

APPENDIX 1

OSCr

Period start date
From Day 1 Month 11 Year 2024 To Day 31 Month 12 Year 2025

Office of the Scottish Charity Regulator

Reference and administration details

Charity name	SWRI MIDLOTHIAN FEDERATION
Other names charity is known by	SWI MIDLOTHIAN FEDERATION
Registered charity number	SC025899
Charity's principal address	11 BELWOOD CRESCENT MILTON BRIDGE PENICUIK MIDLOTHIAN Postcode EH26 0QL

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	Lynda McClurg	Chair		Federation Members
2	Brenda McLean	Secretary & Treasurer		As above
3	Lisa Reddie	Memb/ship Secretary		As above
4	Isobel McChesney	Minute Secretary		As above
5	Eleanor Marshall	Newsletter editor		As above
6	Helen Bissett	Bowling Convenor		As above
7	Adrienne Whitham	H & H Convenor		As above
8	Fran Reid	H & H Vice Convenor		As above
9	Irene Baptie	H & H Secretary		As above
10	Creena Dalling			As above
11	Julie Benstead			As above
12	Eileen Martin			As above
13	Lorraine McCafferty			As above
14	Dominique Schroder			As above
15				
16				
17				
18				
19				
20				

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

The federation is governed by the SWI Midlothian Federation Constitution

Trustee recruitment and appointment

Governed by the terms of the Constitution

Objectives and activities

Charitable purposes

- 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

Summary of the main activities
in relation to these objects

Arranging –

- classes in handcrafts and other skills
- meetings with members of Institutes for social purposes
- taking part in National and local SWI competitions
- taking part in National skills competitions, e.g. proficiency tests

Achievements and performance

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

To improve the channels of information between the Federation Committee and the Institutes as well as Institute members to have more input into Federation activities, it was decided from financial period 2024-25 to amalgamate the Housewives & Homeskills and Federation Committees into one Committee as well as have one representative from each Institute. This has improved input in Federation meetings and cut down on costs for hire of meeting rooms. Federation Committee meetings have been held every 2 months along with 2 Federation meetings open to all members of Midlothian Institutes and an extra meeting held to set the Show schedule. The format of the summer Federation meeting continued as a social evening (a Quiz) with papers of necessary business sent out prior to the meeting. The January meeting, our ABM, was again very well attended. Banking systems have changed and had a detrimental effect on Institutes. Midlothian Federation has supported the affected Institute Treasurers and encouraged all Institutes to use Internet banking to save on charges. Federation systems have been streamlined using email and technology for invoicing and recording of newsletters accounts and competitor entries for show to move away from post.

A Training session for new and existing Trustees was held during the year, with all Trustee details recorded on OSCR online.

Our total number of members this year has remained stable at 308. 1 new Institute, Newhaven, was given governance and financial support to establish the group. Federation members supported Central Office staff in a launch of a new Institute in Bonnyrigg. Work is ongoing to support and help establish this group. Number of Institutes at year end is 12. Arrangements are being made to merge 3 groups into 1 in the new financial year which will result in a total of 10 Institutes but with no reduction in the overall number of members.

Federation Committee Members attended and supported events as follows:

- Scottish Smallholders Society with the Festival event at Ingliston in October by providing judges and stewards for the craft competitions. Hands on craft workshop sessions were also held by one of our members.
- Creative Crafts event at the SECC in Glasgow, providing steward and demonstrators for the SWI stand.
- Open evenings at Pentlands SWI and Balerno SWI and an open meeting (Beetle Drive) at Loanhead SWI
- Providing judges for other Federation shows and agricultural shows

Federation Office Bearers continue to join in the bimonthly online Peer meetings set up by SWI as well as Heritage group meetings.

A well-attended Glass Painting class was held in preparation for the Federation Show, as well as an Evelyn Baxter scheme class in Macrame. A further class in fudge making and Hints and Tips in preparation for the show is planned for March. Planning is well under way for the Federation Spring Show in April 2026.

Harburn SWI again represented Midlothian Federation by entering a team in the SWI National Outdoor Bowling Competition. No trophies were won but the ladies enjoyed the competition and meeting up with the entrants from other Federations.

The Newsletter continues to be well supported with most of the Institutes sending in reports each month. Institutes can be sent email copies and/or printed copies.

Financial review

Brief statement of the charity's policy on reserves

The Federation does not aim to keep significant reserves. Each year the Federation aims to cover its costs from fundraising as much as possible. The Federation holds reserves from discontinued Institutes, and these are restricted for seven years in case they are required if they reopen.

