

**Scottish Charity Number**  
**SC000759**

SCOTTISH WOMEN'S INSTITUTES  
DUMFRIESSHIRE FEDERATION

ACCOUNTS  
FOR THE YEAR ENDED 30 SEPTEMBER 2025

# Scottish Women's Institutes Dumfriesshire Federation

## Accounts for the year ended 30 September 2025

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**Scottish Women's Institutes Dumfriesshire Federation**

**Trustees' Annual Report and Accounts for the year ended 30 September 2025**

Scottish Charity Number SC000759

**Organisation**

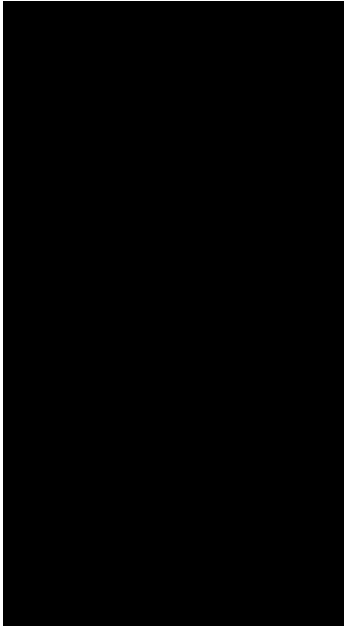
The Institute is a charitable unincorporated organisation entitled to recognition and assistance from the Board of Trustees of Scottish Women's Institutes.

Based on this year's membership 2024/2025 the National Membership fee paid to SWI Central Office was £30 and the Dumfriesshire Federation Administration fee was £4, making a total of £34.

We paid National Membership fees for 479 members at £30 per member and 1 junior member at £10. There were also 6 non-paying honorary members and 2 additional Federation only members, making a total membership of 488.

The National Membership fee payable to SWI Central Office for 2025/26 will be £33, and the Dumfriesshire Federation Administration fee will be £4, making a total of £37.

**Trustees**



Resigned June 2025  
Resigned October 2024

Resigned September 2025

Appointed October 2024  
Appointed August 2025

**Contact address**



**Recruitment and appointment of Trustees**

The Federation's trustees are appointed or reappointed by members at our annual general meeting, or at other meetings when required.

**Governing document**

The Federation is a charitable unincorporated association. The purposes and administration arrangements are set out in the SWI constitution and the SWI Dumfriesshire Federation Addendum.

**Charitable purposes**

Our purposes, as recorded in our constitution, are:

The aims of the organisation shall be: to advance the education and skills of women and girls.

1. To provide a platform for social activities and networking.
2. To promote the preservation and development of Scotland's heritage and culture.
3. To promote and work with like-minded organisations at home and abroad.

## **Scottish Women's Institutes Dumfriesshire Federation**

### **Trustees' Annual Report and Accounts for the year ended 30 September 2025 (cont'd)**

#### **Activities and achievements**

Our annual Federation competitions in Carpet Bowling (triples and pairs), Short Mat Bowling, Outdoor Green Bowling, Golf, Curling and Darts took place. The carpet bowlers defended their Southern Counties title and the outdoor bowlers came a close second in the national competition. Two teams competed in the national Ruralympics in Angus in October; our own Federation Ruralympics was well supported in February and preparation is underway for hosting the upcoming Inter-Federation event.

The highlight of our year was the Federation Show in May. In preparation we held a "Hints and Tips" session and, as members worked towards their entries, some very successful fundraising took place for this event, in the form of a Race Night, Flower Arranging Demonstration and Quiz.

The Evelyn Baxter Class in macrame was fully subscribed and much enjoyed, and nine of our members (including one tutor) had a great time at Summer School.

Walks were held in three different areas of the Federation; with routes, guides and catering being organised by Groups these were all well attended and appreciated.

Scottish Country Dancing and Line Dancing afternoons were also enthusiastically enjoyed.

On a more sedate note our Annual Federation Quiz night, Syllabus competition and two individual Federation competitions were well supported. Inspired by a presentation at our March Federation meeting, several members had a fantastic history lesson in the form of a guided tour of St Michael's Church Yard, including Burns' Mausoleum.

The tradition of lunch after the May and December meetings have continued to be popular and enjoyable (if rather indulgent) social occasions.

A sub-committee was set up to review and update the Federation Constitution. A draft copy has been circulated and is in the process of approval and formal adoption.

Sadly Beattock Institute has closed this year. However, several Institutes have held their Centenary celebrations.

Several members have been involved in online classes, committees and groups, and recently several have received in-person oral history training. Our Handcraft and Homeskills judging skills have again been in much demand across Federation and Country Shows.

All in all, it has been a busy and productive year.

#### **Financial review**

These accounts show the amalgamated funds held by the Federation. They include all Group and Sports funds as well as the Federation Show funds.

