	10,281	5,049
 Finance		
Wages	35,871	33,110
Pensions	702	619
Bank charges	3,161	2,830
Accountancy	1,500	1,440
Book keeping	1,399	1,200
	42,633	39,199
 Other		
Rent, rates and insurance	5,268	4,752
Light and heat	695	651
Postage and stationery	3,397	2,425
Sundries	379	802
Broadband & website	1,069	2,266
	10,808	10,896
 Governance costs		
Trustees' expenses	2,617	2,056
AGM/meetings	2,533	342
	5,150	2,398
 Total resources expended		
	242,085	192,341
 Net (expenditure)/income before gains and losses		
	(41,643)	61,985
 Realised recognised gains and losses		
Realised gains/(losses) on fixed asset investments	3,051	(6,990)
Net (expenditure)/income		
	(38,592)	54,995

This page does not form part of the statutory financial statements

THE WOMEN'S FARM AND GARDEN ASSOCIATION

England & Wales - Charity number 212527

Accounts

REGISTERED COMPANY NUMBER: 00244591 (England and Wales)
REGISTERED CHARITY NUMBER: 212527

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31st December 2022
for
Women's Farm & Garden Association(The)

JD Frost Accountants
Chartered Accountants
7 Links View
Cirencester
Gloucestershire
GL7 2NF

Women's Farm & Garden Association(The)

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Women's Farm & Garden Association(The)

Report of the Trustees for the Year Ended 31st December 2022

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st December 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

ACHIEVEMENT AND PERFORMANCE

Charitable activities

Summary of the Year

I am pleased to report that the Charity and its activities have had a good year, putting in a strong performance for 2022. Post the pandemic, operations have stabilised and our working patterns have returned to a normalised level. We have learnt a lot during the past few years and continue to aim to meet demands and fulfil the needs of our membership and beyond with our focus on horticultural learning, education as well as training opportunities.

As Chair, I would like to thank all those involved with the organisation for their dedication and hard work during 2022. We have built on the sharp increase in demand and interest in horticulture during the pandemic. We continue to move forward on a profitable and sound footing into the future.

Overall, our reputation within the horticultural industry continues to grow. The development of social media channels help support our profile very effectively. Ongoing communication, networking and relationship-building continue to help raise our profile. Relationships with the RHS, NGS, Thrive & Trellis, Perennial, to name a few are solid. We have also added to additional donors via bursaries.

WFGA Membership

Our membership continues to grow and once again in 2022 with growth of 461 new members (vs +575 in 2021). Total membership is 1381 at end Dec 2022. We are delighted that our renewal rate is good and that existing membership continues to renew. We made the decision to raise membership subscriptions this year given our own ongoing increases in costs. I am pleased to report that there has been limited fall out from this increase.

We aim to offer more to our membership and have widened our benefits structure. Members enjoy the timely information delivered via our website and mailchimp emails, as well as our other benefits including the newsletter, plus a wider selection of discounts on offer for members, including Genus Gardenwear, Niwaki and Leon Boots.

Our workshops, talks and events have proved popular, at very competitive prices relative to the market. Our zoom based talks introduced in the pandemic have also continued to be very well received, especially by those who are now able to join from all over the country rather than travelling to an event, so a positive development for our membership going forward.

The WRAG Scheme 2022

In 2022 153 trainees started the Scheme vs 135 the previous year. Our Regional Manager team around the country and our office worked hard to ensure as much continuity as possible. And the number of trainees in gardens continued to recover post pandemic.

We continue to find operating challenges, including finding suitable gardens continues across the country. Focused advertising especially for suitable gardens via social media and work with Regional Managers and Trustees has enable some waiting lists to be tackled. All sorts of avenues are being explored to ensure we spread the word to Garden owners about the Scheme. A new dropdown area on the website is now focused at Garden owners with their own FAQs section

Women's Farm & Garden Association(The)

Report of the Trustees for the Year Ended 31st December 2022

ACHIEVEMENT AND PERFORMANCE

Regional Managers. We now have a total of 17 Regional Managers. We have hired one RM during the year, and this was a new Regional Manager for Oxfordshire & Buckinghamshire.

Mentoring and supporting them all is our RM Bristol/Bath/Somerset. Her role is one of the most vital. Working hard to communicate and support Regional Managers in all areas of their role. As well as supporting the Board and the office in all areas of documentation. The use of technology, zoom and what's app communications have enabled the team to work efficiently together.

Workshops, Skills Days, & Tours.

A key part of the income for the WFGA, 2022 was a good year. Having witnessed an excellent recovery. A lot of work behind the scenes at the office to orchestrate and liaise on these events, skills days and zoom talks. The return of live workshops and skills days was good to see in 2022. Our price points continue to be some of the most competitive.

Overall, our 2022 programme again was significantly enhanced with more of our own online platform of events, talks, skills days and workshops with 61 in total. These have been very well received especially by those who are able to join from all over the country, so a positive development for our membership going forward. This has resulted again in successful revenue increase from this area in 2022. We are hoping our Tours will return in May 2023, depending on demand, as these take up much time to organise.

The Office

2022 was also a good year for our office team. They are back to working in the office as per their flexible hours. There was no disruptions to their administrative services this year. They conduct a number of different roles; from accounts, bursary payment management, to hands on logistics of the workshop programme and tours. They deal with all enquiries and the day-to-day issues that arise including huge email traffic. As well as liaising with the Trustees and Regional manager team. We thank them for their ongoing support and dedication to the Charity.

The WFGA Board

The Board had a good year in 2022. We met four times over zoom which we now regarded as a very good use of time rather than driving around the country. We meet on Wednesday evenings for 2.5 hours and this helps keep weekends free as everyone is voluntary and has busy lives. Certainly, we do hope to meet in person once or twice a year going forward. Any business outside of the board meetings is handled by communications on email via the Chair and the office.

At the end of 2022, our Treasurer, Annette Pursey stepped down after her tenure. We thank her for her work and support of the Charity over the past 6 years and wish her well with future projects. We conducted a search and we are delighted that James McArthur, a local Wiltshire based businessman and gardener joins us as interim Treasurer. We welcome him together with Sue Reed, her background is in horticultural college education in and around Sussex and the south coast. These are the two new Trustees coming onto the Board who will enhance and broaden our trustee base. They will be proposed at the AGM. The Board will continue to work on building out the Board of Trustees with specific skillsets in future.

Communications

Garden Press Event In March 2022, we joined this exhibition event aimed at the Garden media and press. We met a lot of people during the day talking about the WFGA and what we have to offer. All delighted that we were still going strong and that our name change was accepted amongst the community. The WRAGs brand also remains strong and we met a few graduates from the past which was good.

Our quarterly newsletter continues to receive quality input from members, RMs and staff. We are delighted with the results and thank our editor for her ongoing work. The newsletter continues to be a solid benefit to members and contributions are welcomed. This year there were interviews with each Trustee.

**Report of the Trustees
for the Year Ended 31st December 2022**

ACHIEVEMENT AND PERFORMANCE

We have continued to develop our social media presence. Instagram is very popular with horticulturalists as is Twitter. We enjoy these communities and have seen them develop in a very positive way, allowing us to spread the word and see positive feedback results from our events and trainees in situ in gardens. The mailchimp email format continues to prove to be a very successful medium for communication with members and beyond. We reach approximately 3500 people. We are able to advertise our workshops & skills days and get very quick responses and positive feedback for all to see.

Our website continues to offer a good platform for driving all products and services. This year we have added a Donate button to the front page and also when members are paying for events, items. This has been a successful addition and will hopefully add to our revenues over time. The website is occasionally tweaked and updates made throughout the year. We are adding more testimonials from both Garden Owners, trainees and graduates to underline the value of our Charity.

Bursaries

We continue to work with a number of bursary donors, all gratefully received.

The **Christine Ladley Fund** continues and we thank the Bursary for their ongoing support in this. In 2022 the Fund supported 12 successful applicants (vs 10 in 2021). Benefitting WRAGS graduates / WFGA Members with awards to fund gardening equipment, tools and further education and training opportunities.

Our relationship with the NGS continued into its 2nd year of 2nd tranche. We were able to offer the Bursary to 10 gardens. We are pleased to say some of these gardens have opened for the NGS for the first time, and some have taken on further trainees or hosted workshops for the WFGA. A big thank you to our Regional Managers and especially our Office for their administration in making these placements happen as sometimes there seem to be more challenges involved. Towards the end of 2022, the NGS informed us that this would be the final year of funding garden placements. They thanked us for our contribution to horticultural education and we can apply again in 2024 should we wish to do so. The final year of the Bursary has been awarded for gardens going into 2023 and we are working now to allocate those funds. The NGS thanked us for our support and contribution in working with them. Our relationship continues at a county level with Regional Managers liaising with NGS teams.

We also received Bursary funds from the George Cadbury Foundation, for supporting 2 gardens in and around Birmingham. These have been gratefully received. We continue to work with bursary funders and will be adding more in 2023. An individual bequest for funding a garden in Somerset also was put in place in 2022.

As Chair, I am confident that we have steered the Charity in the right direction. I believe we can cope better with challenges in the future and withstand any major upsets with solid reserves in place. We have proved that we can embrace the opportunities these changes bring. We continue to be considered in high regard by the many UK horticultural organisations and we look forward to working with them all in future.

Finally, it should be noted that 2023 will be my final year as Chair and succession planning is ongoing. The upcoming AGM will be my final presentation before handing over to a new Chair. We are actively recruiting for the role and envisage having someone in place by Q4 2023.

Once again, I would like to take this opportunity to thank my colleagues for all their support and hard work throughout this year, it has been invaluable.

Women's Farm & Garden Association(The)

Report of the Trustees for the Year Ended 31st December 2022

FINANCIAL REVIEW

Financial position

2022 was, happily, a year of relative normality for the WFGA and its community of members, trainees and garden owners, following the worldwide disruptions that weighed on 2021 and 2020 particularly in light of the pandemic.

Total incoming resources for the Charity amounted to £254,326, up 10.7% on 2021.

Our great team of Regional Managers was able to continue to bring together garden owners and aspiring horticulturalists under the WRAG scheme throughout the year. Indeed, the Charity signed up 57 new gardens during 2022 and is continuing to work on expanding the portfolio of interesting and high quality active gardens nationwide. This is especially important and a key priority for us given that the Charity has at the same time seen an even more significant rise in demand from potential trainees for WRAG scheme posts in pretty much all parts of England, Scotland and Wales. As a result, in 2022, the Charity saw growth in both Garden Owners subscriptions to £4,608 (£32 per garden) and in trainee registration fees to £85,500 (£600 per trainee).

