

# Scottish Women's Institutes Stewartry Of Kirkcudbright Federation

Scotland · Charity number SC022319

## Details

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Known as	Stewartry of Kirkcudbright Federation SWI
Status	Active
Legal form	Unincorporated association
Part of	Scottish Women's Institutes SCIO (SC053058)
Registered	1994-02-28
Register	<a href="#">View on the OSCR register</a>

## Contact

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**Address** Roadend Cottage  
Bridge of Urr  
Castle Douglas  
Dumfries and Galloway  
Kirkcudbrightshire  
DG7 3BY

## Activities

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**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:** To advance education and training in country life, home skills, family welfare and to promote the preservation, development of Scotland's traditions and rural heritage.

**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

## Geography

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

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£25,279	£5,872	-	0
2024-12-31	£13,901	£11,346	-	0
2023-12-31	£13,152	£11,553	-	1
2022-12-31	£14,771	£14,453	-	0
2021-12-31	£4,950	£6,615	-	0

**Scottish Women-s Institutes Stewartry Of Kirkcudbright Federation**

Scotland - Charity number SC022319

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# Accounts

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APPENDIX 1

**OSCR**

Scottish Charity Regulator

Office of the Scottish Charity Regulator

**Trustees' Annual Report for the period**

Period start date				Period end date			
From	Day	Month	Year	To	Day	Month	Year
	01	01	2025		31	12	2025

**Reference and administration details**

<b>Charity name</b>	SWRI STEWARTRY OF KIRKCUDBRIGHT FEDERATION
<b>Other names charity is known by</b>	STEWARTRY OF KIRKCUDBRIGHT FEDERATION SWI
<b>Registered charity number</b>	<b>SC022319</b>
<b>Charity's principal address</b>	61, VICTORIA STREET, KIRKPATRICK DURHAM CASTLE DOUGLAS KIRKCUDBRIGHTSHIRE  Postcode DG7 3HQ

**Names of the charity trustees on date of approval of Trustees' Annual Report**

	<b>Trustee name</b>	<b>Office (if any)</b>	<b>Dates acted if not for whole year</b>	<b>Name of person (or body) entitled to appoint trustee (if any)</b>
1	Lesley Malcolmson	Chairman		Executive Committee
2	Christine Whipp	Vice Chairman		Executive Committee
3	Barbara Wilcox	Secretary		Executive Committee
4	Anita Montgomerie	Joint Treasurer		Executive Committee
5	Jill Proudlock	Joint Treasurer		Executive Committee
6	Carol Bryden	H & H Convenor		Executive Committee
7	Jan Harris	Show Secretary		Executive Committee
8	Christine Hutton	Press Secretary		Executive Committee
9	Linda McTurk	Press Secretary		Executive Committee
10	Jean McCartney	Sports Convenor		Executive Committee
11	Nancy Birse	Committee Member		Executive Committee
12	Dorothy Faulds	Committee Member		Executive Committee
13	Andrea Irving	Committee Member		Executive Committee
14	Helen McConnachie	Committee Member		Executive Committee
15	Margaret McWilliam	Committee Member		Executive Committee
16	Jean Adams	Committee Member		Executive Committee
17	Lorraine Jackson	Committee Member		Executive Committee
18	Christine Sutcliffe	Committee Member		Executive Committee
19	Linda Marshall	Committee Member		Executive Committee
20	Annie Kelly	Committee Member		Executive Committee

## 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
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## Structure, governance and management

**Type of governing document** SWRI Stewartry of Kirkcudbright Federation (also known as Stewartry of Kirkcudbright Federation SWI) is a charitable unincorporated organisation of the Scottish Women's Rural Institutes (also known as Scottish Women's Institutes, Scottish Registered Charity Number SC011901 governed by a constitution.

**Trustee recruitment and appointment** Trustees are nominated, voted for, and invited (by the current Executive Committee Members) to join the Federation Executive Committee for a period of three years.

## Objectives and activities

**Charitable purposes**

- a. To advance the education and training of those who live and work in the country or interested in
  - .country life
  - .home skills
  - .family welfare
  - .citizenship
- b. To promote the preservation and development of Scotland's traditions, rural heritage and culture.

**Summary of the main activities in relation to these objects**

And in furtherance of these aims the organisation will:

1. Encourage home skills
2. Consider family welfare and citizenship
3. Preserve traditions of rural Scotland
4. Enhance awareness of Scotland's rural heritage
5. Work for international co-operation and understanding among women
6. Encourage home and small rural industries, both individual and co-operative

## APPENDIX 1

### Achievements and performance

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

The Stewartry of Kirkcudbright SWI had a total 233 members in 13 institutions in 2025, which is the same as the previous year. We have 2 Institutes meet in the afternnonns while other 11 meet in the eveings. We continue to try to enrol new members, which we have done to some extent, but unfortunately that is matched by the loss of members, usually due to advanced ageing.

