



Trustees' Annual Report for the period								
		Period start date			Period end date			
From	Day	Month	Year	To	Day	Month	Year	
	01	09	2024		31	08	2025	

Office of the Scottish Charity Regulator

Reference and administration details

Charity name Selkirkshire Federation SWI

Other names charity is known by

Registered charity number SC027349

Charity's principal address 249 Wood Street
Galashiels

Postcode TD1 1RB

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 Dianne Wilson	President		
	Show Convenor		
2 Alison Blackadder	Housewives & Handicrafts Secretary		
3 Sheila Christer-Porteous	Secretary	- Resigned 22/09/25	
4 Isla Young	Treasurer	- Resigned 24/02/25	
5 Jacqueline Cooper	Treasurer	- Appointed 24/02/25	
6			
7			
8			
9			

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

Structure, governance and management

Type of governing document

Selkirkshire Federation SWI is a member of the Scottish Women's Institute and is governed by its constitution.

Trustee recruitment and appointment

Committee members comprise two members from each Institute within the Federation. Generally these members are the President and Secretary from each Institute. Trustees are then appointed from the committee at the Annual General Meeting. Any positions that cannot be filled from within the Federation Committee can be appointed to any member of the associated Institutes.

Objectives and activities

Charitable purposes

The purposes of the Charity are as follows:

- To advance the education and training of those who live and work in the country or are interested in country life, in home skills, family welfare and citizenship;
- To promote the preservation of Scotland's traditions and its rural heritage; and
- To promote the provision of facilities in the interests of social welfare, of recreation and leisure time occupation so that the conditions of life of people who live in the country, or who are interested in country life, may be improved.

Summary of the main activities in relation to these objects

The Charity organises regular classes and demonstrations open to all members of Institutes in the Federation, thereby encouraging home skills and preserving traditions of rural Scotland, as well as serving an educational purpose.

Achievements and performance

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

The Charity has had a busier year, running a 'Crafty Capers' event in November, which was free to attend and offered members, along with potential new members, an opportunity to try different crafts. This was very well attended and it is planned to hold another such event in the Spring of 2026. In May 2025 we held our Federation Show, which again was well supported and the standard of work on show was excellent.

Financial review

Brief statement of the charity's policy on reserves

All reserves held are general unrestricted funds and represent income earned but not yet utilised in supporting charitable activities. At 31st August 2025 the Charity held £3,542 at the bank, of which £168 represents funds transferred from the closure of Caddonfoot Institute. The Federation is required to hold these funds on behalf of the closed institute, in case it should re-start at some point in the future. The Trustees consider the remaining £3,375 to be appropriate to allow them to continue to meet their charitable objectives.

Details of any deficit

The charity incurred a deficit of £482 during the year as no specific fundraising activities were held during the year, and the decision was taken to offer events to members at no cost to them. However, the deficit is considered immaterial in view of the fact reserves totalling £3,543 are held at the year end.

Donated facilities and services (if any)

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) *D Wilson*

J Cooper

Full name(s) DIANNE WILSON

JACQUELINE COOPER

Position (e.g. Chair) PRESIDENT

TREASURER

Date *04/05/2026*

04/05/2026

Receipts and payments accounts						
For the period from	Month start date			to	Annual end date	
	Day	Month	Year		Day	Month
	01	09	2024		31	08

Section A Statement of receipts and payments

	Unrestricted funds to nearest £	Designated funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total funds current period to nearest £	Total funds last period to nearest £
A1 Receipts						
Donations	17	-	-	-	17	-
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	2,648	-	-	-	2,648	2,194
A1 Sub total	2,665	-	-	-	2,665	2,194
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets	-	-	-	-	-	-
Proceeds from sale of investments	-	-	-	-	-	-
A2 Sub total	-	-	-	-	-	-
Total receipts	2,665	-	-	-	2,665	2,194
A3 Payments						
Expenses for fundraising activities	-	-	-	-	-	-
Gross trading payments	-	-	-	-	-	-
Investment management costs	-	-	-	-	-	-
Payments relating directly to charitable activities	3,147	-	-	-	3,147	2,217
Grants and donations	-	-	-	-	-	-
Governance costs:	-	-	-	-	-	-
Audit / independent examination	-	-	-	-	-	-
Preparation of annual accounts	-	-	-	-	-	-
Legal costs	-	-	-	-	-	-
Other	-	-	-	-	-	-
A3 Sub total	3,147	-	-	-	3,147	2,217
A4 Payments relating to asset and investment movements						
Purchases of fixed assets	-	-	-	-	-	-
Purchase of investments	-	-	-	-	-	-
A4 Sub total	-	-	-	-	-	-
Total payments	3,147	-	-	-	3,147	2,217
Net receipts / (payments)	(482)	-	-	-	(482)	(23)
A5 Transfers to / (from) funds	-	-	-	-	-	-
Surplus / (deficit) for year	(482)	-	-	-	(482)	(23)