Beyond the WRAG scheme, the Charity has also continued to advance interest in horticultural activities for its members through its workshops (delivered mainly digitally through most of 2022), Practical Skills Days, garden tours and visits. These events generated revenues for the Charity of £19,902 in 2022, up 8% on 2021. The Charity's members also received quarterly newsletters, along with weekly mail chims, highlighting garden tours, workshops and skills days organised by the Charity, as well as access to the WFGA's Garden Recruitment Network.

The Charity has also continued during 2022 to administer in conjunction with the WRAG scheme, an annual programme of horticultural bursaries (£62,300 in 2022 and £63,840 in 2021) awarded and funded by the National Garden Scheme. The bursaries fund opportunities for trainees to be placed in gardens which otherwise would not be in a position to take a trainee. Under this programme, the Charity holds funds on behalf of the NGS which it disburses during the year. To defray its costs for this administration role, the Charity received £2700 of income in 2022 (£300 per garden receiving a funded trainee). The Charity completes its 3-year role on behalf of the NGS in 2023.

In 2022 as in other years, the Charity's main charitable activities were underpinned by the activities of its network of free-lance Regional Managers, for which recompensation was paid for time and travel expended on behalf of the Charity (£71,850 in 2022, up 14% on 2021). The Charity employed directly only 2 staff (both part-time) in its administrative office in Trull. The Trustees provide their time pro-bono. Work continues in 2023 on specifying and introducing a CRM tool to facilitate managing and preserving the Charity's important relationships with garden owners, trainees and the Charity's members more generally.

Net income before gains and losses in 2022 amounted to £60,985, up from £35,152 in 2021. The market value of the Charity's reserve portfolio managed by Quilter Cheviot dropped by £6,990 over 2022 given the widespread weakness in financial markets during most of 2022.

The Charity therefore headed into 2023 in a healthy financial position, with unrestricted reserves of £205,127, up from £181,285 at the prior year end. This affords the Charity a strong position to continue to Advance Horticulture with great diligence alongside its community of members, garden owners and budding horticulturists.

Reserves policy

A reserves policy is necessary to ensure there is sufficient income to tide an organisation over in order that it may meet its liabilities, whilst fundraising is done, if and when existing sources of income are lost. If WFGA were to be wound up, it also enables contractual obligations to be met. The board has chosen to have a zero reserves policy at this time. The reason for this is that we can identify our liabilities with relative ease (office premises, payroll to staff and expense obligations to Regional Managers and supplier expenses). It is estimated that these costs would not exceed £15,000. At the same time, the trustees retain an externally managed, cautious investment portfolio - a 'rainy day' fund, which has a net value of £52,460 on 31st December 2022. The value of this investment is monitored carefully on an ongoing basis, but it should be noted that it is an unrestricted fund and can be liquidated with relative ease. This combined with other net assets of £152,667 leaves us confident that we meet all obligations. This is over and above coverage of liabilities arising in the event of a winding up of the charity.

Going concern

The Trustees have considered the Going Concern of the Charity and with the level of Unrestricted Reserves at the year end and the ongoing funding from the NGS into 2023 it is considered that the Going Concern of the Charity is assured.

Women's Farm & Garden Association(The)

Report of the Trustees for the Year Ended 31st December 2022

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Association is a company, limited by guarantee, as defined by the Companies Act 2006. The governing document of the charity is its Memorandum and Articles of Association dated 11 December 1929 (as altered by Special Resolutions on 1 April 1950 and 18 April 1964) and Articles of Association passed by Special Resolution at the AGM 10th July 2011. The Articles of Association were updated and amended by Special Resolution on 19th September 2020 to comply with the latest Charity Commission regulations, and the working name of Working for Gardeners Association was adopted on the same date. These documents can be viewed in the members section of the WFGA website. They are also available on the Charity Commission website for the general public to access at any time.

In the event of the company being wound up, members are required to contribute an amount not exceeding £1.

The Board of Trustees set the agenda and budget for the Association. A Trustee is elected for a period of three years, with re-election for a further three, after six years the Trustee must step down for a period of at least one year.

The Chairman of the Board of Trustees is selected from within the Board.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed, and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The trustees reviewed and updated the WFGA Risk Management policy document in accordance with government advice in 2022.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

00244591 (England and Wales)

Registered Charity number

212527

Registered office

7 Trull Farm Buildings
Trull
Tetbury
Gloucestershire
GL8 8SQ

Trustees

Vanessa Easlea
Clare Gogerty
Ms Amanda Ponsonby
Ms Christabel Kelly Boersma
Ms Lorraine Barbara Hodgson
Ms Annette Theresa Pursey
James McArthur (appointed 9/1/2023)
Ms Susan Reed (appointed 1/11/2022)

Company Secretary

Independent Examiner

JD Frost Accountants
Chartered Accountants
7 Links View
Cirencester
Gloucestershire
GL7 2NF

Women's Farm & Garden Association(The)

**Report of the Trustees
for the Year Ended 31st December 2022**

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 4th April 2023 and signed on its behalf by:

Vanessa Easlea - Trustee

Independent Examiner's Report to the Trustees of Women's Farm & Garden Association(The)

Independent examiner's report to the trustees of Women's Farm & Garden Association(The) ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st December 2022.

Responsibilities and basis of report

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

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

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of ICAEW which is one of the listed bodies.

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

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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

Mrs J D Frost
ICAEW
JD Frost Accountants
Chartered Accountants
7 Links View
Cirencester
Gloucestershire
GL7 2NF

18th April 2023

Women's Farm & Garden Association(The)

**Statement of Financial Activities
for the Year Ended 31st December 2022**

		Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
	Notes				
INCOME AND ENDOWMENTS FROM					
Donations and legacies		132,499	-	132,499	131,754
Charitable activities					
General		19,902	-	19,902	18,394
Christine Ladley Fund		-	4,650	4,650	5,550
Fairlight Hall		-	6,272	6,272	-
National Garden Scheme		-	62,300	62,300	63,840
George Cadbury Fund		-	9,400	9,400	(600)
Other trading activities	2	5,794	-	5,794	4,034
Investment income	3	1,084	-	1,084	1,078
Other income		11,175	1,250	12,425	5,737
Total		<u>170,454</u>	<u>83,872</u>	<u>254,326</u>	<u>229,787</u>
EXPENDITURE ON					
Raising funds	4	563	-	563	1,210
Charitable activities					
General		138,619	-	138,619	123,337
Christine Ladley Fund		-	6,600	6,600	5,856
Fairlight Hall		-	6,035	6,035	4,627
National Garden Scheme		-	29,096	29,096	45,558
George Cadbury Fund		-	10,988	10,988	13,912
Other		440	-	440	135
Total		<u>139,622</u>	<u>52,719</u>	<u>192,341</u>	<u>194,635</u>
Net gains/(losses) on investments		<u>(6,990)</u>	<u>-</u>	<u>(6,990)</u>	<u>4,600</u>
NET INCOME		23,842	31,153	54,995	39,752
RECONCILIATION OF FUNDS					
Total funds brought forward		181,285	118,727	300,012	260,260
TOTAL FUNDS CARRIED FORWARD		<u>205,127</u>	<u>149,880</u>	<u>355,007</u>	<u>300,012</u>

The notes form part of these financial statements

Women's Farm & Garden Association(The)

Balance Sheet 31st December 2022

	Notes	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
FIXED ASSETS					
Tangible assets	9	-	-	-	51
Investments	10	52,460	-	52,460	58,390
		<u>52,460</u>	<u>-</u>	<u>52,460</u>	<u>58,441</u>
CURRENT ASSETS					
Debtors	11	6,194	1,250	7,444	4,806
Cash at bank		153,418	151,219	304,637	255,979
		<u>159,612</u>	<u>152,469</u>	<u>312,081</u>	<u>260,785</u>
CREDITORS					
Amounts falling due within one year	12	(6,945)	(2,589)	(9,534)	(19,214)
		<u>152,667</u>	<u>149,880</u>	<u>302,547</u>	<u>241,571</u>
NET CURRENT ASSETS					
		<u>152,667</u>	<u>149,880</u>	<u>302,547</u>	<u>241,571</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>205,127</u>	<u>149,880</u>	<u>355,007</u>	<u>300,012</u>
NET ASSETS					
		<u>205,127</u>	<u>149,880</u>	<u>355,007</u>	<u>300,012</u>
FUNDS	14				
Unrestricted funds				205,127	181,285
Restricted funds				149,880	118,727
TOTAL FUNDS				<u>355,007</u>	<u>300,012</u>

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

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

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit 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 charitable company.

Women's Farm & Garden Association(The)

Balance Sheet - continued
31st December 2022

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 4th April 2023 and were signed on its behalf by:

Vanessa Easlea - Trustee

**Notes to the Financial Statements
for the Year Ended 31st December 2022**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

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

Fixtures and fittings - 20% on reducing balance

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Women's Farm & Garden Association(The)**Notes to the Financial Statements - continued
for the Year Ended 31st December 2022****2. OTHER TRADING ACTIVITIES**

	2022	2021
	£	£
Other income	5,794	4,034
	<u> </u>	<u> </u>

3. INVESTMENT INCOME

	2022	2021
	£	£
Dividends	312	966
Deposit account interest	772	112
	<u> </u>	<u> </u>
	1,084	1,078
	<u> </u>	<u> </u>

4. RAISING FUNDS**Investment management costs**

	2022	2021
	£	£
Portfolio management	56	51
	<u> </u>	<u> </u>

5. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2022	2021
	£	£
Depreciation - owned assets	51	135
	<u> </u>	<u> </u>

6. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31st December 2022 nor for the year ended 31st December 2021.

Trustees' expenses

	2022	2021
	£	£
Trustees' expenses	2,056	1,078
	<u> </u>	<u> </u>

7. STAFF COSTS

	2022	2021
	£	£
Wages and salaries	33,110	31,459
Other pension costs	619	569
	<u> </u>	<u> </u>
	33,729	32,028
	<u> </u>	<u> </u>

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

	2022	2021
		
Office	-	2
	<u> </u>	<u> </u>

Women's Farm & Garden Association(The)

**Notes to the Financial Statements - continued
for the Year Ended 31st December 2022**

7. STAFF COSTS - continued

No employees received emoluments in excess of £60,000.

8. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	131,754	-	131,754
Charitable activities			
General	18,394	-	18,394
Christine Ladley Fund	-	5,550	5,550
National Garden Scheme	-	63,840	63,840
George Cadbury Fund	-	(600)	(600)
Other trading activities	4,034	-	4,034
Investment income	1,078	-	1,078
Other income	5,737	-	5,737
Total	160,997	68,790	229,787
EXPENDITURE ON			
Raising funds	1,208	2	1,210
Charitable activities			
General	123,337	-	123,337
Christine Ladley Fund	-	5,856	5,856
Fairlight Hall	-	4,627	4,627
National Garden Scheme	-	45,558	45,558
George Cadbury Fund	-	13,912	13,912
Other	135	-	135
Total	124,680	69,955	194,635
Net gains on investments	4,600	-	4,600
NET INCOME/(EXPENDITURE)	40,917	(1,165)	39,752
RECONCILIATION OF FUNDS			
Total funds brought forward	140,368	119,892	260,260
TOTAL FUNDS CARRIED FORWARD	181,285	118,727	300,012

Women's Farm & Garden Association(The)

**Notes to the Financial Statements - continued
for the Year Ended 31st December 2022**

9. TANGIBLE FIXED ASSETS

	Fixtures and fittings £
COST	
At 1st January 2022 and 31st December 2022	11,789
DEPRECIATION	
At 1st January 2022	11,738
Charge for year	51
At 31st December 2022	11,789
NET BOOK VALUE	
At 31st December 2022	-
At 31st December 2021	51

10. FIXED ASSET INVESTMENTS

	Listed investments £	Investment cash £	Totals £
MARKET VALUE			
At 1st January 2022	58,113	277	58,390
Additions	805	311	1,116
Disposals	-	(56)	(56)
Revaluations	(6,990)	-	(6,990)
At 31st December 2022	51,928	532	52,460
NET BOOK VALUE			
At 31st December 2022	51,928	532	52,460
At 31st December 2021	58,113	277	58,390

There were no investment assets outside the UK.

Cost or valuation at 31st December 2022 is represented by:

	Listed investments £	Investment cash £	Totals £
Valuation in 2022	51,928	532	52,460

Women's Farm & Garden Association(The)

**Notes to the Financial Statements - continued
for the Year Ended 31st December 2022**

11. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Trade debtors	444	506
Prepayments and accrued income	7,000	4,300
	<u>7,444</u>	<u>4,806</u>

12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Bank loans and overdrafts (see note 13)	-	10,560
Trade creditors	4,984	4,556
Social security and other taxes	244	228
Pension Fund	127	111
Accrued expenses	4,179	3,759
	<u>9,534</u>	<u>19,214</u>

13. LOANS

An analysis of the maturity of loans is given below:

	2022	2021
	£	£
Amounts falling due within one year on demand:		
Bank overdrafts	-	10,560
	<u>-</u>	<u>10,560</u>

14. MOVEMENT IN FUNDS

	At 1/1/22	Net movement in funds	At 31/12/22
	£	£	£
Unrestricted funds			
General fund	163,597	30,832	194,429
Revaluation Reserve	17,688	(6,990)	10,698
	<u>181,285</u>	<u>23,842</u>	<u>205,127</u>
Restricted funds			
Christine Ladley Fund	4,356	(700)	3,656
Fairlight Hall	582	237	819
National Garden Scheme	108,968	33,204	142,172
George Cadbury Fund	4,821	(1,588)	3,233
	<u>118,727</u>	<u>31,153</u>	<u>149,880</u>
TOTAL FUNDS	<u>300,012</u>	<u>54,995</u>	<u>355,007</u>

Women's Farm & Garden Association(The)

**Notes to the Financial Statements - continued
for the Year Ended 31st December 2022**

14. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	170,454	(139,622)	-	30,832
Revaluation Reserve	-	-	(6,990)	(6,990)
	170,454	(139,622)	(6,990)	23,842
Restricted funds				
Christine Ladley Fund	5,900	(6,600)	-	(700)
Fairlight Hall	6,272	(6,035)	-	237
National Garden Scheme	62,300	(29,096)	-	33,204
George Cadbury Fund	9,400	(10,988)	-	(1,588)
	83,872	(52,719)	-	31,153
TOTAL FUNDS	254,326	(192,341)	(6,990)	54,995

Comparatives for movement in funds

	At 1/1/21 £	Net movement in funds £	At 31/12/21 £
Unrestricted funds			
General fund	127,280	36,317	163,597
Revaluation Reserve	13,088	4,600	17,688
	140,368	40,917	181,285
Restricted funds			
Christine Ladley Fund	4,662	(306)	4,356
Fairlight Hall	5,209	(4,627)	582
National Garden Scheme	90,687	18,281	108,968
George Cadbury Fund	19,334	(14,513)	4,821
	119,892	(1,165)	118,727
TOTAL FUNDS	260,260	39,752	300,012

Women's Farm & Garden Association(The)

**Notes to the Financial Statements - continued
for the Year Ended 31st December 2022**

14. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	160,997	(124,680)	-	36,317
Revaluation Reserve	-	-	4,600	4,600
	<u>160,997</u>	<u>(124,680)</u>	<u>4,600</u>	<u>40,917</u>
Restricted funds				
Christine Ladley Fund	5,550	(5,856)	-	(306)
Fairlight Hall	-	(4,627)	-	(4,627)
National Garden Scheme	63,840	(45,559)	-	18,281
George Cadbury Fund	(600)	(13,913)	-	(14,513)
	<u>68,790</u>	<u>(69,955)</u>	<u>-</u>	<u>(1,165)</u>
TOTAL FUNDS	<u><u>229,787</u></u>	<u><u>(194,635)</u></u>	<u><u>4,600</u></u>	<u><u>39,752</u></u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/1/21 £	Net movement in funds £	At 31/12/22 £
Unrestricted funds			
General fund	127,280	67,149	194,429
Revaluation Reserve	13,088	(2,390)	10,698
	<u>140,368</u>	<u>64,759</u>	<u>205,127</u>
Restricted funds			
Christine Ladley Fund	4,662	(1,006)	3,656
Fairlight Hall	5,209	(4,390)	819
National Garden Scheme	90,687	51,485	142,172
George Cadbury Fund	19,334	(16,101)	3,233
	<u>119,892</u>	<u>29,988</u>	<u>149,880</u>
TOTAL FUNDS	<u><u>260,260</u></u>	<u><u>94,747</u></u>	<u><u>355,007</u></u>

Women's Farm & Garden Association(The)**Notes to the Financial Statements - continued
for the Year Ended 31st December 2022****14. MOVEMENT IN FUNDS - continued**

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	331,451	(264,302)	-	67,149
Revaluation Reserve	-	-	(2,390)	(2,390)
	<u>331,451</u>	<u>(264,302)</u>	<u>(2,390)</u>	<u>64,759</u>
Restricted funds				
Christine Ladley Fund	11,450	(12,456)	-	(1,006)
Fairlight Hall	6,272	(10,662)	-	(4,390)
National Garden Scheme	126,140	(74,655)	-	51,485
George Cadbury Fund	8,800	(24,901)	-	(16,101)
	<u>152,662</u>	<u>(122,674)</u>	<u>-</u>	<u>29,988</u>
TOTAL FUNDS	<u><u>484,113</u></u>	<u><u>(386,976)</u></u>	<u><u>(2,390)</u></u>	<u><u>94,747</u></u>

15. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31st December 2022.

Women's Farm & Garden Association(The)**Detailed Statement of Financial Activities
for the Year Ended 31st December 2022**

	2022 £	2021 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	1,744	6,316
Subscriptions	40,647	38,139
Registrations fees	85,500	83,150
Garden Owners subscription	4,608	4,149
	132,499	131,754
Other trading activities		
Other income	5,794	4,034
Investment income		
Dividends	312	966
Deposit account interest	772	112
	1,084	1,078
Charitable activities		
Christine Ladley Fund	4,650	5,550
Fairlight Hall	6,272	-
National Garden Scheme	62,300	63,840
Practical Skills Day	6,765	3,242
Workshops	12,250	14,445
Tours	-	162
Visits	887	545
George Cadbury Fund	9,400	(600)
	102,524	87,184
Other income		
Tax recovered on gift aid	12,425	5,737
Total incoming resources	254,326	229,787
EXPENDITURE		
Other trading activities		
Stock for resale	507	1,159
Investment management costs		
Portfolio management	56	51
Charitable activities		
Travelling expenses - WFGA	10,485	9,728
Workshops, tours and forum	123,751	130,609
	134,236	140,337

This page does not form part of the statutory financial statements

Women's Farm & Garden Association(The)**Detailed Statement of Financial Activities
for the Year Ended 31st December 2022**

	2022 £	2021 £
Support costs		
Management		
Advertising	3,297	2,579
Office expenses	1,701	1,870
Equipment	51	135
	5,049	4,584
Finance		
Wages	33,110	31,459
Pensions	619	569
Bank charges	2,830	2,510
Accountancy	1,440	900
Book keeping	1,200	1,504
	39,199	36,942
Other		
Rent, rates and insurance	4,752	5,150
Light and heat	651	721
Postage and stationery	2,425	2,512
Sundries	802	508
Broadband & website	2,266	1,593
	10,896	10,484
Governance costs		
Trustees' expenses	2,056	1,078
AGM/meetings	342	-
	2,398	1,078
Total resources expended	192,341	194,635
Net income before gains and losses	61,985	35,152
Realised recognised gains and losses		
Realised gains/(losses) on fixed asset investments	(6,990)	4,600
Net income	<u>54,995</u>	<u>39,752</u>

This page does not form part of the statutory financial statements

THE WOMEN'S FARM AND GARDEN ASSOCIATION

England & Wales - Charity number 212527

Accounts

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31st December 2021
for
Women's Farm & Garden Association(The)

JD Frost Accountants
Chartered Accountants
7 Links View
Cirencester
Gloucestershire
GL7 2NF

**Contents of the Financial Statements
for the Year Ended 31st December 2021**

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Women's Farm & Garden Association(The)

Report of the Trustees for the Year Ended 31st December 2021

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st December 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

ACHIEVEMENT AND PERFORMANCE

Charitable activities

Summary of the Year

The ongoing challenges of the pandemic were unexpectedly long and we did not anticipate another year of such difficulties. However, I am pleased to report that the Charity and its activities have had a solid year putting in a better performance than 2020. And we continue to learn and adapt to our new operational environment to stay effective.

As Chair, I would like to take this opportunity to thank all involved with the organisation for their dedication and hard work during 2021. We continue to solidify the significant amount of interest in all areas of horticulture and the study of the topic. We aim to continue to move forward on a profitable and sound footing.

The adaption to our 'working name' **Working for Gardeners Association** has been smooth and somewhat overshadowed by the pandemic.

Our ongoing communication, networking and relationship building within the horticultural industry continues to help raise our profile with the RHS, NGS, Perennial, to name a few. Our membership has grown remarkably as detailed below.