Our levy remained the same as the previous year at £30.00 per member which is paid to our National Body in Edinburgh.

Again we had a busy and successful year with classes held in chair yoga, macraime' and needle felting. In sport, competitions were held in carpet bowling and short mat bowling and Stewartry hosted the National Green Bowling Competition. Other events included a Craft Day, Ruralympics, Christmas Quiz and Evening, and a Fizz N' Fun Afternoon. We also held our Federation Show and participated in the Stewartry Agricultural Show.

These events were all financially successful, but also allowed members to meet socially, interact and learn new skills.

We have continued to use and encourage our members to embrace modern technology in the use of Facebook, Zoom Meetings and the use of Internet Banking.

Financially, we finished the year in profit, but as always aware of the increasing cost of running expenses.

### Financial review

#### Brief statement of the charity's policy on reserves

The charity held £16,000 plus interest in a fixed savings account. During the year the funds matured near to the end of the financial year. Funds will be reinvested during the next financial year in a savings account to be held as a reserve fund once the trustees have been able to source a suitable account.

The money is a contingency fund to cover any uninspected event or increase in the future running costs of the organisation. Funds are reinvested when they mature.

#### Details of any deficit

#### 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

<b>Signature(s)</b> <i>OSCR will accept digital or typed signatures</i>		
<b>Full name(s)</b>	Lesley Malcolmson	Anita Montgomery
		
<b>Position (e.g. Chair)</b>	Chairperson	Joint Treasurer

Date 7<sup>th</sup> March 2026, 7<sup>th</sup> March 2026



Receipts and payments accounts							
For the period from				to			
	01	01	2025		31	12	2025

### Section A Statement of receipts and payments

	Unrestricted funds	Restricted funds	Expendable endowment funds	Permanent endowment funds	Total funds current period	Total funds last period
	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £
<b>A1 Receipts</b>						
Donations	28				28	45
Legacies					-	
Grants					-	
Receipts from fundraising activities	1,440				1,440	3,361
Gross trading receipts					-	
Income from investments other than land and buildings	1,821				1,821	
Rents from land & buildings					-	
Gross receipts from other charitable activities	5,621	7,542			13,163	10,496
					-	
<b>A1 Sub total</b>	<b>8,910</b>	<b>7,542</b>	<b>-</b>	<b>-</b>	<b>16,452</b>	<b>13,902</b>
<b>A2 Receipts from asset &amp; investment sales</b>						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments	16,369				16,369	
<b>A2 Sub total</b>	<b>16,369</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>16,369</b>	<b>-</b>
<b>Total receipts</b>	<b>25,279</b>	<b>7,542</b>	<b>-</b>	<b>-</b>	<b>32,821</b>	<b>13,902</b>
<b>A3 Payments</b>						
Expenses for fundraising activities	1,254				1,254	815
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	2,376	7,664			10,040	8,188
Grants and donations					-	
Governance costs:	2,142				2,142	2,244
Audit / independent examination	100				100	100
Preparation of annual accounts					-	
Legal costs					-	
Other					-	
					-	
<b>A3 Sub total</b>	<b>5,872</b>	<b>7,664</b>	<b>-</b>	<b>-</b>	<b>13,536</b>	<b>11,347</b>
<b>A4 Payments relating to asset and investment movements</b>						
Purchases of fixed assets					-	
Purchase of investments					-	
<b>A4 Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>5,872</b>	<b>7,664</b>	<b>-</b>	<b>-</b>	<b>13,536</b>	<b>11,347</b>
<b>Net receipts / (payments)</b>	<b>19,407</b>	<b>(122)</b>	<b>-</b>	<b>-</b>	<b>19,285</b>	<b>2,555</b>
<b>A5 Transfers to / (from) funds</b>						
					-	
<b>Surplus / (deficit) for year</b>	<b>19,407</b>	<b>(122)</b>	<b>-</b>	<b>-</b>	<b>19,285</b>	<b>2,555</b>

Section B Statement of balances

Categories	Details	Unrestricted funds	Restricted funds	Expendable endowment funds	Permanent endowment funds	Total current period	Total last period
		to nearest £	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £
B1 Cash funds	Cash and bank balances at start of year	8,992				8,992	6,437
	Surplus / (deficit) shown on receipts and payments account	19,407	(122)			19,285	2,555
						-	
						-	
	<b>Cash and bank balances at end of year</b>	<b>28,399</b>	<b>(122)</b>	<b>-</b>	<b>-</b>	<b>28,277</b>	<b>8,992</b>