Details of any deficit

Donated facilities and services (if any)

3

APPENDIX 1

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)



Full name(s)

LYNDA MCCLURG

Position (e.g. Chair)

PRESIDENT

Date

17/08/26

4

APPENDIX 3

OSCR

Scottish Charity Regulator

Independent examiner's report on the accounts

v2

Report to the trustees/members of

Charity name
SWI Midlothian Federation

Registered charity number

SC025899

On the accounts of the charity for the period

Period start date			to	Period end date		
Day	Month	Year		Day	Month	Year
1	Nov	2024		31	Dec	2025

Set out on pages

1 - 7

(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**:

Name:

Date:

8 January 2026

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

PENELOPE TOWLL

Address:

28 EAST CRAIGS RIGG
EDINBURGH
EH12 8JA

*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

Scottish Womens Institutes
Midlothian Federation
Accounts for Period to 31 December 2025

FEDERATION ACCOUNT

	<u>2025</u>	<u>2024</u>
<u>RECEIPTS</u>		
Members Fees	11366	8118
Fund raising (see note 1)	54	266
Action Appeal	0	0
Expenses reimbursed (see note 2)	42	134
Sales (see note 3)	98	231
Show	15	1449
Misc (see note 4)	75	11
	<u>11650</u>	<u>10208</u>
Bank Interest	78	100
	<u>11728</u>	<u>10308</u>
 <u>PAYMENTS</u>		
Fees to HQ	9580	6735
Fees to H&H Committee	63	48
Entry Fees	60	120
Fundraising (see note 1)	54	194
Subsidy to participants (see note 2)	187	313
Sales (see note 3)	98	231
Show	0	1443
Governance costs (see note 5)	1180	1019
Misc (see note 4)	57	0
	<u>11279</u>	<u>10103</u>
 SURPLUS/ -DEFICIT	449	206

HOMESKILLS AND HANDCRAFTS COMMITTEE

RECEIPTS

Levy Share	63	48
Demonstrations (see note 6)	0	0
Classes (see note 7)	715	330
Reimbursement from HQ	0	0
	<u>778</u>	<u>378</u>

PAYMENTS

Demonstrations	0	0
Classes	806	281
Federation tests	0	0
Governance costs (note 8)	0	118
Federation Show costs	0	30
	<u>806</u>	<u>429</u>
 SURPLUS/ -DEFICIT	-28	-51

SWI MIDLOTHIAN FEDERATION
SCO25899

*Pages 1-17
checked & approved
8/1/26 P. Towler*

Scottish Womens Institutes
Midlothian Federation
Accounts for Period to 31 December 2025

2025

2024

NEWSLETTER

RECEIPTS

Sales	335	690
Donations	20	20
	<u>335</u>	<u>710</u>

PAYMENTS

Printing	390	543
Bank Charges	4	0
Stationery & Postages	112	140
Show prizes	30	55
	<u>536</u>	<u>738</u>
SURPLUS/ -DEFICIT	-201	-28

BOWLING

RECEIPTS

Entry Fees	0	0
	<u>0</u>	<u>0</u>

PAYMENTS

Governance Costs	0	0
Raffle prizes	0	14
	<u>0</u>	<u>14</u>
SURPLUS/ -DEFICIT	0	-14

Scottish Womens Institutes
Midlothian Federation
Accounts for Period to 31 December 2025

<u>CONSOLIDATED ACCOUNTS</u>	<u>2025</u>	<u>2024</u>
<u>RECEIPTS</u>		
FEDERATION ACCOUNT	11728	10308
H&H GUILD ACCOUNT	778	378
NEWSLETTER ACCOUNT	335	710
BOWLING ACCOUNT	0	0
	<u>12841</u>	<u>11396</u>
 <u>PAYMENTS</u>		
FEDERATION ACCOUNT	11279	10103
H&H GUILD ACCOUNT	806	429
NEWSLETTER ACCOUNT	536	738
BOWLING ACCOUNT	0	14
	<u>12622</u>	<u>11284</u>
 SURPLUS/ -DEFICIT	220	113

Scottish Womens Institutes
Midlothian Federation
Accounts for Period to 31 December 2025

BALANCE SHEETS PERIOD ENDED 31 DECEMBER 2025

	2024/25	2023/24
FEDERATION ACCOUNT		
Opening Balance as at 1 November *	11192	10951
Surplus / -Deficit	<u>449</u>	<u>206</u>
Closing Balance 31 December	<u>11641</u>	<u>11156</u>
H&H GUILD ACCOUNT		
Opening Balance as at 1 November	1749	1800
Surplus / -Deficit	<u>-28</u>	<u>-51</u>
Closing Balance 31 December	<u>1721</u>	<u>1749</u>
NEWSLETTER ACCOUNT		
Opening Balance as at 1 November	2180	2208
Surplus / -Deficit	<u>-201</u>	<u>-28</u>
Closing Balance 31 December	<u>1979</u>	<u>2180</u>
BOWLING ACCOUNT		
Opening Balance as at 1 November *	0	50
Surplus / -Deficit	<u>0</u>	<u>-14</u>
Closing Balance 31 December	<u>0</u>	<u>37</u>

* All bowling transactions now through Federation Account. Bowling closing balance for '24 (cash) included in opening balance for Federation account.