#### **Trustee remuneration and expenses**

During the year, remuneration was paid to three trustees, totalling £2,200. Expenses totalling £189 were paid to trustees during the year.

#### **Donated facilities and services**

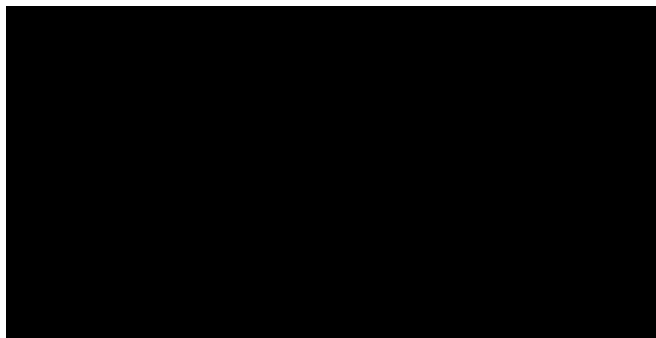
Trustees and members have donated their time and skills at Federation events. Trustees and members have donated prizes for raffles at the events during the year.

#### **Reserves**

As a result of the surplus of £3,189 for the year, the Federation had unrestricted funds of £4,299 and a balance of £12,287 in restricted funds. For simplicity of operation, the Short Mat Bowling, Outdoor Green Bowling and Curling are now being operated within the main Federation account and the net funds itemised as restricted.

The Federation continued to hold a Fixed Interest Investment account with £14,543 invested, and also a 30 Day Deposit account with £5,616 invested.

This year there has been a drop in membership of nearly 10%. Dumfriesshire population has a higher median age than the Scottish average, along with a dispersed population across the rural areas. It is not surprising that our membership demographic is also reflected by this statistic. We are aware that we must endeavour to find ways of attracting new members. We will continue to keep our modest administration fee at £4 for 2025/26 and fundraise with events. Cost savings such as remote meetings will continue. We have not needed to draw upon our reserves this year, and anticipate that they will not be required next year.



**Independent Examiner's Report to the Trustees of  
The Scottish Women's Institutes Dumfriesshire Federation**

Scottish Charity Number SC000759

I report on the financial statements of the charity for the year ended 30 September 2025 which are set out on pages 4 to 8.

**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 2006 Regulations"). The charity trustees consider that the audit requirement of Regulation 10(1)(d) of the 2006 Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1)(c) of the 2005 Act and to state whether particular matters have come to my attention.

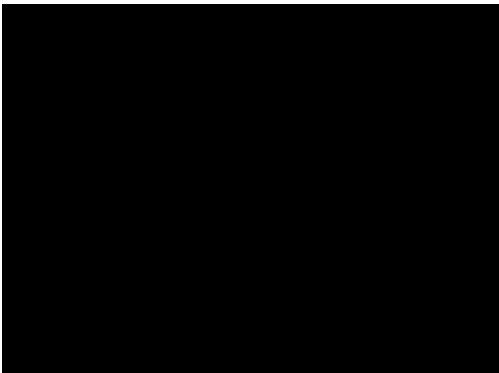
**Basis of independent examiner's statement**

My examination is carried out in accordance with Regulation 11 of the 2006 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 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 Regulationshave 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.



16 November 2025

**Scottish Women's Institutes Dumfriesshire Federation**

**SC000759**

**Receipts and Payments Account for the year ended 30 September 2025**

	Note	Restricted	Unrestricted	2025 £ Total	2024 £ Total
<b>Receipts</b>					
Membership fees		14,380	1,924	16,304	15,359
Donations	1	111	31	142	136
Gross fundraising receipts	2	5,610	934	6,544	4,089
Investment income		10	-	10	3
Gross receipts from charitable activities					
- ACWW Pennies for Friendship		211	-	211	187
- Sports refunds		-	-	-	220
- Quiz night		-	469	469	388
- Ruralympics		-	1,102	1,102	1,048
- Sports entry fees from members		401	100	501	1,539
- Other income	3	616	958	1,575	3,273
Total gross receipts from charitable activities		1,228	2,629	3,858	6,655
Proceeds from investments		-	-	-	-
Total receipts		21,338	5,518	26,856	26,242
<b>Payments</b>					
Membership fees to SWI Central Office		14,380	-	14,380	13,235
Gross fundraising expenses	4	1,095	433	1,528	2,104
Payments for charitable activities:					
- ACWW Pennies for Friendship to SWI Central Office		211	-	211	187
- Homeskills and handcrafts		-	529	529	1,050
- Sports expenses		210	100	310	896
- Ruralympics		-	493	493	392
- Other expenses	5	1,579	556	2,135	3,123
- Printing, postage, stationery and advertising		89	15	104	18
- Insurance		-	-	-	485
- Rent, heat and light		772	180	952	711
- Trustees' remuneration		-	2,200	2,200	2,200
- Trustees' expenses		-	189	189	144
- Storage expenses		-	238	238	238
Total payments for charitable activities		2,860	4,499	7,359	9,444
Governance costs:					
Accountancy charges		-	400	400	350
Total governance costs		-	400	400	350
Purchase of investments		-	-	-	-
Purchase of fixed assets		-	-	-	-
Total payments		18,335	5,333	23,668	25,133
<b>Surplus/(deficit) for year</b>		<b>3,003</b>	<b>185</b>	<b>3,189</b>	<b>1,109</b>

