

APPENDIX 1

OSCR

Scottish Charity Regulator

Office of the Scottish Charity Regulator

Trustees' Annual Report for the period

Period start date				Period end date			
From	Day	Month	Year	To	Day	Month	Year
	01	01	2025		31	12	2025

Reference and administration details

Charity name	SWRI STEWARTRY OF KIRKCUDBRIGHT FEDERATION
Other names charity is known by	STEWARTRY OF KIRKCUDBRIGHT FEDERATION SWI
Registered charity number	SC022319
Charity's principal address	61,VICTORIA STREET, KIRKPATRICK DURHAM CASTLE DOUGLAS KIRKCUDBRIGHTSHIRE Postcode DG7 3HQ

Names of the charity trustees on date of approval of Trustees' Annual Report

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Lesley Malcolmson	Chairman		Executive Committee
2	Christine Whipp	Vice Chairman		Executive Committee
3	Barbara Wilcox	Secretary		Executive Committee
4	Anita Montgomerie	Joint Treasurer		Executive Committee
5	Jill Proudlock	Joint Treasurer		Executive Committee
6	Carol Bryden	H & H Convenor		Executive Committee
7	Jan Harris	Show Secretary		Executive Committee
8	Christine Hutton	Press Secretary		Executive Committee
9	Linda McTurk	Press Secretary		Executive Committee
10	Jean McCartney	Sports Convenor		Executive Committee
11	Nancy Birse	Committee Member		Executive Committee
12	Dorothy Faulds	Committee Member		Executive Committee
13	Andrea Irving	Committee Member		Executive Committee
14	Helen McConnachie	Committee Member		Executive Committee
15	Margaret McWilliam	Committee Member		Executive Committee
16	Jean Adams	Committee Member		Executive Committee
17	Lorraine Jackson	Committee Member		Executive Committee
18	Christine Sutcliffe	Committee Member		Executive Committee
19	Linda Marshall	Committee Member		Executive Committee
20	Annie Kelly	Committee Member		Executive Committee

Reference and administration details

Names of all other charity trustees during the period, if any, (for example, those who resigned part way through the financial period)

Name	Dates acted if not for whole year
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Structure, governance and management

Type of governing document

SWRI Stewartry of Kirkcudbright Federation (also known as Stewartry of Kirkcudbright Federation SWI) is a charitable unincorporated organisation of the Scottish Women's Rural Institutes (also known as Scottish Women's Institutes, Scottish Registered Charity Number SC011901 governed by a constitution.

Trustee recruitment and appointment

Trustees are nominated, voted for, and invited (by the current Executive Committee Members) to join the Federation Executive Committee for a period of three years.

Objectives and activities

Charitable purposes

- a. To advance the education and training of those who live and work in the country or interested in
 - .country life
 - .home skills
 - .family welfare
 - .citizenship
- b. To promote the preservation and development of Scotland's traditions, rural heritage and culture.

Summary of the main activities in relation to these objects

And in furtherance of these aims the organisation will:

- 1.Encourage home skills
- 2.Consider family welfare and citizenship
- 3.Preserve traditions of rural Scotland
- 4.Enhance awareness of Scotland's rural heritage
- 5.Work for international co-operation and understanding among women
- 6.Encourage home and small rural industries, both individual and co-operative

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Achievements and performance

Summary of the main achievements of the charity during the financial period

The Stewartry of Kirkcudbright SWI had a total 233 members in 13 institutions in 2025, which is the same as the previous year. We have 2 Institutes meet in the afternons while other 11 meet in the eveings. We continue to try to enrol new members, which we have done to some extent, but unfortunately that is matched by the loss of members, usually due to advanced ageing.

Our levy remained the same as the previous year at £30.00 per member which is paid to our National Body in Edinburgh.

Again we had a busy and successful year with classes held in chair yoga, macraime' and needle felting. In sport, competitions were held in carpet bowling and short mat bowling and Stewartry hosted the National Green Bowling Competition. Other events included a Craft Day, Ruralympics, Christmas Quiz and Evening, and a Fizz N' Fun Afternoon. We also held our Federation Show and participated in the Stewartry Agricultural Show.

These events were all financially successful, but also allowed members to meet socially, interact and learn new skills.

