

# Scottish Women's Institute Argyll Federation

Scotland · Charity number SC004964

## Details

|            |                                             |
|------------|---------------------------------------------|
| Known as   | Argyll SWI                                  |
| Status     | Active                                      |
| Legal form | Unincorporated association                  |
| Part of    | Scottish Women's Institutes SCIO (SC053058) |
| Registered | 1967-05-02                                  |
| Register   | <a href="#">View on the OSCR register</a>   |

## Contact

**Address**  
Glenside  
Polvinister Road  
Oban  
Argyll  
PA34 5TN

## Activities

**Activities:** 'It carries out activities or services itself'

**Purposes:** 'the advancement of education', 'the advancement of the arts, heritage, culture or science'

**What the charity does:** Argyll Federation are part of the largest women's movement in Scotland, and members get together in local halls, community centres, and rural venues. These social support networks help keep minds and bodies active and healthy, and empower women of all ages through learning, friendship, and fun, increasing confidence and self-esteem

**Beneficiaries:** 'Other defined groups'

**Objectives:** a) To advance the education and skills of women and girls To provide a platform for social activities and networking To promote the preservation and development of Scotland's heritage and culture To promote and work with like-minded organisations at home and abroad development of Scotland's traditions, rural heritage and culture.

## Geography

- **Main operating location:** City of Edinburgh
- **Geographical spread:** Operations cover all or most of Scotland

## Finances

| Period end | Income  | Expenditure | Assets | Employees |
|------------|---------|-------------|--------|-----------|
| 2026-03-31 | £16,945 | £16,344     | -      | 0         |
| 2025-03-31 | £13,217 | £12,141     | -      | 0         |
| 2024-03-31 | £8,442  | £8,408      | -      | 0         |
| 2023-03-31 | £9,376  | £858,489    | -      | 0         |
| 2022-03-31 | £1,424  | £803        | -      | 1         |
| 2021-03-31 | £10,599 | £7,915      | -      | 0         |

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# Accounts

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ARGYLL FEDERATION - SWI  
SCO 004964

Financial Statements  
for the year ended  
31<sup>st</sup> March 2026

Mrs Margaret K Graham BA CA  
Parklea, Muasdale, Tarbert

ARGYLL FEDERATION - SWI

INCOME AND EXPENDITURE ACCOUNT  
for the year ended 31<sup>st</sup> March 2026

|                               | Note | 2026            | 2025            |
|-------------------------------|------|-----------------|-----------------|
| <u>Receipts</u>               |      |                 |                 |
| Fees                          |      | 13375.00        | 7200.00         |
| Affiliation                   |      | 2131.00         | 20.00           |
| Sale of Headquarter Goods     | 2    | 217.50          | 129.00          |
| Federation Show Income        | 1    | 0               | 3990.55         |
| ACWW Receipts                 |      | 79.03           | 84.90           |
| AGM Income                    |      | 84.00           | 318.90          |
| Sundry Income                 |      | 88.90           | 0               |
| H H Account                   | 3    | 970.00          | 724.00          |
| Pooling of Fares              |      | 0               | 0               |
| Institute Closure             |      | <u>0</u>        | <u>749.81</u>   |
|                               |      | <u>16945.43</u> | <u>13217.16</u> |
| <u>Payments</u>               |      |                 |                 |
| Central Office Levies         |      | 13365.00        | 6084.90         |
| Purchase of Headquarter goods | 2    | 161.00          | 312.80          |
| Federation Show & Raffle Exp. | 1    | 0               | 3305.62         |
| AGM Expenses                  |      | 278.00          | 406.60          |
| H H Account                   | 3    | 612.95          | 607.80          |
| ACWW Remitted to Head Office  |      | <u>79.03</u>    | <u>84.90</u>    |
| Total payments for activities |      | <u>14495.98</u> | <u>10802.62</u> |
| <u>Governance Costs</u>       |      |                 |                 |
| Secretary's Salary            |      | 840.00          | 840.00          |
| Executive Travel Expenses     |      | 335.10          | 229.20          |
| Stationery, Posts and Adverts |      | 0               | 151.63          |
| Accountancy Fee               |      | 60.00           | 60.00           |
| Hire of Halls                 |      | 0               | 20.00           |
| Sundry Expenses               |      | 112.84          | 38.00           |
| Donation                      |      | <u>500.00</u>   | <u>0</u>        |
| Total payments for governance |      | <u>1847.94</u>  | <u>1338.83</u>  |
| Total payments                |      | <u>16343.92</u> | <u>12141.45</u> |
| Surplus For Year              |      | <u>601.51</u>   | <u>1075.71</u>  |

