



The Insurance
Institute of
the Isle of Man
Chartered Insurance Institute



NOTICE OF MEETING

**THE 35th ANNUAL GENERAL MEETING WILL BE HELD AT PROMSPACE,
DOUGLAS, ISLE OF MAN ON THURSDAY 21st APRIL 2022 AT 12.00 (PROMPT)**

AGENDA

1. Notice Convening the Meeting
2. Apologies for Absence
3. Minutes of the 34th Annual General Meeting held on 22nd April 2021
4. President's Report
5. Treasurer's Report & Adoption of Financial Statements to 31st December 2021
6. Election of Officers – President: John Walker, DipPFS CertPFS (DM)
Deputy President: Denver Brown, Cert CII (Claims)
Vice Presidents, Other Officers and Council members
7. Appointment of an Independent Examiner for the 2022 financial year end
8. Transfer of Presidential Office

**John Walker
Secretary
31st March 2022**



The Insurance
Institute of
the Isle of Man
Chartered Insurance Institute



NOTICE OF ANNUAL GENERAL MEETING AND COUNCIL ELECTIONS

Date: Thursday 21st April 2022

Time: 12:00 prompt

Venue: Prom Space, Douglas, Isle of Man

The Insurance Institute of the Isle of Man would like to inform members that its Annual General Meeting will be held on Thursday 21st April 2022. All members are welcome to attend the meeting where the officers will present their reports for the previous year and the Council for 2022/23 will be elected.

The Financial Statements for the year ended 31st December 2021 are attached.

Enhance your Career - Join the Isle of Man Council

The Council volunteer their time and support to provide services to more than 300 members living or working in the Isle of Man. As well as supporting local CII and PFS members, being a council member brings with it personal benefits including the opportunity to network with senior figures from the industry, develop your own personal skills and raise your profile within the local market.

Members who are interested in joining Council are more than welcome to nominate themselves for election at the AGM. Nominations must be sponsored by 2 current independent CII members.

A Nomination Form is attached; this should be completed and returned to John Walker (with supporting e-mail nominations) by email at jwalker@edgewater.co.im to be received **no later than 14th April 2021**.

Alternatively, for an informal chat about joining Council, please contact John Walker on 01624 654000.

The Institute supports Equality and Diversity for our Equality and Diversity Policy please visit <http://www.localinstitutes.cii.co.uk/isleofman>.

John Walker DipPFS, CertPFS (DM)
Secretary, 31st March 2022



Minutes of the 34th Annual General Meeting of the Insurance Institute of the Isle of Man held via ‘Zoom’ video conference on 22nd April 2021 at 12:00

Present: 10 members of the Insurance Institute of the Isle of Man

1.	<p>Notice Convening the Meeting</p> <p>The meeting opened at 12:00 and the President, Gillian Marples, confirmed that the Notice convening the meeting had been sent to members giving the 21 days' notice required by the Constitution.</p> <p>The President noted that holding the AGM via Zoom was unconstitutional but – following guidance from the CII – the Institute had been advised that it should take all necessary precautions to ensure the safety of members. The CII has confirmed that ‘virtual’ AGMs held in this manner, including the approval of reports, the Financial Statements and election of officers, would be deemed satisfactory. The President asked those present if there were any objections to holding the AGM in this manner. There were no objections and the President confirmed that the AGM would proceed.</p> <p>10 members were in attendance and the President confirmed that the meeting was quorate.</p>
2.	<p>Apologies for Absence</p> <p>The President, in the Secretary’s absence, confirmed that apologies had been received from Sandra Cardwell, Bryan O’Connor, John Walker and Peter Gallagher.</p>
3.	<p>Minutes of 33rd Annual General Meeting (AGM) held on 23rd April 2020</p> <p>The President tabled the Minutes of the AGM held on 23rd April 2020. Acceptance of those minutes as an accurate record of the meeting was proposed by Adrian Tinkler and seconded by Denver Brown. The Minutes were signed by the President ‘virtually’ as a true record.</p>



4. President's Report

The President tabled her report for the year and provided a summary, noting the following key points:

- Membership of the Institute was 302 at the end of February 2021.
- No Annual Dinner or Annual Awards have taken place due to the pandemic.
- The Institute has run virtual & hybrid CPD sessions on a range of topics, as well as having access to those run by other Institutes – the latter through Zoom.
- Difficulties were faced by Institute members taking examinations through the switch to remote invigilation and extensive support was given by the Education Committee, working with CII Central.

