

SWRI AUCHTERMUCHTY INSTITUTE

RECEIPTS AND PAYMENTS ACCOUNT

YEAR ENDED 31 OCTOBER 2025

CHARITY NO SC026373

TRUSTEES' ANNUAL REPORT

For the year ended 31 October 2025

The trustees have pleasure in presenting their report together with the financial statements and the independent examiner's report for the year ended 31 October 2025.

Reference and Administrative Information

Charity Name	SWRI Auchtermuchty Institute
Charity Number	SC026373
Parent Charity	Scottish Women's Rural Institutes
Parent Charity Reference	SC011901
Address	c/o Barbara Acheson Leckiebank Farm Auchtermuchty Cupar, Fife KY14 7ED

Trustees

2024/25

Mrs B Acheson	President
Mrs A MacLeod	Vice President
Miss L Rosser	Secretary
Mrs J Robertson	Treasurer
Mrs A Lockhart	
Ms S Marshall	
Mrs J McCaffery	
Mrs F Orr	

Independent Examiner

Mrs Joy Roberts
9 Cupar Road
Auchtermuchty
Fife
KY14 7DQ

Structure, Governance and Management

The Charity is an unincorporated association within Fife Federation of the Scottish Women's Rural Institutes. It is governed by its constitution which was adopted on 28th November 1949 and last amended in November 1996.

Appointment of Trustees

The members vote for a committee of up to 9 eligible members at the annual business meeting held in November. Members can serve for a maximum period of three years, but stand for re-election each year. The committee meets on a monthly basis.

Objectives and Activities

The aims of Auchtermuchty Institute are as follows:-

- (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 rural heritage and
- (c) To promote the provision of facilities in the interests of social welfare for recreation and leisure time occupation so that the conditions of life of people who live in the country or who are interested in country life may be improved;

And in furtherance thereof but not otherwise the organisation shall

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

Meetings are held on the third Tuesday of each month from September to June.

Achievements and Performance

Auchtermuchty Institute had a membership of 20 during the 2024/25 year.

The Institute continued to be affiliated to the Fife Federation of SWIs.

Meetings were held in Auchtermuchty Bowling Club on the 3rd Tuesday each month from September to June. Speakers and demonstrators during the year resulted in a very varied, entertaining and educational programme, which included a Macrame taster; a talk on the Commonwealth War Graves; Historic Costume making with volunteers from Falkland Palace sewing team; a Floral Art demonstration; a visit to the beautiful gardens at Pitlochrie House; Wild West 2, an illustrated journey around western US states; a taster in Modern Calligraphy and a visit from Cameron SWI who provided a quiz, a recipe for Baileys truffles and some Christmas crafting ideas.

We were delighted when one member had the honour of being an Evelyn Baxter Scholar in macrame for 2025.

Monthly competitions continued to be varied and well supported.

Members continued to participate in competitions, including the Fife Federation Show, Letham Show and Cupar Flower show, where we were delighted to win the InterInstitute competition.

We also attended the Spring and Autumn Cupar Group meetings as well as both meetings of Fife Federation and we supported the annual Fife Federation Quiz, Coffee Morning and Afternoon Tea as well as the Four Corners crafting event.

Financial Review

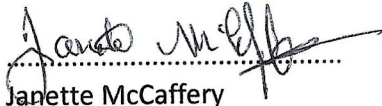
Our main source of funding comes from our annual coffee morning, with all membership fees being passed on to Fife Federation. A small raffle is held at each meeting and this covers the cost of the speaker and food. The 2025 coffee morning raised over £407, an increase from the previous year.

Receipts during the year totalled £1,564. (2024 £3,638). Expenditure totalled £1,250 (2024 £3,505) resulting in a surplus of £134 for the year.

Reserves Policy

It is the policy of the trustees to hold reserves to meet 6 months of normal running costs and this continues to be achieved, with reserves of over £2,200 at the end of the year.

Approved by the Trustees on 13th January 2026 .



Janette McCaffery
President

Independent Examiner's Report For the Year Ended 31 October 2025

Independent Examiner's Report to the Trustees of SWRI Auchtermuchty Institute

I report on the financial statements of the charity for the year to 31 October 2025, which are set out on pages 5-6.

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 Charity and Trustee Investment(Scotland) Act 2005 ("the 2005 Act") and the Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 Regulations"). The charity's trustees consider that the audit requirement of Regulation 10(1)(d) of the 2005 Act 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 Report

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 view given by the accounts.

Independent Examiner's Statement

In connection with 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 Regulations and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 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.

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Joy Roberts
9 Cupar Road
Auchtermuchty
Fife
KY14 7DQ

Date 25/5/2026

Statement of Receipts and Payments For the Year Ended 31 October 2025

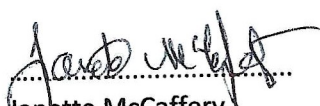
	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Receipts				
Voluntary Receipts				
Grant - Fife Council	0	0	0	100
Fund Raising	407	0	407	333
Receipts from Charitable Activities				
Membership Fees	600	0	600	588
Outings and Meals	240	0	240	2,007
Sundry	317	0	317	611
	<u>1,564</u>	<u>0</u>	<u>1,564</u>	<u>3,639</u>
Payments				
Cost of Charitable Activities	<u>1,250</u>	<u>0</u>	<u>1,250</u>	<u>3,505</u>
Surplus/(Deficit for Year)	<u>314</u>	<u>0</u>	<u>314</u>	<u>134</u>

Full details of receipts and payments are set out in Appendix 1
All funds are unrestricted.

Statement of Balances - As at 31 October 2025

Funds Reconciliation	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Cash at Bank and in Hand - 31 October 2024	1,913	0	1,913	1,779
Surplus/(Deficit) for Year	314	0	314	134
Cash at Bank and in Hand - 31 October 2025	<u>2,227</u>	<u>0</u>	<u>2,227</u>	<u>1,913</u>

Approved by the Trustees on and signed on their behalf by


Janette McCaffery
President


June Robertson
Treasurer

Notes to the Accounts - For the Year Ended 31 October 2025

1 Basis of Accounting

These accounts have been prepared on the Receipts and Payments basis in accordance with the Charities & Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

2 Nature and Purpose of Funds

Unrestricted funds are those that may be used at the discretion of the trustees in the furtherance of the objects of the charity. The trustees maintain a single unrestricted fund for the running of the charity.

There are no restricted funds.

3 Related Party Transactions

No remuneration was paid to the trustees or any connected persons during the year.

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST OCTOBER 2025

INCOME	£	EXPENDITURE	£
Annual Subscriptions	600.00	Fees to Federation Office	630.00
Tea Money	124.00	Entertainment, Sales Tables etc	0.00
SWI Calendars & Diaries	21.00	SWI Calendars & Diaries	21.00
Raffles	130.00	Raffles	10.00
Lunch	240.00	Lunch	240.00
Fundraisers	407.40	Hall Rent, Heating etc	165.00
Donations (Visitors etc)	18.00	Speakers	60.00
Quiz Sheets	12.00	Postage, Telephone	0.00
Sundries	0.00	Printing & Stationery	0.00
Show Winnings	12.00	Show Entries	6.00
		Quiz Sheets	10.00
		Prizes	32.00
		Presentations	75.90
	<u>1,564.40</u>		<u>1,249.90</u>

	£
Balance brought forward from last year	1,912.71
Add 2025 Income	<u>1,564.40</u>
Total	3,477.11
Deduct 2025 Expenses	<u>1,249.90</u>
Balance carried forward to next year	<u><u>2,227.21</u></u>