## Scottish Women's Institutes Dumfriesshire Federation

### Statement of Balances as at 30 September 2025

	Note	Restricted	Unrestricted	2025 £ Total	2024 £ Total
<b>Cash Funds</b>					
Opening balances		9,284	4,114	13,398	12,289
Surplus/(deficit) for year		3,003	185	3,189	1,109
Closing balances		<u>12,287</u>	<u>4,299</u>	<u>16,587</u>	<u>13,398</u>

### Investments

Investments - at market valuation:

#### Fixed Interest Account

Opening balance	-	13,901	13,901	13,368
Interest received	-	642	642	533
Transferred to 30 Day Deposit Account	-	-	-	0
Closing balance	-	<u>14,543</u>	<u>14,543</u>	<u>13,901</u>

#### 30 Day Deposit Account

Opening balance	-	5,403	5,403	5,207
Interest received	-	213	213	196
Transferred from/(to) SWI Treasurer's Account	-	-	-	0
Transferred from Fixed Interest Account	-	-	-	0
Closing balance	-	<u>5,616</u>	<u>5,616</u>	<u>5,403</u>

Total investments	-	<u>20,160</u>	<u>20,160</u>	<u>19,304</u>
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### Other assets

Fixed assets:

Furniture and fittings - at cost	1,363	1,467	2,830	2,830
Office equipment - at cost	-	-	-	-
Equipment additions	-	-	-	-
	<u>1,363</u>	<u>1,467</u>	<u>2,830</u>	<u>2,830</u>

Current assets:

Stock and float for Sales Table	-	336	336	493
	-	<u>336</u>	<u>336</u>	<u>493</u>

### Liabilities

Accountancy fees	-	400	400	400
	-	<u>400</u>	<u>400</u>	<u>400</u>

**Scottish Women's Institutes Dumfriesshire Federation**

**Notes to the accounts**

**Year ended 30 September 2025**

**1 Donations received**

			<b>2025</b>	<b>2024</b>
	<b>Restricted</b>	<b>Unrestricted</b>	<b>£</b>	<b>£</b>
			<b>Total</b>	<b>Total</b>
Donations from members	111	31	142	136
	<u>111</u>	<u>31</u>	<u>142</u>	<u>136</u>

**2 Gross fundraising receipts**

			<b>2025</b>	<b>2024</b>
	<b>Restricted</b>	<b>Unrestricted</b>	<b>£</b>	<b>£</b>
			<b>Total</b>	<b>Total</b>
Calendars	119	-	119	105
Diaries	308	-	308	406
Sales table	-	207	207	286
Walks, teas and lunches	1,004	370	1,374	1,295
Quizzes and raffles	430	-	430	300
Lower Annandale Show	620	-	620	-
Mid Nithsdale Mini Show	177	-	177	-
Net income from Federation Show account	2,951	-	2,951	-
Federation Concert raffle	-	-	-	338
Federation Concert tickets	-	-	-	870
Teddy raffle	-	-	-	150
Line dancing	-	203	203	340
Scottish Country dancing	-	155	155	-
	<u>5,610</u>	<u>934</u>	<u>6,544</u>	<u>4,090</u>

**3 Other income**

			<b>2025</b>	<b>2024</b>
	<b>Restricted</b>	<b>Unrestricted</b>	<b>£</b>	<b>£</b>
			<b>Total</b>	<b>Total</b>
Classes and tests	496	530	1,026	1,157
Subscription	-	-	-	7
Centenary cookbooks	-	30	30	90
Federation aprons	-	84	84	742
Collection - Dumfries & Stewartry Women's Aic	-	-	-	186
Closure of Glencairn SWI	-	16	16	-
Closure of Johnstonebridge SWI	-	-	-	75
Closure of Stadium Bowling account	-	-	-	232
President's retirement	-	-	-	118
Zoom Reimbursement from SWI CO	-	156	156	156
Sundry income	121	57	177	510
Speakers donation	-	86	86	-
	<u>616</u>	<u>958</u>	<u>1,575</u>	<u>3,273</u>