The President thanked the Council for their work over the past twelve months in challenging circumstances to support the local membership. She stated that it had been a privilege to serve as President for the past year.

5. Treasurer's Report and Adoption of the Financial Statements to 31st December 2020

The Treasurer, Stephanie Coston-Holland, tabled her report together with the Financial Statements for the year ending 31st December 2020. The Treasurer advised that the Financial Statements had been examined by PricewaterhouseCoopers LLC, Independent Examiner. There was a surplus for the year of £3,054 (surplus of £3,606 for 2019).

The key points:

- The 2020 dinner made a profit of £548 (compared with a loss of £348 in 2019);
- Costs for the provision of education and training events increased to £5,637 (2019: £3,463) for a total of 11 events (2019: 8). The total income obtained for education events also increased to £2,910 (2019: £1,990);
- The Institute was awarded a grant by the CII of £4,696, based on a performance rating of 95% (“Mastering”) and a Special Grant from the CII of £2,500 to cover the cost of travel / accommodation for CPD speakers from the UK;
- Costs for the provision of education and training events reduced to £3,463 (2019: £6,039) for a total of 8 events (2019: 7). The total income obtained for education events reduced to £1,990 (2019: £3,599).
- Donations to charities totalled £1,360, split between the Insurance Charities and Parkinsons;



- Costs for social events reduced to £0 (2019 £49) due to the pandemic;
- The Institute's net assets at the 2020 Year End totalled £10,618 (2019 £7,564).

The Treasurer asked if there were any questions regarding the Financial Statements. There were no questions.

Denver Brown proposed that the Financial Statements for the year ended 31st December 2020 were adopted and the proposal was seconded by John Hockney.

6. **Election of Officers**

The President read the nominations and election of officers.

President

Gillian Marples was nominated by Council to be President at the Council meeting held 11th March 2021. There being no other candidates nominated, Gillian was duly elected.

Deputy President

John Walker was nominated by Council to be Deputy President at the Council meeting held 11th March 2021. There being no other candidates nominated, John was duly elected.

Vice Presidents

The Constitution provides for Council to include up to 4 Vice Presidents.

Sandra Cardwell had been nominated to serve as a Vice President on Council and had indicated her willingness to serve and was duly elected.

Council Officers

The following nominations had been received in accordance with the Constitution:

Treasurer	Stephanie Coston-Holland
Secretary	John Walker
Education Secretary	John Hockney

All had indicated their willingness to serve and were duly elected.



Other Officers

The Constitution provides that, if Council so decides, other officers considered necessary for the proper conduct of the Institute may be elected at the AGM.

The following nominations had been received in accordance with the Constitution:

Dinner Secretary

Katie McKenna

Membership Secretary

Denver Brown

Social Secretary

Kellie Hands

Katie, Denver & Kellie indicated their willingness to serve and were duly elected.

Charities Representative

Adrian Tinkler, being the current Charities Representative, had confirmed his willingness to continue in this position.

Additional Council Members

The Constitution allows for the election of 10 additional council members by written ballot. The following nominations had been received in accordance with the Constitution:

Sarah Joughin

As there were fewer than 10 nominations, the President advised that a ballot would not be held.

All had indicated their willingness to serve and were duly elected.

7.

Appointment of an Independent Examiner for the 2021 Financial Year End

The Treasurer reported that PricewaterhouseCoopers LLC has offered their services to continue as Independent Examiner, noted in the Constitution, free of charge.

It was proposed by Adrian Tinkler and seconded by Gillian Marples that PricewaterhouseCoopers LLC be appointed as Independent Examiner for the 2021 Financial Year End.