(Agree balances with receipts and payments account(s))

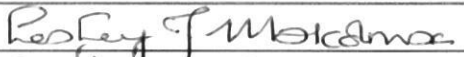

Categories	Details	Fund to which asset belongs	Market valuation	Last year
			to nearest £	to nearest £
B2 Investments	Scottish Widows Savings Account		-	16,369
	(Repaid 14/11/2025)			
	<b>Total</b>		<b>-</b>	<b>16,369</b>

Categories	Details	Fund to which asset belongs	Cost (if available)	Current value (if available)	Last year
			to nearest £	to nearest £	to nearest £
B3 Other assets					
		<b>Total</b>		<b>-</b>	<b>-</b>

Categories	Details	Fund to which liability relates	Amount due	Last year
			to nearest £	to nearest £
B4 Liabilities				
	<b>Total</b>		<b>-</b>	<b>-</b>

Categories	Details	Fund to which liability relates	Amount due (estimate)	Last year
			to nearest £	to nearest £
B5 Contingent liabilities				
	<b>Total</b>		<b>-</b>	<b>-</b>

Signed by one or two trustees on behalf of all the trustees

Signature*	Print Name	Date of approval
	Lesley Malcolmson	7/3/26
	Anita Montgomerie	7/3/26

\* Please note - OSCR will accept digital or typed signatures

**Section C Notes to the Accounts**

**C1 Nature and purpose of funds**  
*(may be stated on analysis of funds worksheets)*

Unrestricted funds are available for general purposes to further the aims and objectives of the organisation by encouraging home skills, considering family welfare and citizenship, preserving the traditions of Rural Scotland and working for international co-operation and understanding among women. Restricted funds relate to monies collected from members of the local Federation on behalf of Scottish Headquarters of SWI.

	Type of activity or project supported	Individual / institution	Number of grants made	£
<b>C2 Grants</b>				
			<b>Total</b>	

<b>C3a Trustee remuneration</b>	If no remuneration was paid during the period to any charity trustee or person connected to a trustee cross this box (otherwise complete section 3b)	
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	Authority under which paid	£
<b>C3b Trustee remuneration - details</b>	Stewartry of Kirkcudbright Federation SWRI Executive Committee (Honorarium paid for Secretarial Services)	1,800

<b>C4a Trustee expenses</b>	If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)	
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		Number of trustees	£
<b>C4b Trustee expenses - details</b>	Secretary's Expenses	1	333
	Treasurer's Expenses	1	9

	Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)
<b>C5 Transactions with trustees and connected persons</b>				

**C6 Other information**

**Additional analysis (1)**

## Analysis of receipts and payments

## 1 Donations

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
	28				28	45
					-	
					-	
					-	
<b>Total</b>	<b>28</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>28</b>	<b>45</b>

## 2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
			-	
			-	
			-	
			-	
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

## 3 Gross receipts from other charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
SWI Levy Federation	1,165	6,990			8,155	6,990
SWI National Events	734				734	140
Sporting Activities/Travel	680				680	677
Diaries and Calendars		385			385	399
Pennies for Friendship		167			167	164
Federation Quiz and Raffle	825				825	736
Handicraft Classes	505				505	300
SWI Goods Sold	43				43	170
Ruralympics 2025 Entries/Teas/Raffle	695				695	820
Ruralympics Prepaid 2026 Entries	70				70	130
SWI Stewartry Federation Show	904				904	
<b>Total</b>	<b>5,621</b>	<b>7,542</b>	<b>-</b>	<b>-</b>	<b>13,163</b>	<b>10,496</b>

## 4 Payments relating directly to charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Central Council Fees		6,990			6,990	5,825
Sporting Activities/Travel	442				442	351
National Events Expenses/Travel	280				280	342
Diaries and Calendars		371			371	399
Engraving	126				126	115
Equipment Purchased	24				24	269
Hall Rents for Meetings	80				80	106
Hall Rents for Events	620				620	621
Pennies for Friendship	-	303			303	160
Classes	708				708	
SWI Shop Goods purchased	96				96	
<b>Total</b>	<b>2,376</b>	<b>7,664</b>	<b>-</b>	<b>-</b>	<b>10,040</b>	<b>8,188</b>

