

Moray & Nairn SWI Federation
Balance Sheet at 30th September 2025

	2025	2024
Opening Balance Bank Statement	£13,584.16	£8,976.55
Late Presented Cheques and Receipts	£5,658.04	£257.00
Actual Bank Balance	£8,159.92	£8,719.55
Opening Petty Cash Balance	£40.27	£58.68
Surplus for Year	-£535.86	-£578.04
	£7,664.33	£8,200.19

Closing Balance Bank Statement	£12,569.49	£13,584.16
Unpresented Cheques and Receipts*	£6,660.05	£5,658.04
Actual Bank Balance	£7,187.44	£8,159.92
Closing Balance Petty Cash	£476.89	£40.27
	£7,664.33	£8,200.19

* includes Membership levy to HQ