**4 Gross fundraising expenses**

			<b>2025</b>	<b>2024</b>
	<b>Restricted</b>	<b>Unrestricted</b>	<b>£</b>	<b>£</b>
			<b>Total</b>	<b>Total</b>
Calendars	119	-	119	105
Diaries	308	-	308	406
Sales table	-	33	33	278
Walks, teas and lunches	258	28	285	539
Quiz expenses	-	140	140	144
Gaming licence	-	20	20	20
Mini Show expenses	300	-	300	-
Federation show expenses	110	-	110	-
Net expenditure from Federation Show account	-	-	-	471
Federation Concert expenses	-	-	-	54
Line dancing expenses	-	86	86	86
Scottish Country dancing expenses	-	69	69	-
Hints & Tips day	-	58	58	-
	<u>1,095</u>	<u>433</u>	<u>1,528</u>	<u>2,103</u>

## Scottish Women's Institutes Dumfriesshire Federation

### Notes to the accounts

#### Year ended 30 September 2025

##### 5 Other expenses

			<b>2025</b>	<b>2024</b>
	<b>Restricted</b>	<b>Unrestricted</b>	<b>£</b>	<b>£</b>
			<b>Total</b>	<b>Total</b>
Repairs and engraving	26	-	26	117
Sundry expenses	219	-	219	855
Classes	506	-	506	163
Prizes	303	70	373	314
Donation - to speakers charity	-	86	86	-
Donation - Dumfries & Stewartry Women's Air	-	-	-	186
Other donations	480	-	480	182
Gifts	45	16	61	80
Zoom subscription	-	156	156	156
Competition entries	-	-	-	40
President's retirement	-	-	-	400
Federation aprons	-	102	102	630
Website	-	126	126	-
	<u>1,579</u>	<u>556</u>	<u>2,135</u>	<u>3,123</u>

##### 6 Funds

	<b>Opening</b>			<b>Closing</b>
	<b>Balance</b>			<b>Balance</b>
	<b>as at</b>	<b>Income</b>	<b>Expenses</b>	<b>as at</b>
	<b>1 Oct 24</b>			<b>30 Sept 25</b>
<b>Restricted funds</b>				
Membership fees	-	14,380	(14,380)	-
Calendars and diaries	-	427	(427)	-
ACWW Pennies for Friendship	-	211	(211)	-
Sports (note 7)	3,449	1,191	(1,095)	3,545
Groups (note 8)	4,383	2,178	(2,223)	4,339
Federation Show	1,453	7,356	(4,405)	4,404
<b>Restricted funds</b>	<u>9,285</u>	<u>25,743</u>	<u>(22,740)</u>	<u>12,288</u>
<b>Unrestricted funds</b>	4,114	5,518	(5,333)	4,299
<b>Total funds</b>	<u>13,399</u>	<u>31,261</u>	<u>(28,072)</u>	<u>16,588</u>

The Membership fees fund represents National Membership fees collected from Dumfriesshire Federation members that are payable to SWI Central Office.

The calendars and diaries fund represents monies that are collected in respect of calendars and diaries sold to the Dumfriesshire Federation's members on behalf of SWI Central Office.

The ACWW Pennies for Friendship fund represents monies collected for ACWW on behalf of SWI Central Office.

The Sports funds - within the Federation six different sports funds are held by Convenors. All Federation Members are entitled to compete in any of the Sports activities.

The Groups funds - within the Federation there are six Regional Groups each with their own bank accounts.

## Scottish Women's Institutes Dumfriesshire Federation

### Notes to the accounts

#### Year ended 30 September 2025

##### 7 Analysis of Sports Funds

	<b>Opening Balance as at 1 Oct 24</b>	<b>Income</b>	<b>Expenses</b>	<b>Closing Balance as at 30 Sept 25</b>
Curling	207	164	128	243
Green Bowling	251	87	105	232
Shortmat Bowling	265	174	153	286
Stadium Bowling	-	-	-	-
Carpet Bowling	1,146	310	324	1,132
Golf	483	105	185	403
Darts	1,097	351	200	1,248
	<b>3,449</b>	<b>1,191</b>	<b>1,095</b>	<b>3,545</b>

##### 8 Analysis of Group Funds

	<b>Opening Balance as at 1 Oct 24</b>	<b>Income</b>	<b>Expenses</b>	<b>Closing Balance as at 30 Sept 25</b>
Eskdale	960	193	204	949
Mid Annandale	1,022	139	274	887
Lower Annandale	444	670	705	409
Mid Nithsdale	1,071	382	177	1,276
Lower Nithsdale	338	483	294	528
Cairn Valley	549	311	568	292
	<b>4,384</b>	<b>2,178</b>	<b>2,223</b>	<b>4,340</b>