## Additional analysis (2)

### 5 Breakdown of unrestricted funds

					Total unrestricted funds	Total unrestricted funds last period
<b>Receipts</b>						
Donations	28				28	45
Legacies					-	
Grants					-	
Receipts from fundraising activities	1,440				1,440	3,361
Gross trading receipts					-	
Income from investments other than land and buildings	1,821				1,821	
Rents from land & buildings					-	
Gross receipts from other charitable activities	5,621				5,621	4,108
<i>Sub total</i>	<b>8,910</b>	-	-	-	<b>8,910</b>	<b>7,514</b>
<b>Receipts from asset &amp; investment sales</b>						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments	16,369				16,369	
<i>Sub total</i>	<b>16,369</b>	-	-	-	<b>16,369</b>	-
<i>Total receipts</i>	<b>25,279</b>	-	-	-	<b>25,279</b>	<b>7,514</b>
<b>Payments</b>						
Expenses for fundraising activities	1,254				1,254	815
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	2,376				2,376	1,804
Grants and donations					-	
Governance costs	2,142				2,142	
Audit / independent examination	100				100	2,244
Preparation of annual accounts					-	100
Legal costs					-	
<i>Sub total</i>	<b>5,872</b>	-	-	-	<b>5,872</b>	<b>4,963</b>
<b>Payments relating to asset and investment movements</b>						
Purchases of fixed assets					-	
Purchase of investments					-	
<i>Sub total</i>	-	-	-	-	-	-
<i>Total payments</i>	<b>5,872</b>	-	-	-	<b>5,872</b>	<b>4,963</b>
<i>Net receipts / (payments)</i>	<b>19,407</b>	-	-	-	<b>19,407</b>	<b>2,551</b>
Transfers to / (from) funds					-	
<i>Surplus / (deficit) for year</i>	<b>19,407</b>	-	-	-	<b>19,407</b>	<b>2,551</b>

#### Nature and purpose of funds

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**Additional analysis (3)**

**6 Breakdown of restricted funds**

					Total restricted funds	Total restricted funds last period
<b>Receipts</b>						
Donations					-	
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	7,542				7,542	6,388
<b>Sub total</b>	<b>7,542</b>	-	-	-	<b>7,542</b>	<b>6,388</b>

<b>Receipts from asset &amp; investment sales</b>						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
<b>Sub total</b>	<b>-</b>	-	-	-	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>7,542</b>	-	-	-	<b>7,542</b>	<b>6,388</b>

<b>Payments</b>						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	7,664				7,664	6,384
Grants and donations					-	
Governance costs					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
<b>Sub total</b>	<b>7,664</b>	-	-	-	<b>7,664</b>	<b>6,384</b>

<b>Payments relating to asset and investment movements</b>						
Purchases of fixed assets					-	
Purchase of investments					-	
<b>Sub total</b>	<b>-</b>	-	-	-	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>7,664</b>	-	-	-	<b>7,664</b>	<b>6,384</b>
<b>Net receipts / (payments)</b>	<b>(122)</b>	-	-	-	<b>(122)</b>	<b>4</b>
<b>Transfers to / (from) funds</b>						
<b>Surplus / (deficit) for year</b>	<b>(122)</b>	-	-	-	<b>(122)</b>	<b>4</b>

Nature and purpose of funds

# APPENDIX 3



## Independent examiner's report on the accounts

v2

Report to the trustees/members of

Charity name  
SWRI STEWARTRY OF KIRKCUDBRIGHT FEDERATION

Registered charity number

SC022319

On the accounts of the charity for the period

Period start date to Period end date  
Day Month Year Day Month Year  
01 01 2025 to 31 12 2025

Set out on pages

(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 (as amended). 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 2006 Accounts 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 view given by the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention [other than that disclosed on the attached page\*]

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\*\*:

Date:

Name: Robert Oliver

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

Address: 36 St Andrew Drive, Castle Douglas DG7 1EW.

\*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.

\*\* OSCR will accept digital or typed signatures

## 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

APPENDIX 3



**Independent examiner's report on the accounts** v2

**Report to the trustees/members of** Charity name  
SWRI STEWARTRY OF KIRKCUDBRIGHT FEDERATION

**Registered charity number** SC022319

**On the accounts of the charity for the period**

Period start date			Period end date			
Day	Month	Year	to	Day	Month	Year
01	01	2025		31	12	2025

**Set out on pages**

(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 (as amended). 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.

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  - 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\*\*:** *Robert Oliver*  
**Name:** Robert Oliver

**Date:** 09/03/2026

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

**Address:** 36 St Andrew Drive, Castle Douglas DG7 1EW.

\*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.

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