We have continued to use and encourage our members to embrace modern technology in the use of Facebook, Zoom Meetings and the use of Internet Banking.

Financially, we finished the year in profit, but as always aware of the increasing cost of running expenses.

Financial review

Brief statement of the charity's policy on reserves

The charity held £16,000 plus interest in a fixed savings account. During the year the funds matured near to the end of the financial year. Funds will be reinvested during the next financial year in a savings account to be held as a reserve fund once the trustees have been able to source a suitable account.

The money is a contingency fund to cover any uninspected event or increase in the future running costs of the organisation. Funds are reinvested when they mature.

Details of any deficit

Donated facilities and services (if any)

APPENDIX 1

Other optional information

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)
*OSCR will accept
digital or typed
signatures*

Lesley J Malcolmson Anita M. Montgomery

Full name(s) Lesley Malcolmson

Anita Montgomerie

Lesley J Malcolmson Anita Montgomery

Position (e.g. Chair) Chairperson

Joint Treasurer

Date 7th March 2026, 7th March 2026



Receipts and payments accounts						
For the period from				to		
	01	01	2025		31	12

Section A Statement of receipts and payments

	Unrestricted funds	Restricted funds	Expendable endowment funds	Permanent endowment funds	Total funds current period	Total funds last period
	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £
A1 Receipts						
Donations	28				28	45
Legacies					-	
Grants					-	
Receipts from fundraising activities	1,440				1,440	3,361
Gross trading receipts					-	
Income from investments other than land and buildings	1,821				1,821	
Rents from land & buildings					-	
Gross receipts from other charitable activities	5,621	7,542			13,163	10,496
					-	
A1 Sub total	8,910	7,542	-	-	16,452	13,902
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments	16,369				16,369	
A2 Sub total	16,369	-	-	-	16,369	-
Total receipts	25,279	7,542	-	-	32,821	13,902
A3 Payments						
Expenses for fundraising activities	1,254				1,254	815
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	2,376	7,664			10,040	8,188
Grants and donations					-	
Governance costs:	2,142				2,142	2,244
Audit / independent examination	100				100	100
Preparation of annual accounts					-	
Legal costs					-	
Other					-	
					-	
A3 Sub total	5,872	7,664	-	-	13,536	11,347
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	5,872	7,664	-	-	13,536	11,347
Net receipts / (payments)	19,407	(122)	-	-	19,285	2,555
A5 Transfers to / (from) funds						
					-	
Surplus / (deficit) for year	19,407	(122)	-	-	19,285	2,555

Section C Notes to the Accounts

C1 Nature and purpose of funds
(may be stated on analysis of funds worksheets)

Unrestricted funds are available for general purposes to further the aims and objectives of the organisation by encouraging home skills, considering family welfare and citizenship, preserving the traditions of Rural Scotland and working for international co-operation and understanding among women. Restricted funds relate to monies collected from members of the local Federation on behalf of Scottish Headquarters of SWI.

	Type of activity or project supported	Individual / institution	Number of grants made	£
C2 Grants				
			Total	

C3a Trustee remuneration	If no remuneration was paid during the period to any charity trustee or person connected to a trustee cross this box (otherwise complete section 3b)	
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	Authority under which paid	£
C3b Trustee remuneration - details	Stewartry of Kirkcudbright Federation SWRI Executive Committee (Honorarium paid for Secretarial Services)	1,800

C4a Trustee expenses	If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)	
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		Number of trustees	£
C4b Trustee expenses - details	Secretary's Expenses	1	333
	Treasurer's Expenses	1	9

	Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)
C5 Transactions with trustees and connected persons				

C6 Other information

Additional analysis (1)

Analysis of receipts and payments

1 Donations

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
	28				28	45
					-	
					-	
					-	
Total	28	-	-	-	28	45

2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
			-	
			-	
			-	
			-	
Total	-	-	-	-

3 Gross receipts from other charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
SWI Levy Federation	1,165	6,990			8,155	6,990
SWI National Events	734				734	140
Sporting Activities/Travel	680				680	677
Diaries and Calendars		385			385	399
Pennies for Friendship		167			167	164
Federation Quiz and Raffle	825				825	736
Handicraft Classes	505				505	300
SWI Goods Sold	43				43	170
Ruralympics 2025 Entries/Teas/Raffle	695				695	820
Ruralympics Prepaid 2026 Entries	70				70	130
SWI Stewartry Federation Show	904				904	
Total	5,621	7,542	-	-	13,163	10,496

