

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

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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

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Chartered Accountants
7 Links View
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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>181,285</u>	<u>118,727</u>	<u>300,012</u>	<u>260,260</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				118,727	119,892
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

- 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 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

Fixtures and fittings - 20% on reducing balance

Taxation

Fund accounting

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
	2	2
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	44,848	54,064	98,912
RECONCILIATION OF FUNDS			
Total funds brought forward	95,520	65,828	161,348

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