Section B Statement of balances

Categories	Details	Unrestricted funds to nearest £	Designated funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £		
B1 Cash funds	Cash and bank balances at start of year	3,856	168			4,024	4,047		
	Surplus / (deficit) shown on receipts and payments account	(482)	-			(482)	(23)		
						-			
						-			
	Cash and bank balances at end of year	3,374	168	-	-	3,542	4,024		
(Agree balances with receipts and payments account(s))									
B2 Investments	Details	Fund to which asset belongs		Market valuation to nearest £		Last year to nearest £			
		Total		-		-			
B3 Other assets	Details	Fund to which asset belongs		Cost (if available) to nearest £		Current value (if available) to nearest £		Last year to nearest £	
		Total		-		-		-	
B4 Liabilities	Details	Fund to which liability relates		Amount due to nearest £		Last year to nearest £			
	Diary Orders	General		35		-			
		Total		35		-			
B5 Contingent liabilities	Details	Fund to which liability relates		Amount due (estimate) to nearest £		Last year to nearest £			
		Total		-		-			
Signed by one or two trustees on behalf of all the trustees		Signature		Print Name		Date of approval			
		D Wilson		Dianne Wilson (Chair)		04/05/26			
		J Cooper		Jacqueline Cooper (Treasurer)		04/05/26			

Additional analysis (1)**Analysis of receipts and payments****1 Donations**

	Unrestricted funds to nearest £	Designated funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Cash donations	17				17	-
					-	
					-	
					-	
Total	17	-	-	-	17	-

2 Grants

	Unrestricted funds to nearest £	Designated 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 £	Designated funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Levies	1,944	-	-	-	1,944	2,146
Calendars / Diaries	35	-	-	-	35	48
Federation Show	469	-	-	-	469	-
Craft Event	200	-	-	-	200	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
Total	2,648	-	-	-	2,648	2,194

4 Payments relating directly to charitable activities

	Unrestricted funds to nearest £	Designated funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Levies	1,925	-	-	-	1,925	2,125
Calendars/Diaries	-	-	-	-	-	42
Federation show	480	-	-	-	480	20
Craft Event	398	-	-	-	398	-
Meeting room hire	40	-	-	-	40	30
Donations paid	200	-	-	-	200	-
Banners	104	-	-	-	104	-
	-	-	-	-	-	-
	-	-	-	-	-	-
Total	3,147	-	-	-	3,147	2,217

Selkirkshire Federation SWI

SC027349

Additional analysis (2)

5 Breakdown of unrestricted funds

	Unrestricted fund 1 - general management funds	Unrestricted fund 2 - reserve funds	Unrestricted fund 3 - capital funds	Unrestricted fund 4 - reserve funds	Total unrestricted funds	Total unrestricted funds last period
	General Fund	Designated Fund - Caddonfoot				
Receipts						
Donations	17	-	-	-	17	-
Legacies	-	-	-	-	-	-
Grants	-	-	-	-	-	-
Receipts from fundraising activities	-	-	-	-	-	-
Gross trading receipts	-	-	-	-	-	-
buildings	-	-	-	-	-	-
Rents from land & buildings	-	-	-	-	-	-
Gross receipts from other charitable activities	2,648	-	-	-	2,648	2,194
Sub total	2,665	-	-	-	2,665	2,194
Receipts from asset & investment sales						
Proceeds from sale of fixed assets	-	-	-	-	-	-
Proceeds from sale of investments	-	-	-	-	-	-
Sub total	-	-	-	-	-	-
Total receipts	2,665	-	-	-	2,665	2,194
Payments						
Expenses for fundraising activities	-	-	-	-	-	-
Gross trading payments	-	-	-	-	-	-
Investment management costs	-	-	-	-	-	-
Payments relating directly to charitable activities	3,147	-	-	-	3,147	2,217
Grants and donations	-	-	-	-	-	-
Governance costs:	-	-	-	-	-	-
Audit / independent examination	-	-	-	-	-	-
Preparation of annual accounts	-	-	-	-	-	-
Legal costs	-	-	-	-	-	-
Sub total	3,147	-	-	-	3,147	2,217
Payments relating to asset and investment movements						
Purchases of fixed assets	-	-	-	-	-	-
Purchase of investments	-	-	-	-	-	-
Sub total	-	-	-	-	-	-
Total payments	3,147	-	-	-	3,147	2,217
Net receipts / (payments)	(482)	-	-	-	(482)	(23)
Transfers to / (from) funds					-	-
Surplus / (deficit) for year	(482)	-	-	-	(482)	(23)

Nature and purpose of funds

The Designated Fund - Caddonfoot represents funds transferred from Caddonfoot SWI on closure of the institute. Funds are to be held by the Federation in the event that the institute is started up again, in which case the funds would be transferred back over to Caddonfoot SWI.



Office of the Scottish Charity Regulator

Independent examiner's report on the accounts

v2

Report to the trustees/members of Charity name
SELKIRKSHIRE FEDERATION SWI

Registered charity number
SC027349

On the accounts of the charity for the period
Period start date
01 Day 09 Month 2024 Year to 31 Day 08 Month 2025 Year

Set out on pages 1 to 9

(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. 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 Charities Accounts (Scotland) Regulations 2006. 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 accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention

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: *Jacqueline Nairn*

Date: 08/05/2026

Name: Mrs Jacqueline Nairn

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

Fellow Chartered Certified Accountant (FCCA)

Address: The Stables
Stichill Stables
KELSO
TD5 7TJ

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