Scottish Womens Institutes
Midlothian Federation
Accounts for Period to 31 December 2025

CONSOLIDATED BALANCES FOR MIDLOTHIAN FEDERATION

<u>OPENING BALANCE AS AT 1 NOVEMBER</u>	<u>2025</u>	<u>2024</u>
FEDERATION ACCOUNT *	11192	10951
H&H GUILD ACCOUNT	1749	1800
NEWSLETTER ACCOUNT	2180	2208
BOWLING ACCOUNT *	0	50
	<u>15121</u>	<u>15009</u>

SURPLUS/ -DEFICIT	220	113
-------------------	-----	-----

<u>CLOSING BALANCE AS AT 31 DECEMBER</u>		
FEDERATION ACCOUNT	11641	11156
H&H GUILD ACCOUNT	1721	1749
NEWSLETTER ACCOUNT	1979	2180
BOWLING ACCOUNT	0	37
<u>TOTAL</u>	<u>15341</u>	<u>15122</u>

* All bowling transactions now through Federation Account. Bowling closing balance for '24 (cash) included in opening balance for Federation account.

NOTES FOR ACCOUNTS FOR PERIOD ENDED 31 DECEMBER 2025

	<u>2025</u>	<u>2024</u>
<u>NOTE 1 - FUNDRAISING</u>		
Pennies for friendship (Rural Women in Action)	54	30
SWI Charity of the year	0	0
Centenary Exhibition	0	0
ACWW European Conference	0	0
General fundraising & donations	0	236
<u>TOTAL</u>	<u>54</u>	<u>266</u>
<u>PAID OUT</u>	<u>54</u>	<u>89</u>

NOTE 2 - EXPENSES REIMBURSED

HQ for Printing Costs	15	0
HQ for Bowling / Travel expenses	27	134
<u>TOTAL</u>	<u>42</u>	<u>134</u>
<u>PAID OUT</u>		
Bowling Costs (Catering, travel)	187	313
Entry Fees	60	120
	<u>247</u>	<u>433</u>

NOTE 3 - SALES

Calendars & Diaries	98	231
Bulbs	0	0
<u>TOTAL</u>	<u>98</u>	<u>231</u>

COSTS

Calendars & Diaries	98	231
	<u>98</u>	<u>231</u>

NOTE 4 - MISCELLANEOUS RECEIPTS

Refunds - Glencorse Centre for booking cancelled - bad weather	75	0
Legacy	0	0
Donations	0	6
Bowling Refreshments	0	0
Closed Institute Funds	0	5
		0
	<u>75</u>	<u>11</u>

MISCELLANEOUS PAYMENTS

		0
Gifts for retiring office bearers	57	0
Other	0	0
<u>TOTAL</u>	<u>57</u>	<u>0</u>

Scottish Womens Institutes
Midlothian Federation
Accounts for Period to 31 December 2025

NOTES FOR ACCOUNTS FOR PERIOD ENDED 31 DECEMBER 2025

	<u>2025</u>	<u>2024</u>
<u>NOTE 5 - GOVERNANCE</u>		
Hall Hire	681	582
Secretarys honorarium	0	0
Secretarys expenses	32	40
Treasurers Expenses	0	14
Chairman expenses	58	0
Vice Chair expenses	0	0
Other expenses	409	383
Big Yellow Storage	0	0
<u>TOTAL</u>	<u>1180</u>	<u>1019</u>
 <u>NOTE 6 - DEMONSTRATIONS H&H</u>		
Donations	0	0
Raffle	0	0
<u>TOTAL</u>	<u>0</u>	<u>0</u>
 <u>NOTE 7 - CLASSES (H&H)</u>		
Fees for Iris Folding	0	160
Fees for Kumihimo	0	170
Fees for Judging Tips	0	0
Fees for Christmas Crafts	100	0
Fees for Macrame	315	0
Fees for Fudge making	0	0
Fees for Glass Painting	300	0
<u>TOTAL RECEIPTS</u>	<u>715</u>	<u>330</u>
 <u>COSTS</u>		
Hall Hire for classes	183	147
Class Tutors	16	25
Class expenses	577	109
Class refunds	30	0
<u>TOTAL</u>	<u>806</u>	<u>281</u>
 <u>NOTE 8 - H&H GOVERNANCE</u>		
Hall Hire	0	118
Sundries	0	0
Retiring office bearers gifts	0	0
Pooling of fares	0	0
<u>TOTAL COSTS</u>	<u>0</u>	<u>118</u>
Reimbursment from HQ	0	0

SWI MIDLOTHIAN FEDERATION
SCO25899