WFGA Membership

Our membership continues to grow and once again in 2021 with growth of 575 new members (vs +546 in 2020). We are delighted that our renewal rate is good and that existing membership continues to renew.

We aim to offer more to our membership and have widened our benefits structure. Members enjoy the timely information delivered via our website and mailchimp emails, as well as our other benefits including newsletter.

We expanded our zoom-based workshops, talks and events especially during the first few months of 2021 in the second lockdown. These have been very well received especially by those who are now able to join from all over the country rather than travelling to an event, so a positive development for our membership going forward.

The WRAG Scheme 2021

The WRAG scheme this year has obviously been extremely challenging with a total of 135 placements in 2021 (vs 88 the previous year). Our Regional Manager team around the country and our office worked hard to ensure as much continuity as possible. And the number of trainees in gardens is impressive despite the backdrop. We are pleased to say that most of our trainees were able to return to complete their training this year without any major disruptions.

Our challenge to find suitable Gardens continues across the country. Focused advertising especially for suitable gardens via social media and work with Trustees has enable some waiting lists to be tackled by RMs. All sorts of avenues are being explored to ensure we spread the word to Garden owners about the Scheme.

Regional Managers. We now have a total of 17 Regional Managers. We have hired one RM during the year, and that was Grace G in the West Midlands, Derbyshire, Staffs area.

Mentoring and supporting them all is Judith B., RM Bristol/Bath/Somerset. Judith's role is one of the most vital. As our Regional Manager Liaison, she works hard to communicate and support Regional Managers in all areas of their role. She also works with the Chair and the office in all areas of documentation. The use of technology, zoom and what's app communications have enabled to team to work efficiently together. And our Annual RM meeting this year will once again be via zoom.

Women's Farm & Garden Association(The)

Report of the Trustees for the Year Ended 31st December 2021

ACHIEVEMENT AND PERFORMANCE

Workshops, Skills Days, & Tours

A key part of the income for the WFGA, 2021 was a good year. For lockdown 2 at the beginning of 2021, it continued to be a lot of work behind the scenes at the office, to unwind all those events planned and monitor government guidelines as per lockdown 1.

But our 2021 programme was significantly enhanced with more of our own online platform of events, talks and workshops. These have been very well received especially by those who are able to join from all over the country, so a positive development for our membership going forward. This has resulted in successful revenues from this area in 2021.

We were unable to organise any trips or tours in 2021 and have put those to one side to revisit in 2023.

The Office

2021 was also a good year for the team. Despite the office being closed until March, Julia and Tracy were able to work at home successfully. They both handled the second covid crisis extremely well and were able to visit the office individually when necessary. There was no disruption to their administrative services. They continue to deal with all enquiries and the day-to-day issues that arise including huge email traffic. They continue to conduct a number of different roles; from accounts, bursary payment management, to hands on logistics of the workshop programme and tours.

I am pleased to say that we did not have to furlough any of our Staff during 2021.

The WFGA Board

The Board had a good year. We met five times over zoom which we now regarded as a very good use of time rather than driving around the country. Certainly we do hope to meet in person once or twice a year in the future to be discussed. We were fortunate to welcome two new trustees onto the Board. Christabel Boersma is our Newsletter Editor as well as a WRAG graduate joined us in March 2021. Amanda Ponsonby accepted our invitation to join us in October, she is an Oxfordshire based garden owner with WRAG trainees in her garden. The Board will be able to use her experience and insights in this area. The Board will continue to work on building out the Board of Trustees with specific skillsets in future.

Communications

Positive messaging continued to be a key part of our operations this year. Members have been very receptive to our twice monthly mailchimps in between the newsletter issues.

Through these regular membership emails, we are able to advertise our Workshops & Skills days and get very quick responses and positive feedback. These combined with our ongoing website updates, social media links, have developed in a positive way, spreading the word to all those involved from garden owners, head gardeners to potential new members.

The ongoing positive impact of our redesigned website (2018) continues to drive overall increased activity. We continue to monitor and make changes to various parts of the website, including the Forum.

Our quarterly newsletter continues to receive quality input from members, RMs and staff. We are delighted with the results and thank Christabel Boersma for her ongoing work as Editor. Christabel became a Trustee in March 2021. The newsletter continues to be a solid benefit to members and contributions are welcomed.

Bursaries

We continue to work with the Christine Ladley Fund and thank Lars-Olav Nicols for his support in this. In 2021 the Fund supported 10 WRAGS graduates / WFGA Members with awards to fund gardening equipment, tools and further education and training opportunities.

**Report of the Trustees
for the Year Ended 31st December 2021**

ACHIEVEMENT AND PERFORMANCE

Our relationship with the NGS continued into its 5th year of our Bursary. We were able to offer the Bursary to 10 Gardens through fully funded or half funded trainee grants. We are pleased to say some of these gardens have opened for the NGS for the first time, and some have taken on further trainees or hosted workshops for the WFGA. Another thank you to our Regional Managers and especially Tracy in the Office for their administration in making these placements happen and to keep up the hard work during the pandemic. Towards the end of the year, the NGS were able to offer the Bursary again for gardens going into 2022 and we are working now to allocate those funds.

We also received Bursary funds from the **George Cadbury Foundation**, for supporting two gardens in and around Birmingham. These have been gratefully received.

Finally, as Chair, you will have seen above. Whilst another difficult year for everyone, I believe we are stronger for it and we have done an amazing job in stabilising the Charity.

I am confident that we have steered the Charity in the right direction. I believe we can cope better with challenges in the future (hopefully not another pandemic!). We can embrace the opportunities these changes will bring. We continue to be considered in high regard by the many UK horticultural organisations and we look forward to working with them in future.

Once again, I would like to take this opportunity to thank my colleagues for all their support and hard work throughout this year, it has been invaluable.

FINANCIAL REVIEW

Financial position

2021 was a year of recovery for the WFGA. As the vaccine program was rolled out and gardens started to open up with fewer restrictions, the Regional Managers were able to gradually increase their activities across the country, and trainee registration fees increased to £83,150 by the end of the year compared to £47,828 at the end of 2020. Income received from subscriptions again increased to £38,139, and garden owner subscriptions almost doubled to £4,149. Gift Aid totalling £5,737 reflects the subscriptions received during 2020

As the WFGA embraced digital technology along with the rest of the world to aid communication, we offered talks via Zoom which have proved very successful. There was still too much uncertainty to resume a full program of garden tours, workshops, and practical skills days and so the majority of the net income of £12,048 was generated from the digital method of delivery. This compares with £6,249 in 2020 and £12,475 in 2019.

The WFGA net income for 2021 of £39,752 includes donations totalling £6,316 within Donations and legacies, which are always welcome. £30,000 of the 2020 donations were placed in a 12-month fixed interest deposit account, with the aim of using it for capital expenditure such as a new CRM system to streamline our national business operations. This will be moved forward in 2022 when further quotations have been received.

Our reserve fund with Quilter Cheviot gained momentum in 2021 and ended the year at £58,113 up from £52,810 at the end of 2020. The current volatility in the market due to the war in Ukraine is expected to settle down as tensions ease.

Just before the end of the year, we were awarded the 2nd year of our 3-year Bursary from the National Garden Scheme totalling £65,000. This is carefully managed and allows trainees to be placed in gardens that would otherwise not be able to afford a placement. We currently receive an administration fee of £300 per garden.

As we progress into 2022, the charity will continue to streamline processes and embrace technology to move with the changing world. I would like to thank the Trustees, Office Staff and Regional Managers for ensuring that the WFGA persists in emerging strongly from the pandemic, and for their continued commitment to Advancing Horticulture.

**Report of the Trustees
for the Year Ended 31st December 2021**

FINANCIAL REVIEW

Reserves policy

A reserves policy is necessary to ensure there is sufficient income to tide an organisation over in order that it may meet its liabilities, whilst fundraising is done, if and when existing sources of income are lost. If WFGA were to be wound up, it also enables contractual obligations to be met. The board has chosen to have a zero reserves policy at this time. The reason for this is that we can identify our liabilities with relative ease (office premises, payroll to staff and expense obligations to Regional Managers and supplier expenses). It is estimated that these costs would not exceed £15,000. At the same time, The trustees retain an externally managed, cautious investment portfolio - a 'rainy day' fund, which has a net value of £58,390 at 31st December 2021. The value of this investment is monitored carefully on an ongoing basis but it should be noted that it is an unrestricted fund and can be liquidated with relative ease. This combined with other net assets of £122,895 leaves us confident that we meet all obligations. This is over and above coverage of liabilities arising in the event of a wind up of the charity.

Covid-19

The Trustees are aware that issues and challenges as we emerge from the pandemic will have an effect on the investments and income of the WFGA. We are closely monitoring the accounts on an ongoing basis and making adjustments to costs and income where possible.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Association is a company, limited by guarantee, as defined by the Companies Act 2006. The governing document of the charity is its Memorandum and Articles of Association dated 11 December 1929 (as altered by Special Resolutions on 1 April 1950 and 18 April 1964) and Articles of Association passed by Special Resolution at the AGM 10th July 2011. The Articles of Association were updated and amended by Special Resolution on 19th September 2020 to comply with the latest Charity Commission regulations, and the working name of Working for Gardeners Association was adopted on the same date. These documents can be viewed in the members section of the WFGA website. They are also available on the Charity Commission website for the general public to access at any time.

In the event of the company being wound up, members are required to contribute an amount not exceeding £1.

The Board of Trustees set the agenda and budget for the Association. A Trustee is elected for a period of three years, with re-election for a further three, after six years the Trustee must step down for a period of at least one year.