	<p>8. Adoption of updated Insurance Institute of the Isle of Man Constitution</p> <p>The updated Constitution was tabled by the President. It was explained to members that the changes in the updated document reflect the impact of the pandemic and include a number of amendments which have been discussed by Council for several years. The new model Constitution was adopted unanimously and will take effect immediately replacing the previous version.</p>
9.	<p>Transfer of Presidential Office</p> <p>The President, Gillian Marples, retained the Chain of Office as she will be continuing in post for the 2021/22 Presidential year.</p> <p>The Past President's Badge will be presented in due course.</p> <p>The new President advised that the first Council meeting of the new Presidential year is scheduled for Thursday 13th May 2021 at 12.30 at Tower Insurance, Victoria Street, Douglas.</p> <p>The meeting closed at 12.20.</p>

President:

Date:



President's Report

21st April 2022

The past twelve months have proven busy and at times challenging for The Insurance Institute of the Isle of Man as we, and the industry we serve, emerged from the pandemic restrictions.

Highlights have been:

- Stable membership of 307 members
- The provision of 13 CPD sessions for over 330 attendees
- Over £2,000 raised for charitable causes
- A successful dinner
- The presentation of five awards for academic excellence

Continuing Professional Development & Examinations

A key focus for Council continues to be the provision of education and support to local members. The CPD programme for the year was designed to cover soft & technical skills and updates on local and more global issues. I would like to record my thanks to the Education Committee for organising such a varied schedule.

If there are any CPD topics you would like to see covered during the coming year, please do not hesitate to contact any member of the Council.

Following some problems with central examination administration during 2020 Council were pleased last year to be able to assist with identifying and establishing a new on-Island examination centre. We hope the option of using the centre is of value to students at what we know can be a stressful time.

Charitable Donations

One of the duties of the President is the selection of a local charity to benefit from half of the funds raised at our various events throughout the year. The remaining 50% of the funds raised are donated to the Insurance Charities who provide vital financial and practical support to past and present employees of the insurance industry, and their dependent relatives, who are experiencing financial hardship. I would like to thank our representative, Adrian Tinkler, who oversees the activities of the Insurance charities on the island, for his work in providing for deserving causes.

My nominated charity was the Manx Heart Foundation whose strap line is ‘supporting the hearts of Mann’. Our donation will allow the charity to continue to fund support on Island a recent highlight of which was the purchase of the latest cardiac imaging E95 echo system for Nobles Hospital.



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Social/Networking Events

Our Treasure Hunt held in the Autumn of 2021 was a success and tested the investigative skills of all who attended.

After two aborted attempts we finally managed to get together over dinner at the Claremont Hotel in March 2022 to celebrate the resilience and success of the Island's insurance and financial services sectors. Our guests for the evening included the Chief Minister who kindly updated us the Island Plan and Bettina Ross the new CEO of the IOMFSA. It appeared that we all enjoyed the chance to network and reconnect.

My thanks go to our Social Committee for organising two successful events with limitless enthusiasm and good humour.

Awards

Five awards for examination achievement were announced at the dinner:

- The AON Award presented to Richard Smith of AON
- The FPIBA Award presented to Rita Harel of Thornton Chartered Financial Planners
- Two Young Achiever prizes awarded to Tom Collins from Rossborough Insurance and Kinry Glassey from Chase Financial Services: and
- The Glyn Gilbert Award presented to Stephanie Coston-Holland who achieved Chartered Insurance Practitioner status in 2020

The level of commitment needed at an individual, and often at supporting employer level, to achieve academic success whilst holding down a full-time job should never be underestimated and my congratulations go to our award winners and all local students who achieved examination success during the last two years.

Thanks

My thanks go to your local Council, Denver, John Hockney, John Walker, Kellie, Sandra and Steph for their support and hard work during my presidential term.

In closing, I would like to say that it has been a privilege to serve as President of the Institute for the past two extraordinary years and I would like to extend my best wishes to my successor in the year ahead.

Gill Marples
President 2021/22



Treasurer's Report

Review of the 2021 Financial Statements

The Financial Statements for year ended 31 December 2021 will be tabled for adoption at the 2022 AGM.

The 2021 Financial Statements were examined by PricewaterhouseCoopers LLC, Chartered Accountants, and were approved by the Council of the Insurance Institute of the Isle of Man on 17th March 2022.

The accounts are prepared in accordance with FRS 102-1A.