ARGYLL FEDERATION – SWI

BALANCE SHEET  
as at 31st March 2026

|                           | Note | 2026            | 2025            |
|---------------------------|------|-----------------|-----------------|
| CURRENT ASSETS            |      |                 |                 |
| Prepayments               |      | 666.98          | 112.00          |
| Bank – Treasurers Account |      | 11645.27        | 12823.69        |
| Bank – H & H Account      |      | <u>2227.95</u>  | <u>1870.90</u>  |
|                           |      | 14540.20        | 14806.59        |
| LESS CURRENT LIABILITIES  |      |                 |                 |
| Creditors                 |      | <u>131.50</u>   | <u>999.40</u>   |
| NET CURRENT ASSETS        |      | <u>14408.70</u> | <u>13807.19</u> |
| Represented By            |      |                 |                 |
| Capital as at 1st April   |      | 13807.19        | 12731.48        |
| Surplus for year          |      | <u>601.51</u>   | <u>1075.71</u>  |
| Carried Forward           | 4    | <u>14408.70</u> | <u>13807.19</u> |

The foregoing accounts are hereby approved by us on behalf of the Federation.

President *Elena M A Dickie*  
date *23rd May 2026*

Treasurer  
date

*Neeraj TOS*  
*23/5/26*

# ARGYLL FEDERATION - SWI

## NOTES TO ACCOUNTS

for the year ended 31st March 2026

|                            | 2026          | 2025           |
|----------------------------|---------------|----------------|
| 1. FEDERATION SHOW         |               |                |
| Show Income                | 0             | 3990.55        |
| Less Show Expenditure      | <u>0</u>      | <u>3305.62</u> |
|                            | <u>0</u>      |                |
|                            | <u>0</u>      | <u>684.93</u>  |
| 2. PROFIT ON SALES         |               |                |
| <u>Income</u>              |               |                |
| Sale of Headquarters Goods | 217.50        | 129.00         |
| <u>Less Expenditure</u>    |               |                |
| Opening Stock              | 0             | 184.80         |
| Add: Purchases             | <u>161.00</u> | <u>128.00</u>  |
|                            | 161.00        | 312.80         |
| Less : Closing Stock       | <u>0</u>      | <u>0</u>       |
|                            | <u>161.00</u> | <u>312.80</u>  |
| Profit ( Loss ) for year   | <u>56.50</u>  | <u>-183.80</u> |

It was decided to write off the stock value in 2025 as most of the stock was outdated.

## 3. H & H ACCOUNT

|                    |               |               |
|--------------------|---------------|---------------|
| Income             | 970.00        | 724.00        |
| Less : Expenditure | <u>612.95</u> | <u>607.80</u> |
| Profit for year    | <u>357.05</u> | <u>116.20</u> |

| 4. RESERVES       | Un<br>Restricted | Restricted      | 2026<br>Total    | 2025<br>Total    |
|-------------------|------------------|-----------------|------------------|------------------|
| Brought Forward   | 10181.30         | 3625.89         | 13807.19         | 12731.48         |
| Income for Year   | 16945.43         | 0               | 16945.43         | 13217.16         |
| Expenses for Year | -16343.92        | 0               | -16343.92        | -12141.45        |
| Transfer          | <u>3625.89</u>   | <u>-3625.89</u> | <u>0</u>         | <u>0</u>         |
| Carried Forward   | <u>14,408.70</u> | <u>0</u>        | <u>14,408.70</u> | <u>13,807.19</u> |

The restricted fund was made up of funds from Institutes which had been closed.  
It has now been decided that these funds are unlikely ever to need to be paid back.

## ARGYLL FEDERATION – SWI

### Independent Examiner's Report to the Trustees of the Argyll Federation – SWI

I report on the accounts of the charity for the year ended 31st March 2026 which are set out on pages 1 to 3

#### **Respective responsibilities of the trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustees Investment ( Scotland ) Act 2005 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 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 a audit, and consequently I do not express an audit opinion on the view given by the accounts.

#### **Independent examiner's statement**

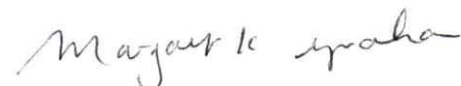
In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements :

- to keep accounts records in accordance with Section 44 (1) 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.



Margaret K Graham BA CA  
Parklea, Muasdale, Tarbert

date 25<sup>th</sup> May 26