4 Payments relating directly to charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Central Council Fees		6,990			6,990	5,825
Sporting Activities/Travel	442				442	335
National Events Expenses/Travel	280				280	342
Diaries and Calendars		371			371	399
Engraving	126				126	115
Equipment Purchased	24				24	269
Hall Rents for Meetings	80				80	106
Hall Rents for Events	620				620	621
Pennies for Friendship	-	303			303	160
Classes	708				708	
SWI Shop Goods purchased	96				96	
Total	2,376	7,664	-	-	10,040	8,188

Additional analysis (2)

5 Breakdown of unrestricted funds

					Total unrestricted funds	Total unrestricted funds last period
Receipts						
Donations	28				28	45
Legacies					-	
Grants					-	
Receipts from fundraising activities	1,440				1,440	3,361
Gross trading receipts					-	
Income from investments other than land and buildings	1,821				1,821	
Rents from land & buildings					-	
Gross receipts from other charitable activities	5,621				5,621	4,108
Sub total	8,910	-	-	-	8,910	7,514
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments	16,369				16,369	
Sub total	16,369	-	-	-	16,369	-
Total receipts	25,279	-	-	-	25,279	7,514
Payments						
Expenses for fundraising activities	1,254				1,254	815
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	2,376				2,376	1,804
Grants and donations					-	
Governance costs	2,142				2,142	
Audit / independent examination	100				100	2,244
Preparation of annual accounts					-	100
Legal costs					-	
Sub total	5,872	-	-	-	5,872	4,963
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
Total payments	5,872	-	-	-	5,872	4,963
Net receipts / (payments)	19,407	-	-	-	19,407	2,551
Transfers to / (from) funds						
Surplus / (deficit) for year	19,407	-	-	-	19,407	2,551

Nature and purpose of funds

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Additional analysis (3)

6 Breakdown of restricted funds

					Total restricted funds	Total restricted funds last period
Receipts						
Donations					-	
Legacies					-	
Grants					-	
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities	7,542				7,542	6,388
Sub total	7,542	-	-	-	7,542	6,388

Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	7,542	-	-	-	7,542	6,388

Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	7,664				7,664	6,384
Grants and donations					-	
Governance costs					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
Sub total	7,664	-	-	-	7,664	6,384

Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
Total payments	7,664	-	-	-	7,664	6,384
Net receipts / (payments)	(122)	-	-	-	(122)	4
Transfers to / (from) funds						
Surplus / (deficit) for year	(122)	-	-	-	(122)	4

Nature and purpose of funds

APPENDIX 3



Independent examiner's report on the accounts

v2

Report to the trustees/members of

Charity name SWRI STEWARTRY OF KIRKCUDBRIGHT FEDERATION

Registered charity number

SC022319

On the accounts of the charity for the period

Period start date: 01 Day, 01 Month, 2025 Year to 31 Day, 12 Month, 2025 Year

Set out on pages

(remember to include the page numbers of additional sheets)

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) 2005 Act and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention [other than that disclosed on the attached page*]

- 1. which gives me reasonable cause to believe that in any material respect the requirements:
- to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
- to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations

have not been met, or

- 2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed**:

Date:

Name: Robert Oliver

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

Address: 36 St Andrew Drive, Castle Douglas DG7 1EW.

*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.

** OSCR will accept digital or typed signatures

APPENDIX 3

Disclosure section

Only complete if the examiner needs to highlight material problems.

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

APPENDIX 3



Independent examiner's report on the accounts v2

Report to the trustees/members of Charity name
SWRI STEWARTRY OF KIRKCUDBRIGHT FEDERATION

Registered charity number SC022319

On the accounts of the charity for the period

Period start date			Period end date			
Day	Month	Year	to	Day	Month	Year
01	01	2025		31	12	2025

Set out on pages

(remember to include the page numbers of additional sheets)

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) 2005 Act and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention [other than that disclosed on the attached page*]

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 - to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations

have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:** *Robert Oliver*
Name: Robert Oliver

Date: 09/03/2026

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

Address: 36 St Andrew Drive, Castle Douglas DG7 1EW.

*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.

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