

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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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
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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 *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').

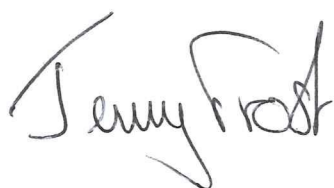
Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). 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 - 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
	-	2
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	7,330	-	7,330
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)
Ashdene 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
Ashdene 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
	<u>87,077</u>	<u>119,517</u>
Support costs		
Management		
Advertising	3,020	3,184
Office expenses	5,572	-
Equipment	135	135
	<u>8,727</u>	<u>3,319</u>
Finance		
Wages	30,712	30,168
Pensions	548	493
Bank charges	1,719	1,910
Accountancy	900	900
Book keeping	739	1,449
	<u>34,618</u>	<u>34,920</u>
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
	<u>11,851</u>	<u>13,311</u>
Governance costs		
Trustees' expenses	1,083	1,484
Legal fees	232	-
	<u>1,315</u>	<u>1,484</u>
Total resources expended	<u>143,991</u>	<u>172,901</u>
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	<u><u>98,912</u></u>	<u><u>30,565</u></u>