The Chairman of the Board of Trustees is selected from within the Board.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed, and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The trustees reviewed and updated the WFGA Risk Management policy document in accordance with government advice in 2022.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

00244591 (England and Wales)

Registered Charity number

212527

Registered office

7 Trull Farm Buildings
Trull
Tetbury
Gloucestershire
GL8 8SQ

Women's Farm & Garden Association(The)

**Report of the Trustees
for the Year Ended 31st December 2021**

Trustees

Ms Christabel Kelly Boersma (appointed 15/4/2021)
Vanessa Easlea
Clare Gogerty
Ms Lorraine Barbara Hodgson
Ms Amanda Ponsonby (appointed 29/9/2021)
Ms Annette Theresa Pursey

Company Secretary

Independent Examiner

JD Frost Accountants
Chartered Accountants
7 Links View
Cirencester
Gloucestershire
GL7 2NF

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on and signed on its behalf by:

.....
Vanessa Easlea - Trustee

**Independent Examiner's Report to the Trustees of
Women's Farm & Garden Association(The)**

Independent examiner's report to the trustees of Women's Farm & Garden Association(The) ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st December 2021.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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

Mrs J D Frost
ICAEW
JD Frost Accountants
Chartered Accountants
7 Links View
Cirencester
Gloucestershire
GL7 2NF

Date:

Women's Farm & Garden Association(The)

**Statement of Financial Activities
for the Year Ended 31st December 2021**

		Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
	Notes				
INCOME AND ENDOWMENTS FROM					
Donations and legacies		131,754	-	131,754	133,560
Charitable activities					
General		18,394	-	18,394	7,993
Christine Ladley Fund		-	5,550	5,550	6,750
Fairlight Hall		-	-	-	6,552
National Garden Scheme		-	63,840	63,840	61,300
George Cadbury Fund		-	(600)	(600)	19,700
Other trading activities	2	4,034	-	4,034	5,278
Investment income	3	1,078	-	1,078	1,197
Other income		5,737	-	5,737	3,188
Total		160,997	68,790	229,787	245,518
EXPENDITURE ON					
Raising funds	4	1,208	2	1,210	635
Charitable activities					
General		123,337	-	123,337	103,118
Christine Ladley Fund		-	5,856	5,856	4,955
Fairlight Hall		-	4,627	4,627	1,343
National Garden Scheme		-	45,558	45,558	33,574
George Cadbury Fund		-	13,912	13,912	366
Other		135	-	135	-
Total		124,680	69,955	194,635	143,991
Net gains/(losses) on investments		4,600	-	4,600	(2,615)
NET INCOME/(EXPENDITURE)		40,917	(1,165)	39,752	98,912
RECONCILIATION OF FUNDS					
Total funds brought forward		140,368	119,892	260,260	161,348
TOTAL FUNDS CARRIED FORWARD		181,285	118,727	300,012	260,260

The notes form part of these financial statements

Women's Farm & Garden Association(The)

Balance Sheet
31st December 2021

	Notes	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
FIXED ASSETS					
Tangible assets	9	51	-	51	186
Investments	10	58,390	-	58,390	52,875
		<u>58,441</u>	<u>-</u>	<u>58,441</u>	<u>53,061</u>
CURRENT ASSETS					
Debtors	11	3,606	1,200	4,806	4,555
Cash at bank		135,443	120,536	255,979	220,732
		<u>139,049</u>	<u>121,736</u>	<u>260,785</u>	<u>225,287</u>
CREDITORS					
Amounts falling due within one year	12	(16,205)	(3,009)	(19,214)	(18,088)
		<u>122,844</u>	<u>118,727</u>	<u>241,571</u>	<u>207,199</u>
NET CURRENT ASSETS					
		<u>122,844</u>	<u>118,727</u>	<u>241,571</u>	<u>207,199</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>181,285</u>	<u>118,727</u>	<u>300,012</u>	<u>260,260</u>
NET ASSETS					
		<u>181,285</u>	<u>118,727</u>	<u>300,012</u>	<u>260,260</u>
FUNDS	14				
Unrestricted funds				181,285	140,368
Restricted funds				<u>118,727</u>	<u>119,892</u>
TOTAL FUNDS				<u>300,012</u>	<u>260,260</u>

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

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

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that 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 charitable company as at the end of each financial year and of its surplus or deficit 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 charitable company.

Women's Farm & Garden Association(The)

Balance Sheet - continued
31st December 2021

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on and were signed on its behalf by:

.....
Vanessa Easlea - Trustee

Basis of preparing the financial statements

Income

Expenditure

Tangible fixed assets

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

Fixtures and fittings - 20% on reducing balance

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

2. OTHER TRADING ACTIVITIES

	2021	2020
	£	£
Other income	4,034	5,278

Women's Farm & Garden Association(The)

**Notes to the Financial Statements - continued
for the Year Ended 31st December 2021**

3. INVESTMENT INCOME

	2021	2020
	£	£
Dividends	966	1,105
Deposit account interest	112	92
	<u>1,078</u>	<u>1,197</u>

4. RAISING FUNDS

Raising donations and legacies

	2021	2020
	£	£
Support costs	-	232
	<u>-</u>	<u>232</u>

Investment management costs

	2021	2020
	£	£
Portfolio management	51	49
	<u>51</u>	<u>49</u>
Aggregate amounts	1,210	635
	<u>1,210</u>	<u>635</u>

5. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2021	2020
	£	£
Depreciation - owned assets	135	135
	<u>135</u>	<u>135</u>

6. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31st December 2021 nor for the year ended 31st December 2020.

Trustees' expenses

	2021	2020
	£	£
Trustees' expenses	1,078	1,083
	<u>1,078</u>	<u>1,083</u>

**Notes to the Financial Statements - continued
for the Year Ended 31st December 2021**

7. STAFF COSTS

	2021	2020
	£	£
Wages and salaries	31,459	30,712
Other pension costs	569	548
	<u>32,028</u>	<u>31,260</u>

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

	2021	2020
Office	<u>2</u>	<u>2</u>

No employees received emoluments in excess of £60,000.

8. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	133,560	-	133,560
Charitable activities			
General	7,993	-	7,993
Christine Ladley Fund	-	6,750	6,750
Fairlight Hall	-	6,552	6,552
National Garden Scheme	-	61,300	61,300
George Cadbury Fund	-	19,700	19,700
Other trading activities	5,278	-	5,278
Investment income	1,197	-	1,197
Other income	3,188	-	3,188
Total	<u>151,216</u>	<u>94,302</u>	<u>245,518</u>
EXPENDITURE ON			
Raising funds	635	-	635
Charitable activities			
General	103,118	-	103,118
Christine Ladley Fund	-	4,955	4,955
Fairlight Hall	-	1,343	1,343
National Garden Scheme	-	33,574	33,574
George Cadbury Fund	-	366	366
Total	<u>103,753</u>	<u>40,238</u>	<u>143,991</u>
Net gains/(losses) on investments	<u>(2,615)</u>	<u>-</u>	<u>(2,615)</u>
NET INCOME	<u>44,848</u>	<u>54,064</u>	<u>98,912</u>
RECONCILIATION OF FUNDS			
Total funds brought forward	<u>95,520</u>	<u>65,828</u>	<u>161,348</u>

Notes to the Financial Statements - continued
for the Year Ended 31st December 2021

8. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
TOTAL FUNDS CARRIED FORWARD	140,368	119,892	260,260

9. TANGIBLE FIXED ASSETS

	Fixtures and fittings £
COST	
At 1st January 2021 and 31st December 2021	11,789
DEPRECIATION	
At 1st January 2021	11,603
Charge for year	135
At 31st December 2021	11,738
NET BOOK VALUE	
At 31st December 2021	51
At 31st December 2020	186

10. FIXED ASSET INVESTMENTS

	Listed investments £	Investment cash £	Totals £
MARKET VALUE			
At 1st January 2021	52,810	65	52,875
Additions	703	263	966
Disposals	-	(51)	(51)
Revaluations	4,600	-	4,600
At 31st December 2021	58,113	277	58,390
NET BOOK VALUE			
At 31st December 2021	58,113	277	58,390
At 31st December 2020	52,810	65	52,875

There were no investment assets outside the UK.

Cost or valuation at 31st December 2021 is represented by:

	Listed investments £	Investment cash £	Totals £
Valuation in 2021	58,113	277	58,390

Notes to the Financial Statements - continued
for the Year Ended 31st December 2021

11. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
Trade debtors	506	355
Prepayments and accrued income	4,300	4,200
	<u>4,806</u>	<u>4,555</u>

12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
Bank loans and overdrafts (see note 13)	10,560	8,431
Trade creditors	4,556	3,732
Social security and other taxes	228	216
Pension Fund	111	107
Accrued expenses	3,759	5,602
	<u>19,214</u>	<u>18,088</u>

13. LOANS

An analysis of the maturity of loans is given below:

	2021	2020
	£	£
Amounts falling due within one year on demand:		
Bank overdrafts	<u>10,560</u>	<u>8,431</u>

14. MOVEMENT IN FUNDS

	At 1/1/21	Net movement in funds	At 31/12/21
	£	£	£
Unrestricted funds			
General fund	127,280	36,317	163,597
Revaluation Reserve	13,088	4,600	17,688
	<u>140,368</u>	<u>40,917</u>	<u>181,285</u>
Restricted funds			
Christine Ladley Fund	4,662	(306)	4,356
Fairlight Hall	5,209	(4,627)	582
National Garden Scheme	90,687	18,281	108,968
George Cadbury Fund	19,334	(14,513)	4,821
	<u>119,892</u>	<u>(1,165)</u>	<u>118,727</u>
TOTAL FUNDS	<u>260,260</u>	<u>39,752</u>	<u>300,012</u>

Notes to the Financial Statements - continued
for the Year Ended 31st December 2021

14. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	160,997	(124,680)	-	36,317
Revaluation Reserve	-	-	4,600	4,600
	<u>160,997</u>	<u>(124,680)</u>	<u>4,600</u>	<u>40,917</u>
Restricted funds				
Christine Ladley Fund	5,550	(5,856)	-	(306)
Fairlight Hall	-	(4,627)	-	(4,627)
National Garden Scheme	63,840	(45,559)	-	18,281
George Cadbury Fund	(600)	(13,913)	-	(14,513)
	<u>68,790</u>	<u>(69,955)</u>	<u>-</u>	<u>(1,165)</u>
TOTAL FUNDS	<u>229,787</u>	<u>(194,635)</u>	<u>4,600</u>	<u>39,752</u>

Comparatives for movement in funds

	At 1/1/20 £	Net movement in funds £	At 31/12/20 £
Unrestricted funds			
General fund	79,817	47,463	127,280
Revaluation Reserve	15,703	(2,615)	13,088
	<u>95,520</u>	<u>44,848</u>	<u>140,368</u>
Restricted funds			
Christine Ladley Fund	2,867	1,795	4,662
Fairlight Hall	-	5,209	5,209
National Garden Scheme	62,961	27,726	90,687
George Cadbury Fund	-	19,334	19,334
	<u>65,828</u>	<u>54,064</u>	<u>119,892</u>
TOTAL FUNDS	<u>161,348</u>	<u>98,912</u>	<u>260,260</u>

Notes to the Financial Statements - continued
for the Year Ended 31st December 2021

14. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	151,216	(103,753)	-	47,463
Revaluation Reserve	-	-	(2,615)	(2,615)
	<u>151,216</u>	<u>(103,753)</u>	<u>(2,615)</u>	<u>44,848</u>
Restricted funds				
Christine Ladley Fund	6,750	(4,955)	-	1,795
Fairlight Hall	6,552	(1,343)	-	5,209
National Garden Scheme	61,300	(33,574)	-	27,726
George Cadbury Fund	19,700	(366)	-	19,334
	<u>94,302</u>	<u>(40,238)</u>	<u>-</u>	<u>54,064</u>
TOTAL FUNDS	<u>245,518</u>	<u>(143,991)</u>	<u>(2,615)</u>	<u>98,912</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/1/20 £	Net movement in funds £	At 31/12/21 £
Unrestricted funds			
General fund	79,817	83,780	163,597
Revaluation Reserve	15,703	1,985	17,688
	<u>95,520</u>	<u>85,765</u>	<u>181,285</u>
Restricted funds			
Christine Ladley Fund	2,867	1,489	4,356
Fairlight Hall	-	582	582
National Garden Scheme	62,961	46,007	108,968
George Cadbury Fund	-	4,821	4,821
	<u>65,828</u>	<u>52,899</u>	<u>118,727</u>
TOTAL FUNDS	<u>161,348</u>	<u>138,664</u>	<u>300,012</u>

Notes to the Financial Statements - continued
for the Year Ended 31st December 2021

14. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	312,213	(228,433)	-	83,780
Revaluation Reserve	-	-	1,985	1,985
	<u>312,213</u>	<u>(228,433)</u>	<u>1,985</u>	<u>85,765</u>
Restricted funds				
Christine Ladley Fund	12,300	(10,811)	-	1,489
Fairlight Hall	6,552	(5,970)	-	582
National Garden Scheme	125,140	(79,133)	-	46,007
George Cadbury Fund	19,100	(14,279)	-	4,821
	<u>163,092</u>	<u>(110,193)</u>	<u>-</u>	<u>52,899</u>
TOTAL FUNDS	<u>475,305</u>	<u>(338,626)</u>	<u>1,985</u>	<u>138,664</u>

15. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31st December 2021.

Women's Farm & Garden Association(The)**Detailed Statement of Financial Activities
for the Year Ended 31st December 2021**

	2021 £	2020 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	6,316	51,342
Subscriptions	38,139	32,118
Registrations fees	83,150	47,828
Garden Owners subscription	4,149	2,272
	131,754	133,560
Other trading activities		
Other income	4,034	5,278
Investment income		
Dividends	966	1,105
Deposit account interest	112	92
	1,078	1,197
Charitable activities		
Christine Ladley Fund	5,550	6,750
Fairlight Hall	-	6,552
National Garden Scheme	63,840	61,300
Practical Skills Day	3,242	3,071
Workshops	14,445	4,758
Tours	162	-
Visits	545	164
George Cadbury Fund	(600)	19,700
	87,184	102,295
Other income		
Tax recovered on gift aid	5,737	3,188
Total incoming resources	229,787	245,518
EXPENDITURE		
Other trading activities		
Stock for resale	1,159	354
Investment management costs		
Portfolio management	51	49
Charitable activities		
Travelling expenses - WFGA	9,728	5,133
Workshops, tours and forum	130,609	81,944
	140,337	87,077
Support costs		

This page does not form part of the statutory financial statements

Women's Farm & Garden Association(The)

**Detailed Statement of Financial Activities
for the Year Ended 31st December 2021**

	2021 £	2020 £
Support costs		
Management		
Advertising	2,579	3,020
Office expenses	1,870	5,572
Equipment	135	135
	4,584	8,727
Finance		
Wages	31,459	30,712
Pensions	569	548
Bank charges	2,510	1,719
Accountancy	900	900
Book keeping	1,504	739
	36,942	34,618
Other		
Rent, rates and insurance	5,150	5,482
Light and heat	721	479
Postage and stationery	2,512	2,519
Sundries	508	2,322
Broadband & website	1,593	1,049
	10,484	11,851
Governance costs		
Trustees' expenses	1,078	1,083
Legal fees	-	232
	1,078	1,315
Total resources expended	194,635	143,991
Net income before gains and losses	35,152	101,527
Realised recognised gains and losses		
Realised gains/(losses) on fixed asset investments	4,600	(2,615)
Net income	39,752	98,912

THE WOMEN'S FARM AND GARDEN ASSOCIATION

England & Wales - Charity number 212527

Accounts

REGISTERED COMPANY NUMBER: 00244591 (England and Wales)
REGISTERED CHARITY NUMBER: 212527

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31st December 2020
for
Women's Farm & Garden Association(The)

JD Frost Accountants
Chartered Accountants
7 Links View
Cirencester
Gloucestershire
GL7 2NF

Women's Farm & Garden Association(The)

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for the Year Ended 31st December 2020**

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Detailed Statement of Financial Activities	18 to 19

Women's Farm & Garden Association(The)

Report of the Trustees for the Year Ended 31st December 2020

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st December 2020. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

ACHIEVEMENT AND PERFORMANCE

Charitable activities

Summary of the Year

The challenges of the pandemic in 2020 were unprecedented. As with all charities, the WFGA has had a difficult 2020, but has managed overall to end the year on solid ground.

As Chair, I would like to take this opportunity to thank all involved with the organisation for their dedication, patience and fortitude during the past year. We have witnessed a significant increase of interest in all areas of horticulture and the study of the topic. We aim to continue to move forward on a profitable and sound footing and have learnt a lot from the past year.

Our 'working name' change to the **Working for Gardeners Association** was adopted at our Zoom AGM in Sept 2020 last year (delayed due to the pandemic). We also took the opportunity to refresh our Articles of Association, also adopted by the membership.

Overall, our ongoing communication, networking and relationship building within the horticultural industry continues to help raise our profile with the RHS, NGS, National Trust to name a few. Our membership has grown remarkably as detailed below.

WFGA Membership

Our membership increased again in 2020 with growth of 546 new members (vs +522 in 2019). The total number of WFGA members is now at 1988 (vs 1577 in 2019). The pandemic has witnessed many who wish to educate themselves or indeed change career direction. We are delighted that our renewal rate is strong.

We continue to focus our efforts on adapting and are determined to offer more to our membership. During Covid, they enjoyed the information delivered via our website and Mailchimp emails, as well as our other benefits including newsletter, seed and tool offers etc.

Another membership benefit, is the introduction of more online based workshops, talks and events mostly via Zoom. These have been very well received especially by those who are now able to join from all over the country rather than travelling to an event, so a positive development for our membership going forward.

The WRAG Scheme 2020

The WRAG scheme this year has obviously been extremely challenging with a total of 88 placements in 2020 (vs 106 the previous year). When Covid restrictions were announced, our regional manager team and the office worked hard to ensure as much continuity as possible. Despite all the difficulties, throughout the year, we are pleased to say that most of our trainees were able to return to complete their training.

The struggle to find suitable Gardens continues across the country. Waiting lists in certain areas are being tackled by the RMs. All sorts of avenues are being explored to ensure we spread the word to Garden Owners about the Scheme.

Regional Managers. We now have a total of 16 regional managers. Four RMs were hired in 2020 to represent the North East, Devon, North Wales/Shropshire/Cheshire, and additional support in Norfolk/Cambs/Suffolk to an existing RM.

Mentoring and supporting them, Judith B., RM Bristol/Bath/Somerset has stepped into the Regional Manager Liaison role. This follows the services of Vivienne H. (RM Oxfordshire, Bucks) who continues in her RM role.

In 2020, we were sorry to see the departure of four RMs Sue D. (Devon/S Somerset) Susanna K. (North East) and Elaine S. (Here'shire) and Eileen S. (B'ham/Midlands). We thank them for their hard work during their time with the WFGA

**Report of the Trustees
for the Year Ended 31st December 2020**

ACHIEVEMENT AND PERFORMANCE

Workshops, Skills Days, & Tours.

Normally a key part of the income for the WFGA. Covid of course meant that very little could really be arranged in the first lockdown. There was a lot of work behind the scenes at the office, to unwind all those events planned and monitor government guidelines.

Since the winter of 2020, we have managed to introduce and develop more of our own online platform of events, talks and workshops. These have been very well received especially by those who are able to join from all over the country, so a positive development for our membership going forward. This, of course will not impact the accounts for 2020 but we will see the numbers in 2021. We were unable to organise any trips or tours and are hopeful these will return when safe to do so.

The Office

2020 was such a difficult year. Since March the office was closed. Julia and Tracy have worked at home on laptops fortuitously just updated. They both handled the Covid crisis extremely well. Coming into the office individually when necessary. Dealing with all enquiries at the beginning from Garden Owners, Regional Managers and Trainees - all who wanted answers which quite often we were unable to give! The volume of membership enquiries has probably increased three-fold this year which took some managing. They continue to conduct a number of different roles; from accounts, bursary payment management, to hands on logistics of the workshop programme and tours. They have also used this time to refresh and renew our processes and procedures which will put us in good stead for the future.

I am pleased to say that we did not have to furlough any of our Staff during this time.

The WFGA Board

It has been a transition year at Board Level. We thank two Trustees who have stepped down at the AGM, Vivienne Hayday (Trustee - Regional Manager Liaison) and Andrew Brannford White. We thank them both for their hard work during their long tenures and their continued support of the Charity. Looking forward, Christabel Boersma, our newsletter editor, will join the Board in early 2021. We continue to work on building the Board of Trustees with specific skillsets.

Communications

Positive messaging was one key focus during this year. Through our website, newsletter and regular membership emails, we distributed information about the horticulture industry affected by Covid. These included changes to working practices, Government guidelines and many other interesting links, videos from growers, nurseries & garden information for Members to watch at home. We have received very positive feedback on our content and always tried to be uplifting and provide support during difficult times. These combined with our ongoing social media links, have developed in a positive way, spreading the word to all those involved from garden owners, head gardeners to potential new members.

The ongoing positive impact of our redesigned website (2018) continues to drive overall increased activity. We continue to monitor and make changes, we have updated the Garden Owners section and provided lots of FAQs from their angle.

Our quarterly newsletter continues to receive quality input from members, RMs and staff. We are delighted with the results and thank Christabel Boersma for her ongoing work as Editor. Christabel will become a Trustee from March 2021. The newsletter continues to be a strong membership benefit.

Bursaries

We continue to work with the **Christine Ladley Fund** and thank Lars-Olav Nicols for his support in this. In 2020 the Fund supported 14 WRAGS graduates with awards to fund gardening equipment, tools and further education and training opportunities.

Our relationship with the NGS continued into its 4th year of our Bursary. We were able to offer the Bursary to 11 Gardens through fully funded or half funded trainee grants. We are pleased to say some of these gardens have opened for the NGS for the first time, and some have taken on further trainees or hosted workshops for the WFGA. Another thank you to our Regional Managers and especially Tracy in the Office for their administration in making these placements happen, again especially during the pandemic.

