

SWRI CAITHNESS FEDERATION

Registered Scottish Charity

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 28 FEBRUARY 2025

Scottish Charity number SCO25853

TRUSTEES' REPORT FOR THE YEAR ENDED 28 FEBRUARY 2025

Name of the charity: SWRI Caithness Federation

Charity number: SCO25853

Address: Pentland House, Murrayfield, Castletown, Caithness, KW14 8TY

Constitution

The constitution and handbook of the charity is that of the Scottish Women's Rural Institutes, and applies to Institutes, Groups, County Federations and Central Council.

Objects

- The aims of the charity are those of Scottish Women's Rural Institutes, principally:
- (a) 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;
 - (b) to promote the preservation of Scotland's traditions and its rural heritage; and
 - (c) to promote the provision of facilities in the interests of social welfare for recreational and leisure time occupation so that the conditions of life of people who live in the county, or who are interested in country life, may be improved.

Trustees

The trustees of the charity are the office bearers of the Federation, along with trustees elected from various sub-committees: they form the Executive Committee. Members of the committee retire by rotation and are not eligible for re-election until three years have elapsed. The trustees who served during the year from 1 March 2024 until the date of this report are:

Mrs O Campbell, Mrs E Geddes, Mrs M Mackenzie, Mrs S Steven, Mrs L Butler (resigned March 2025), Mrs W Brooke (resigned July 2024), Mrs C Grant, Mrs W Newton (resigned July 2024), Mrs H Miller (appointed July 2024), Mrs L Lavery (appointed March 2024), Mrs H Carberry (appointed July 2024), Michelle Swanson (appointed July 2024), Mrs I Rylie (appointed March 2025).

Current office-bearers

Chairman:	Mrs C Grant	Secretary:	Mrs E Geddes
Senior vice-Chairman:	H Carberry	Treasurer:	Mrs O Campbell

Activities and future plans

The number of new members continue to increase slightly. More classes of various crafts and a programme of fund raising events and activities are proposed.

Reserves policy

It is the policy of the charity to maintain unrestricted funds at a level which equates to approximately twelve months of unrestricted expenditure.

Approved by the Board of Trustees on 16th July 2025, and signed on their behalf by:

Mrs E Geddes Trustee

**INDEPENDENT EXAMINER'S REPORT ON THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 28 FEBRUARY 2025, SET OUT ON PAGES 3 TO 5**

Respective responsibilities of trustee and examiner

The charity's trustees are responsible for the preparation of the financial statements in accordance with the terms of the Charities and Trustees Investment (Scotland) 2000 Act and the Charities Accounts (Scotland) Regulations 2006, as amended by the Charities Accounts (Scotland) Amendment Regulations 2010. The charity trustees consider that the audit requirement of regulation 10(1)(a) to (c) 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 which 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: (a) to keep accounting records in accordance with section 44(1)(a) of the 2005 Act and regulation 4 of the 2006 Accounting Regulations, and (b) 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.

Mrs L Khan

Mrs L Khan
23 Castlehill Avenue
Castletown
Caithness
KW14 8UR

Date: 17 July 2025

STATEMENT OF RECEIPTS AND PAYMENTS
FOR THE YEAR ENDED 28 FEBRUARY 2025

RECEIPTS				Note				
VOLUNTARY INCOME								
1	4309	4309	Restr- icted funds	5	INCOME FROM CHARITABLE ACTIVITIES	INVESTMENT INCOME: Bank interest		
2	633	633	Unrestr- icted funds		2	COSTS OF FUNDRAISING	COSTS OF CHARITABLE ACTIVITIES	GOVERNANCE COSTS
3	98	98			3			
4	4492	4492			4			
5	109	109			5			
PAYMENTS					4731	4986	4986	
					4731	4986	4986	
					84	98	98	
					3992	4492	4492	
					156	109	109	
					4232	4699	4699	
					499	287	287	
					499	287	287	
					4738	5237	5237	
					5237	5524	5524	
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The notes on pages 4 and 5 form part of this financial statement.
This financial statement was approved by the Trustees on 16th July 2025 and is signed on their behalf by:

Mrs E Geddes
Secretary and Trustee

SWRI CAITHNESS FEDERATION
NOTES TO THE STATEMENT OF RECEIPTS AND PAYMENTS
FOR THE YEAR ENDED 28 FEBRUARY 2025

Note							
Restr- icted funds	Unrestr- icted funds	TOTALS 2025	TOTALS 2024	£	£	£	£
3590	3590	719	852	3490	852	4342	852
719	4309	719	4342				
				<i>Fundraising:</i> (a)			
				Members' levies			
				Donation			
				Fundraising			
				(a) <i>Fundraising:</i>			
				East/West Caithness Quiz raffle			
				Federation meetings, raffles			
				Coffee morning			
				Bingo			
				Quiz Sheets			
211	211	211	0	258	0	258	0
212	212	212	0	239	0	239	0
0	0	0	0	355	0	355	0
296	296	296	355				
719	719	719	852				
				<i>Special event</i>			
				<i>Activities:</i>			
				Classes			
				Other activities			
240	240	240	0	338	0	338	0
393	393	393	338				
633	633	633	338				
				<i>Special event</i>			
				<i>Activities:</i>			
				Local Authority lottery licence			
				Other events			
98	98	98	64	20	64	84	84
98	98	98	84				
				<i>Special event</i>			
				<i>Activities:</i>			
				Centenary Dinner & Refund			
				Other activities			
0	0	0	22	325	0	347	347
669	669	669	325				
669	669	669	347				
				<i>Administration:</i>			
				Members' levies paid to Headquarters			
				Overpayment of levy			
				Pennies for Friendship			
				Postage stationery and printing			
				Costs of Federation meetings			
3590	3590	3590	3485	5	0	5	3485
80	80	80	150	5	0	5	150
3823	3823	3823	3645				
4492	4492	4492	3645				
69	69	69	76	80	76	156	156
40	40	40	80				
109	109	109	156				

Gift to the Independent Examiner

5 GOVERNANCE COSTS

Members' levies paid to Headquarters
Overpayment of levy
Pennies for Friendship
Postage stationery and printing
Costs of Federation meetings

Other activities

Centenary Dinner & Refund

Activities:

Special event

4 COSTS OF CHARITABLE ACTIVITIES

Local Authority lottery licence
Other events

3 COSTS OF FUNDRAISING

Classes
Other activities

Activities:

Special event

2 INCOME FROM CHARITABLE ACTIVITIES:

East/West Caithness Quiz raffle
Federation meetings, raffles
Coffee morning
Bingo
Quiz Sheets

Fundraising

1 VOLUNTARY INCOME

Members' levies

Note

Note		Restr- funds icted	Unrestr- funds icted	TOTALS 2025	TOTALS 2024
6	PAYMENTS TO TRUSTEES AND CONNECTED PERSONS				
	Remuneration:				
	Mrs E Geddes, Secretary	0	0	0	0
	Mrs L Butler, Joint Secretary	0	0	0	0
	Mrs O Campbell, Treasurer	0	0	0	0
	Expenses:				
	Total amount of expenses paid to trustees	69	69	69	76
	Number of trustees who received expenses	5	5	5	5
7	DISBURSEMENTS				
	None				
8	ASSETS				
	The only asset held by the Federation, other than bank and cash, was the stock of SWRI goods, valued at:				
		35	35	35	73

Expenses:
Total amount of expenses paid to trustees
Number of trustees who received expenses

Mrs E Geddes, Secretary
Mrs L Butler, Joint Secretary
Mrs O Campbell, Treasurer

Remuneration:

6 PAYMENTS TO TRUSTEES AND CONNECTED PERSONS

8 ASSETS

The only asset held by the Federation, other than bank and cash, was the stock of SWRI goods, valued at:

9 DEBTORS

There were no significant sums receivable in respect of the year ended 28 February 2025, and not received by that date.

10 CREDITORS

There were no significant sums payable in respect of the year ended 28 February 2025, and not paid by that date.