Noteworthy Points:

- The 2021 annual dinner was cancelled due to the circumstances surrounding the COVID-19 pandemic (2020: £548).
- The Institute was awarded a grant of £4,048 (2020: £4,696) from the CII, which is based on a performance assessment rating of 95% (“Mastering”) (2020: 95% Mastering). The CII originally asked all local institutes to forfeit their annual grants however the Council for the Isle of Man Institute were not agreeable to this. The CII therefore provided payment of the annual grant at £2,024 making a deduction of 50% (2020: 25%) for holding over a years worth of operating costs at the end of the previous financial year.

We did not qualify for a special grant for 2021 (2020: £2,500) as applications were not considered by the CII.

- Costs for the provision of education and training events increased slightly to £5,802 (2018: £5,637) for a total of 12 events (2020: 10). The total income obtained for education events reduced to £1,180 (2020: £2,910), this was mainly due to reduced interest in non-member attendance.
- Donations to charities was nil (2020: £1,360) due to the need to cancel the annual dinner and quiz (both due to the COVID-19 pandemic).
- The cost of awards fell to £0 (2020: £368) also due to cancellation of the annual dinner.
- Social event costs increased to £97 (2020: £0) as towards the end of the year we were able to hold face-to-face events again.
- Miscellaneous expenses related to a direct debit which was authorised incorrectly by the bank and a bank charge, all of these have been reimbursed in the 2022 year and will be shown on next years financial statements accordingly.
- An administration cost of £804 (2020: £161) was incurred. The main reason for the increase is the use of a secretarial service to assist Council in preparing and documented all of the information required.



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- Insurance costs increased marginally during this period to £154 (2020: 72). An increase is seen here due to the coincidence of the 2022 period being received prior to the 2021 year end. The true premium amount for 2021 is £71 and 2022 is £80.
- No costs were incurred for Regalia during 2021 (2020: £40).
- It was previously reported that the CII reduce the institute yearly grants where unnecessary reserves are held. During the 2021 year we therefore worked to reduce the reserves by way of additional education spending to prevent this going forwards.

I hope that I have covered all the main points on the Financial Statements above. However, if there are any questions I shall be pleased to answer them.

**Stephanie Coston-Holland ACII Chartered Insurance Practitioner
Treasurer – The Insurance Institute of the Isle of Man**

The Insurance Institute of the Isle of Man

Financial statements

For the year ended 31 December 2021

The Insurance Institute of the Isle of Man

Financial statements for the year ended 31 December 2021

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The Insurance Institute of the Isle of Man

Institute information

Council Members

Adrian Tinkler
Denver Brown
Gillian Marples
John Hockney
John Walker
Kellie Hands (from 22nd April 2021)
Katie McKenna (until 22nd April 2021)
Peter Gallagher (until 22nd April 2021)
Sandra Cardwell
Stephanie Coston-Holland
Wendy Sayer (until 22nd April 2021)

Bankers

Barclays Bank PLC
Barclays House
Victoria Street
Douglas
Isle of Man
IM99 1AJ

Independent Practitioner

PricewaterhouseCoopers LLC
Sixty Circular Road
Douglas
Isle of Man
IM1 1SA

The Insurance Institute of the Isle of Man

Statement of Council members' responsibilities in respect of the financial statements

The Council members of the Insurance Institute of the Isle of Man ("the Institute") are responsible for preparing the financial statements in accordance with Clause 11 of the institute's Constitution.

The Council members have elected to prepare the financial statements in accordance with United Kingdom Accounting Standards, comprising Financial Reporting Standard 102 "The Financial Reporting Standard Applicable in the UK and Republic of Ireland" ("FRS 102") Section 1A.

In preparing the financial statements, the Council members are responsible for:

- selecting suitable accounting policies and then applying them consistently;
- stating whether applicable United Kingdom Accounting Standards comprising FRS 102 Section 1A, have been followed, subject to any material departures disclosed and explained in the financial statements;
- making judgments and estimates that are reasonable and prudent;
- preparing the financial statements on the going concern basis unless it is inappropriate to presume that the Institute will continue in business; and
- preparing financial statements which give a true and fair view of the state of affairs of the Institute and of the surplus or deficit of the Institute for that period.