In summary, whilst 2020 was a difficult year, as Chair I am confident we have steered the Charity in the right direction. I believe we are on a firm footing and are able to deal with the challenges of the future, and we can embrace the opportunities these changes will bring. We continue to be considered in high regard by the many UK horticultural organisations and we look forward to the future.

**Report of the Trustees
for the Year Ended 31st December 2020**

ACHIEVEMENT AND PERFORMANCE

Once again, I would like to take this opportunity to thank my colleagues on the Board for all their support and hard work throughout this year, it has been invaluable.

FINANCIAL REVIEW

Financial position

2020 was a challenging financial year for the charity due to the impact of the Covid-19 pandemic. However, the whole team worked together to restrict costs, and we were able to keep both members of staff working their normal hours, mostly from home. The Regional Managers limited their mileage in accordance with government guidelines and worked hard to keep in touch with their Trainees, Garden Owners and members virtually.

The WFGA net income for 2020 of £98,912 includes a very welcome legacy donation of £51,000, which eased our financial position considerably. We have used some of this money to provide the office staff with reconditioned laptops with updated software to aid the working from home process, and spent some more on targeted advertising, particularly aimed at Garden Owners and Head Gardeners. We are in the process of setting up a 1-year fixed deposit account via CAF bank at an interest rate of 0.45%. £30,000 of the donations will be deposited which will yield £135 in interest.

Our reserve fund with Quilter Cheviot experienced considerable volatility as the markets responded to the uncertainties of the impact of the pandemic, and there was a change in fund managers. However, by 31st December 2020 the fund had regained its losses and was valued at £52,875.

We received our fourth bursary payment from the NGS, totalling £65,000, for which we are grateful in a year when visits to gardens were severely restricted. This is carefully managed and allows trainees to be placed in gardens that would otherwise not be able to afford a placement. We currently receive an administration fee of £300 per garden.

We were also fortunate to receive a new bursary of £20,000 from the George Cadbury Fund to help Garden Owners in the Midlands pay for a trainee. Many thanks to Regional Manager Liz Harrison-Hall for her influence in securing much needed support for Garden Owners during a difficult year.

Due to the hard work of the WFGA team, the actual income received for WFGA subscriptions increased by £6,443 to £33,282. The year-on-year increase from 2018 to 2019 was £3000, which reflects the increased profile of the charity when horticulture became so popular during the pandemic. The figure of £32,119 subscriptions detailed in the 2020 accounts reflects that some of the subscription money received has been allocated to future years.

Gift Aid totalling £3,188 reflects the accrual for Gift Aid on subscriptions for 2020 including any under accrual in 2019 re tax reclaim received in 2020.

However, the income from trainee placements reduced by over £17,000 and net income from Practical Skills Days and Workshops by almost £5000. With more online talks now being offered to a wider audience, and Regional Managers working hard to place trainees from their waiting lists in gardens, we are optimistic for an improved income from these areas in 2021.

As we move into 2021, and the Covid restrictions ease with the roll-out of the vaccination programme, we are looking to continue to build on the hard work of the WFGA team in 2020. I would like to thank the Trustees, Office Staff and Regional Managers for ensuring that the WFGA emerged from the pandemic of 2020 intact, and for their continued commitment to Advancing Horticulture.

**Report of the Trustees
for the Year Ended 31st December 2020**

FINANCIAL REVIEW

Reserves policy

A reserves policy is necessary to ensure there is sufficient income to tide an organisation over in order that it may meet its liabilities, whilst fundraising is done, if and when existing sources of income are lost. If WFGA were to be wound up, it also enables contractual obligations to be met. The board has chosen to have a zero reserves policy at this time. The reason for this is that we can identify our liabilities with relative ease (office premises, payroll to staff and expense obligations to Regional Managers and supplier expenses). It is estimated that these costs would not exceed £12,000. At the same time, The trustees retain an externally managed, cautious investment portfolio - a 'rainy day' fund, which has a net value of £52,875 at 31st December 2020. The value of this investment is monitored carefully on an ongoing basis but it should be noted that it is an unrestricted fund and can be liquidated with relative ease. This combined with net assets of £87,307 leaves us confident that we meet all obligations. This is over and above coverage of liabilities arising in the event of a wind up of the charity.

Covid-19

The Trustees are aware that the ongoing issues and challenges of the pandemic will have an effect on the investments and income of the WFGA. We are closely monitoring the accounts on an ongoing basis and making adjustments to costs where possible.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Association is a company, limited by guarantee, as defined by the Companies Act 2006. The governing document of the charity is its Memorandum and Articles of Association dated 11 December 1929 (as altered by Special Resolutions on 1 April 1950 and 18 April 1964) and Articles of Association passed by Special Resolution at the AGM 10th July 2011. The Articles of Association were updated and amended by Special Resolution on 19th September 2020 to comply with the latest Charity Commission regulations, and the working name of Working for Gardeners Association was adopted on the same date. These documents can be viewed in the members section of the WFGA website. They are also available on the Charity Commission website for the general public to access at any time.

In the event of the company being wound up, members are required to contribute an amount not exceeding £1.

The Board of Trustees set the agenda and budget for the Association. A Trustee is elected for a period of three years, with re-election for a further three, after six years the Trustee must step down for a period of at least one year.

The Chairman of the Board of Trustees is selected from within the Board.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed, and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The trustees reviewed and updated the WFGA Risk Management policy document in accordance with government advice in 2020. This was finalised in January 2021.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

00244591 (England and Wales)

Registered Charity number

212527

Registered office

7 Trull Farm Buildings
Trull
Tetbury
Gloucestershire
GL8 8SQ

Women's Farm & Garden Association(The)

**Report of the Trustees
for the Year Ended 31st December 2020**

Trustees

Clare Gogerty
Andrew James Branford White (resigned 19/9/2020)
Ms Vivienne Hayday (resigned 11/4/2020)
Ms Lorraine Barbara Hodgson
Ms Annette Theresa Pursey
Vanessa Easlea

Company Secretary

Independent Examiner

JD Frost Accountants
Chartered Accountants
7 Links View
Cirencester
Gloucestershire
GL7 2NF

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on *30 April 2021* and signed on its behalf by:



Vanessa Easlea - Trustee

**Independent Examiner's Report to the Trustees of
Women's Farm & Garden Association(The)**

Independent examiner's report to the trustees of Women's Farm & Garden Association(The) ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st December 2020.

Responsibilities and basis of report

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

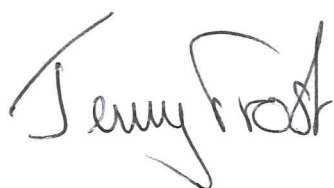
Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act').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

Independent examiner's statement

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

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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



Mrs J D Frost
ICAEW
JD Frost Accountants
Chartered Accountants
7 Links View
Cirencester
Gloucestershire
GL7 2NF

Date: 12 May 2021

Women's Farm & Garden Association(The)

Statement of Financial Activities
for the Year Ended 31st December 2020

	Notes	Unrestricted funds £	Restricted funds £	2020 Total funds £	2019 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		133,560	-	133,560	95,646
Charitable activities					
General		7,993	-	7,993	24,835
Christine Ladley Fund		-	6,750	6,750	6,625
Fairlight Hall		-	6,552	6,552	(2,009)
National Garden Scheme		-	61,300	61,300	62,920
George Cadbury Fund		-	19,700	19,700	-
Other trading activities	2	5,278	-	5,278	3,883
Investment income	3	1,197	-	1,197	1,038
Other income		3,188	-	3,188	3,198
Total		151,216	94,302	245,518	196,136
EXPENDITURE ON					
Raising funds	4	635	-	635	350
Charitable activities					
General		103,118	-	103,118	108,484
Christine Ladley Fund		-	4,955	4,955	5,945
Fairlight Hall		-	1,343	1,343	2,492
Ashdene Funds		-	-	-	1,075
National Garden Scheme		-	33,574	33,574	54,555
George Cadbury Fund		-	366	366	-
Total		103,753	40,238	143,991	172,901
Net gains/(losses) on investments		(2,615)	-	(2,615)	7,330
NET INCOME		44,848	54,064	98,912	30,565
RECONCILIATION OF FUNDS					
Total funds brought forward		95,520	65,828	161,348	130,783
TOTAL FUNDS CARRIED FORWARD		140,368	119,892	260,260	161,348

The notes form part of these financial statements

Women's Farm & Garden Association(The)

**Balance Sheet
31st December 2020**

	Notes	Unrestricted funds £	Restricted funds £	2020 Total funds £	2019 Total funds £
FIXED ASSETS					
Tangible assets	9	186	-	186	321
Investments	10	52,875	-	52,875	54,435
		<u>53,061</u>	<u>-</u>	<u>53,061</u>	<u>54,756</u>
CURRENT ASSETS					
Debtors	11	3,155	1,400	4,555	5,755
Cash at bank		97,336	123,396	220,732	118,796
		<u>100,491</u>	<u>124,796</u>	<u>225,287</u>	<u>124,551</u>
CREDITORS					
Amounts falling due within one year	12	(13,184)	(4,904)	(18,088)	(17,959)
NET CURRENT ASSETS					
		<u>87,307</u>	<u>119,892</u>	<u>207,199</u>	<u>106,592</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>140,368</u>	<u>119,892</u>	<u>260,260</u>	<u>161,348</u>
NET ASSETS					
		<u>140,368</u>	<u>119,892</u>	<u>260,260</u>	<u>161,348</u>
FUNDS					
Unrestricted funds	14			140,368	95,520
Restricted funds				119,892	65,828
TOTAL FUNDS					
				<u>260,260</u>	<u>161,348</u>

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

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

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that 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 charitable company as at the end of each financial year and of its surplus or deficit 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 charitable company.

The notes form part of these financial statements

Women's Farm & Garden Association(The)

Balance Sheet - continued
31st December 2020

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 30 April 2021 and were signed on its behalf by:



Vanessa Easlea - Trustee

**Notes to the Financial Statements
for the Year Ended 31st December 2020**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

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

Fixtures and fittings - 20% on reducing balance

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

2. OTHER TRADING ACTIVITIES

	2020	2019
	£	£
Fundraising events	-	(10)
Other income	5,278	3,893
	<u>5,278</u>	<u>3,883</u>

Notes to the Financial Statements - continued
for the Year Ended 31st December 2020

3. INVESTMENT INCOME

	2020	2019
	£	£
Dividends	1,105	1,038
Deposit account interest	92	-
	<u>1,197</u>	<u>1,038</u>

4. RAISING FUNDS

Raising donations and legacies

	2020	2019
	£	£
Support costs	232	-
	<u>232</u>	<u>-</u>

Investment management costs

	2020	2019
	£	£
Portfolio management	49	68
	<u>49</u>	<u>68</u>
Aggregate amounts	<u>635</u>	<u>350</u>

5. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2020	2019
	£	£
Depreciation - owned assets	135	135
	<u>135</u>	<u>135</u>

6. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31st December 2020 nor for the year ended 31st December 2019.

Trustees' expenses

	2020	2019
	£	£
Trustees' expenses	1,083	1,484
	<u>1,083</u>	<u>1,484</u>

**Notes to the Financial Statements - continued
for the Year Ended 31st December 2020**

7. STAFF COSTS

	2020	2019
	£	£
Wages and salaries	30,712	30,168
Other pension costs	548	493
	<u>31,260</u>	<u>30,661</u>

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

	2020	2019
Office	<u>-</u>	<u>2</u>

No employees received emoluments in excess of £60,000.

8. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	95,646	-	95,646
Charitable activities			
General	24,835	-	24,835
Christine Ladley Fund	-	6,625	6,625
Fairlight Hall	-	(2,009)	(2,009)
National Garden Scheme	-	62,920	62,920
Other trading activities	3,883	-	3,883
Investment income	1,038	-	1,038
Other income	3,198	-	3,198
Total	<u>128,600</u>	<u>67,536</u>	<u>196,136</u>
EXPENDITURE ON			
Raising funds	350	-	350
Charitable activities			
General	108,484	-	108,484
Christine Ladley Fund	-	5,945	5,945
Fairlight Hall	-	2,492	2,492
Ashdene Funds	-	1,075	1,075
National Garden Scheme	-	54,555	54,555
Total	<u>108,834</u>	<u>64,067</u>	<u>172,901</u>
Net gains on investments	<u>7,330</u>	<u>-</u>	<u>7,330</u>
NET INCOME	<u>27,096</u>	<u>3,469</u>	<u>30,565</u>
RECONCILIATION OF FUNDS			
Total funds brought forward	68,424	62,359	130,783

Notes to the Financial Statements - continued
for the Year Ended 31st December 2020

8. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
TOTAL FUNDS CARRIED FORWARD	95,520	65,828	161,348

9. TANGIBLE FIXED ASSETS

	Fixtures and fittings £
COST	
At 1st January 2020 and 31st December 2020	11,789
DEPRECIATION	
At 1st January 2020	11,468
Charge for year	135
At 31st December 2020	11,603
NET BOOK VALUE	
At 31st December 2020	186
At 31st December 2019	321

10. FIXED ASSET INVESTMENTS

	Listed investments £	Investment cash £	Totals £
MARKET VALUE			
At 1st January 2020	53,232	1,203	54,435
Additions	2,193	341	2,534
Disposals	-	(1,479)	(1,479)
Revaluations	(2,615)	-	(2,615)
At 31st December 2020	52,810	65	52,875
NET BOOK VALUE			
At 31st December 2020	52,810	65	52,875
At 31st December 2019	53,232	1,203	54,435

There were no investment assets outside the UK.

Notes to the Financial Statements - continued
for the Year Ended 31st December 2020

11. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020	2019
	£	£
Trade debtors	355	243
Prepayments and accrued income	4,200	5,512
	<u>4,555</u>	<u>5,755</u>

12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020	2019
	£	£
Bank loans and overdrafts (see note 13)	8,431	9,375
Trade creditors	3,732	2,767
Social security and other taxes	216	216
Pension Fund	107	105
Accrued expenses	5,602	5,496
	<u>18,088</u>	<u>17,959</u>

13. LOANS

An analysis of the maturity of loans is given below:

	2020	2019
	£	£
Amounts falling due within one year on demand:		
Bank overdrafts	<u>8,431</u>	<u>9,375</u>

14. MOVEMENT IN FUNDS

	At 1/1/20	Net movement in funds	At 31/12/20
	£	£	£
Unrestricted funds			
General fund	79,817	47,463	127,280
Revaluation Reserve	15,703	(2,615)	13,088
	<u>95,520</u>	<u>44,848</u>	<u>140,368</u>
Restricted funds			
Christine Ladley Fund	2,867	1,795	4,662
Fairlight Hall	-	5,209	5,209
National Garden Scheme	62,961	27,726	90,687
George Cadbury Fund	-	19,334	19,334
	<u>65,828</u>	<u>54,064</u>	<u>119,892</u>
TOTAL FUNDS	<u>161,348</u>	<u>98,912</u>	<u>260,260</u>

Notes to the Financial Statements - continued
for the Year Ended 31st December 2020

14. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	151,216	(103,753)	-	47,463
Revaluation Reserve	-	-	(2,615)	(2,615)
	<u>151,216</u>	<u>(103,753)</u>	<u>(2,615)</u>	<u>44,848</u>
Restricted funds				
Christine Ladley Fund	6,750	(4,955)	-	1,795
Fairlight Hall	6,552	(1,343)	-	5,209
National Garden Scheme	61,300	(33,574)	-	27,726
George Cadbury Fund	19,700	(366)	-	19,334
	<u>94,302</u>	<u>(40,238)</u>	<u>-</u>	<u>54,064</u>
TOTAL FUNDS	<u>245,518</u>	<u>(143,991)</u>	<u>(2,615)</u>	<u>98,912</u>

Comparatives for movement in funds

	At 1/1/19 £	Net movement in funds £	At 31/12/19 £
Unrestricted funds			
General fund	60,051	19,766	79,817
Revaluation Reserve	8,373	7,330	15,703
	<u>68,424</u>	<u>27,096</u>	<u>95,520</u>
Restricted funds			
Christine Ladley Fund	2,187	680	2,867
Fairlight Hall	4,501	(4,501)	-
Ashdene Funds	1,075	(1,075)	-
National Garden Scheme	54,596	8,365	62,961
	<u>62,359</u>	<u>3,469</u>	<u>65,828</u>
TOTAL FUNDS	<u>130,783</u>	<u>30,565</u>	<u>161,348</u>

Notes to the Financial Statements - continued
for the Year Ended 31st December 2020

14. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	128,600	(108,834)	-	19,766
Revaluation Reserve	-	-	7,330	7,330
	<u>128,600</u>	<u>(108,834)</u>	<u>7,330</u>	<u>27,096</u>
Restricted funds				
Christine Ladley Fund	6,625	(5,945)	-	680
Fairlight Hall	(2,009)	(2,492)	-	(4,501)
Ashendene Funds	-	(1,075)	-	(1,075)
National Garden Scheme	62,920	(54,555)	-	8,365
	<u>67,536</u>	<u>(64,067)</u>	<u>-</u>	<u>3,469</u>
TOTAL FUNDS	<u>196,136</u>	<u>(172,901)</u>	<u>7,330</u>	<u>30,565</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/1/19 £	Net movement in funds £	At 31/12/20 £
Unrestricted funds			
General fund	60,051	67,229	127,280
Revaluation Reserve	8,373	4,715	13,088
	<u>68,424</u>	<u>71,944</u>	<u>140,368</u>
Restricted funds			
Christine Ladley Fund	2,187	2,475	4,662
Fairlight Hall	4,501	708	5,209
Ashendene Funds	1,075	(1,075)	-
National Garden Scheme	54,596	36,091	90,687
George Cadbury Fund	-	19,334	19,334
	<u>62,359</u>	<u>57,533</u>	<u>119,892</u>
TOTAL FUNDS	<u>130,783</u>	<u>129,477</u>	<u>260,260</u>

Notes to the Financial Statements - continued
for the Year Ended 31st December 2020

14. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	279,816	(212,587)	-	67,229
Revaluation Reserve	-	-	4,715	4,715
	<u>279,816</u>	<u>(212,587)</u>	<u>4,715</u>	<u>71,944</u>
Restricted funds				
Christine Ladley Fund	13,375	(10,900)	-	2,475
Fairlight Hall	4,543	(3,835)	-	708
Ashdene Funds	-	(1,075)	-	(1,075)
National Garden Scheme	124,220	(88,129)	-	36,091
George Cadbury Fund	19,700	(366)	-	19,334
	<u>161,838</u>	<u>(104,305)</u>	<u>-</u>	<u>57,533</u>
TOTAL FUNDS	<u>441,654</u>	<u>(316,892)</u>	<u>4,715</u>	<u>129,477</u>

15. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31st December 2020.

Women's Farm & Garden Association(The)

**Detailed Statement of Financial Activities
for the Year Ended 31st December 2020**

	2020 £	2019 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	51,342	2,134
Subscriptions	32,118	25,861
Registrations fees	47,828	65,000
Garden Owners subscription	2,272	2,651
	133,560	95,646
Other trading activities		
Fundraising events	-	(10)
Other income	5,278	3,893
	5,278	3,883
Investment income		
Dividends	1,105	1,038
Deposit account interest	92	-
	1,197	1,038
Charitable activities		
Christine Ladley Fund	6,750	6,625
Fairlight Hall	6,552	(2,009)
National Garden Scheme	61,300	62,920
Practical Skills Day	3,071	3,310
Workshops	4,758	9,443
Tours	-	10,320
Visits	164	1,762
George Cadbury Fund	19,700	-
	102,295	92,371
Other income		
Tax recovered on gift aid	3,188	3,198
	3,188	3,198
Total incoming resources	245,518	196,136
EXPENDITURE		
Other trading activities		
Stock for resale	354	282
Investment management costs		
Portfolio management	49	68
Charitable activities		
Sundries	-	1
Carried forward	-	1

This page does not form part of the statutory financial statements

Women's Farm & Garden Association(The)

**Detailed Statement of Financial Activities
for the Year Ended 31st December 2020**

	2020 £	2019 £
Charitable activities		
Brought forward	-	1
Travelling expenses - WFGA	5,133	7,364
Workshops, tours and forum	81,944	112,152
	87,077	119,517
Support costs		
Management		
Advertising	3,020	3,184
Office expenses	5,572	-
Equipment	135	135
	8,727	3,319
Finance		
Wages	30,712	30,168
Pensions	548	493
Bank charges	1,719	1,910
Accountancy	900	900
Book keeping	739	1,449
	34,618	34,920
Other		
Rent, rates and insurance	5,482	5,469
Light and heat	479	598
Postage and stationery	2,519	4,113
Sundries	2,322	234
Broadband & website	1,049	2,897
	11,851	13,311
Governance costs		
Trustees' expenses	1,083	1,484
Legal fees	232	-
	1,315	1,484
Total resources expended	143,991	172,901
Net income before gains and losses	101,527	23,235
Realised recognised gains and losses		
Realised gains/(losses) on fixed asset investments	(2,615)	7,330
Net income	98,912	30,565

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