The Council members are responsible for keeping proper accounting records that are sufficient to show and explain the Institute's transactions and disclose with reasonable accuracy at any time the financial position of the Institute. They are also responsible for safeguarding the assets of the Institute and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

On behalf of the Council



17th March 2022

The Insurance Institute of the Isle of Man

Report of the independent practitioner for the review of the unaudited financial statements of The Insurance Institute of the Isle of Man for the year ended 31 December 2021

To the Council members of The Insurance Institute of the Isle of Man

We have reviewed the accompanying financial statements of The Insurance Institute of the Isle of Man, which comprise the statement of financial position as at 31 December 2021, the statement of income and retained earnings for the year then ended and the notes to the financial statements, comprising a summary of significant accounting policies and other explanatory information.

Council members' responsibility for the financial statements

The Council members are responsible for the preparation and fair presentation of these financial statements in accordance with in accordance with United Kingdom Accounting Standards, comprising FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" Section 1A and for such internal control as the Council members determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Practitioner's responsibility

Our responsibility is to express a conclusion on the accompanying financial statements. We conducted our review in accordance with International Standard on Review Engagements ("ISRE") 2400 (Revised), 'Engagements to Review Historical Financial Statements'. ISRE 2400 (Revised) requires us to conclude whether anything has come to our attention that causes us to believe that the financial statements, taken as a whole, are not prepared in all material respects in accordance with the applicable financial reporting framework. This Standard also requires us to comply with relevant ethical requirements.

A review of financial statements in accordance with ISRE 2400 (Revised) is a limited assurance engagement. The practitioner performs procedures, primarily consisting of making inquiries of management and others within the entity, as appropriate, and applying analytical procedures, and evaluates the evidence obtained.

The procedures performed in a review are substantially less in scope than an audit conducted in accordance with International Standards on Auditing. Accordingly, we do not express an audit opinion on these financial statements.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that these financial statements do not give a true and fair view of the financial position of The Insurance Institute of the Isle of Man as at 31 December 2021, and of its financial performance for the year then ended in accordance with United Kingdom Accounting Standards, comprising FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" Section 1A.


PricewaterhouseCoopers LLC
Chartered Accountants
Douglas, Isle of Man
17 March 2022

The Insurance Institute of the Isle of Man

Statement of income and retained earnings for the year ended 31 December 2021

	Note	2021 £	2020 £
Income			
Annual dinner		-	9,300
Subscription grant	4	2,024	5,972
Education and training events		1,180	2,910
Miscellaneous		-	74
		3,204	18,256
Expenditure			
Annual dinner		-	8,752
Education and training events		5,802	5,637
Awards		-	368
Social		97	-
Miscellaneous		53	64
Quiz		-	108
Administration		804	161
Insurance		154	72
Regalia		-	40
		6,910	15,202
(Deficit) / Surplus for the year		(3,706)	3,054
Retained earnings at beginning of the year		10,618	7,564
Retained earnings at the end of the year		6,912	10,618

The Insurance Institute of the Isle of Man

Statement of financial position as at 31 December 2021

	Note	2021 £	2020 £
Current assets			
Debtors and prepayments	5	210	73
Cash at bank and in hand		8,557	10,545
		8,767	10,618
Creditors: amounts falling due within one year	6	1,855	-
Net current assets		6,912	10,618
Net assets		6,912	10,618
Members' funds			
Retained earnings		6,912	10,618

The notes on pages 6 to 8 form an integral part of these financial statements.

These financial statements were approved and authorised for issue by the Council members on *17th March* 2022 and signed on their behalf by:

3 signatures

Gillian Marples
President



Stephanie Coston-Holland
Treasurer

The Insurance Institute of the Isle of Man

Notes to the financial statements for the year ended 31 December 2021

1 General information

The Insurance Institute of the Isle of Man is a local institute of the Chartered Insurance Institute (CII) established under a Constitution by the Isle of Man members of the CII. There is no ultimate controlling party.

2 Statement of compliance

These financial statements have been prepared in compliance with United Kingdom Accounting Standards, comprising Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") Section 1A.

3 Summary of significant accounting policies

i) Basis of preparation

The financial statements are prepared on a going concern basis and under the historical cost convention. The preparation of financial statements in conformity with FRS 102 1A requires the use of certain critical accounting estimates. It also requires management to exercise its judgement in the process of applying the Institute's accounting policies. There were no areas involving a higher degree of judgment or complexity, or areas where assumptions and estimates are significant to the Institute's financial statements.

ii) Income and expenditure

Income is measured at the fair value of the consideration received, net of any discounts, rebates and value added taxes. Income for the annual dinner and education and training events is recognised in the period in which the event is held. Subscription grant income is recognised over the period to which the grant relates.

Expenditure is accounted for on an accruals basis.

iii) Financial instruments

a) Financial assets

Basic financial assets, including debtors and prepayments and cash at bank and in hand, are initially recognised at transaction price, unless the arrangement constitutes a financing arrangement, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Such assets are subsequently carried at amortised cost using the effective interest method.

At the end of each reporting period financial assets measured at amortised cost are assessed for objective evidence of impairment. If an asset is impaired the impairment loss is the difference between the carrying amount and the present value of the estimated cash flows discounted at the asset's original effective interest rate. The impairment loss is recognised in the statement of income and retained earnings.

The Insurance Institute of the Isle of Man

Notes to the financial statements for the year ended 31 December 2021 (continued)

3 Summary of significant accounting policies (continued)

iii) Financial instruments (continued)

a) Financial assets (continued)

Financial assets are derecognised when (i) the contractual rights to the cash flows from the asset expire or are settled, or (ii) substantially all the risks and rewards of ownership of the asset are transferred to another party or (iii) despite having retained some significant risk and rewards of ownership, control of the asset has been transferred to another party who has the practical ability to unilaterally sell the asset to an unrelated third party without imposing additional restrictions.

b) Financial liabilities

Basic financial liabilities, including trade creditors and accruals, are initially recognised at transaction price, unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future receipts discounted at a market rate of interest. Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Financial liabilities are derecognised when the liability is extinguished, which is when the contractual obligation is discharged, cancelled or expires.

iv) Cash and cash equivalents

Cash and cash equivalents includes cash at bank, deposits held at call with banks or other short-term highly liquid investments with original maturities of three months or less.

v) Taxation

The Institute is a not for profit organisation and in the opinion of the Council members is not liable to Isle of Man income tax.

vi) Foreign currency transactions

The company's functional and presentation currency is Sterling. There were no foreign currency transactions or balances held during the year.

4 Subscription grant

The subscription grant received in 2021 and 2020 from the Chartered Insurance Institute (CII) is a performance-related payment based upon the annual assessment.

The Insurance Institute of the Isle of Man achieved a score of 95% (2020: 95%) and a rating of 'Mastering' (2020: 'Mastering'), resulting in a grant of £4,048 in 2021 (2020: £4,696). In the current year, there was a reduction of £2,024 (2020: £1,224) made to the grant by the CII as reserves held exceeded the annual operating costs.

The Insurance Institute of the Isle of Man

Notes to the financial statements for the year ended 31 December 2021 (continued)

4 Subscription grant (continued)

The Insurance Institute of the Isle of Man did not qualify for the special grant in 2021 (2020: £2,500).

5 Debtors and prepayments

	2021 £	2020 £
Trade receivable	210	-
Prepayments	-	73
	<hr/>	<hr/>
	210	73

Trade receivables at 31 December 2021 comprised of fees receivable from training events.
Prepayments at 31 December 2020 comprised of an amount paid in respect of insurance.

6 Creditors: amounts falling due within one year

	2021 £	2020 £
Trade creditors	1,855	-
	<hr/>	<hr/>
	1,855	-

Trade creditors at 31 December 2021 comprised of amounts payable in respect of events held.

7 Charitable donations

In 2021 £0 (2020: £1,360) was raised from charitable collections at Institute events and paid to the nominated charities as follows:

	2021 £	2020 £
Insurance Charities	-	680
Parkinsons	-	680
	<hr/>	<hr/>
	-	1,360

These amounts are not presented as an income or expense in the statement of income and retained earnings as the Institute does not retain the risk and rewards.

Due to the changing environment in 2021 caused by the ongoing Covid-19 pandemic, both annual events that usually generate charity donations (Annual Dinner and Quiz) were cancelled.