

Scottish Charity Number SC026428

**SCOTTISH WOMEN'S INSTITUTES PERTH & KINROSS FEDERATION
"KNOWN AS" SWI PERTH & KINROSS FEDERATION**

**EXECUTIVE COMMITTEE'S REPORT
AND ACCOUNTS**

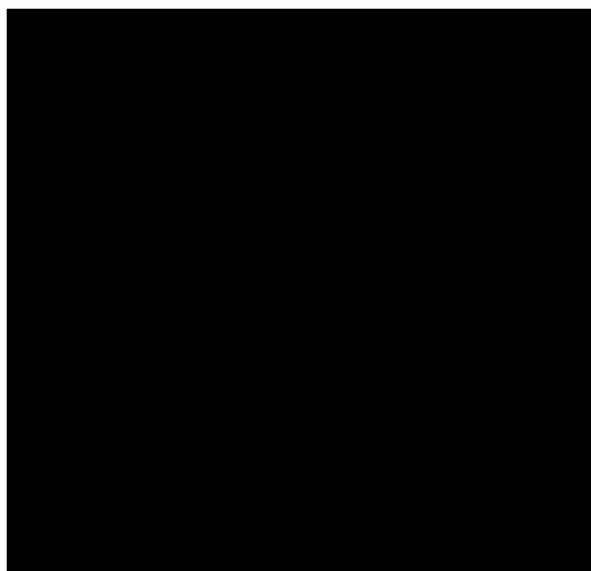
FOR THE YEAR ENDED 31 MARCH 2025



COLIN CRAWFORD ASSOCIATES LTD

SCOTISH WOMEN'S INSTITUTES PERTH & KINROSS FEDERATION
"KNOWN AS" SWI PERTH & KINROSS FEDERATION
CHARITY INFORMATION

Executive Committee



Scottish charity number SC026428

Address
Newbigging Farmhouse
Fowlis Wester
Crieff
PH7 3NW

Independent Examiner



Colin Crawford Associates Ltd.
53 Turretbank Drive
Crieff
PH7 4LW

SCOTTISH WOMEN'S INSTITUTES PERTH & KINROSS FEDERATION
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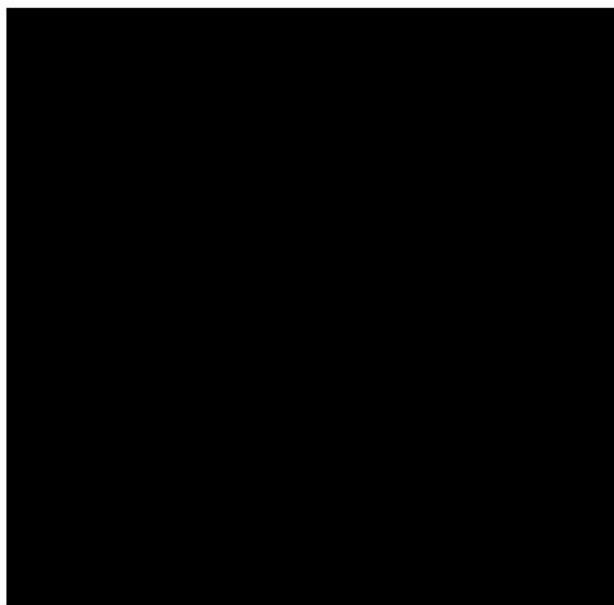
**EXECUTIVE COMMITTEE'S REPORT
FOR YEAR ENDED 31 MARCH 2025**

The Executive Committee present their Report and Accounts for the year ended 31 March 2025.

Structure, Governance and Management

The SWI is a charitable unincorporated association, and the purposes and administration arrangements are set out in our Constitution. Perth & Kinross Federation operate within the main operating body in Edinburgh. We have 30 institutes split geographically into groups, of which there are 6.

The Executive Committee who are also the trustees, who served during the year, were as follows:



Recruitment and Appointment of Trustees

The Executive Committee are the Charity Trustees who are appointed by the members at general meetings held throughout the year.

Objectives and Activities

Our purposes, as recorded in our constitution, are to advance the education and training of women, who are members, who live and work in the country, or are interested in country life, in home skills, family welfare and citizenship. Our purposes also include the promotion of the preservation and development of Scotland's traditions, rural heritage and culture.

SCOTTISH WOMEN'S INSTITUTES PERTH & KINROSS FEDERATION
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EXECUTIVE COMMITTEE'S REPORT CONT'D
FOR YEAR ENDED 31 MARCH 2025

Objectives and Activities (Continued)

We usually hold fund raising events throughout the year- a Federation Show when members compete in Home Skills, Handicrafts and Floral Art competition. Quiz. The members also compete in various sports - walking netball and ruralympics, with the winning teams representing Perth and Kinross at the national finals.

We have a subcommittee. The Skills and Events Committee which promotes the preservation of Scotland's tradition and heritage and the education and training in home skills, rural domestic economy, family welfare and citizenship.

Junior Dippers attend meetings every month where they participate in many crafts in the hope they will carry on the skills and most of all joined the organisation when they come of age.

Achievements and Performance

In June we attended the Annual Area Lunch where members got together with members from Fife & SCWP Federations. A fun quiz was held in June to help cover costs of sporting competitions. We had a stand at Perth Show to promote the SWI & encourage new members. We held a very successful Federation Show in October with the schedule being carried forward from the previous year after that show having to be cancelled due to weather conditions.

No main fundraising event was held this year as it was felt the Federation Show had raised enough funds.

Junior Dippers have continued to meet every month, participating on different crafts, being demonstrated mainly by our own members.

Walking Netball has continued to be popular & meet twice a month, enjoying each other's company & keeping fit.

The Executive continues to meet over zoom, keeping the cost of travel & hall hire to a minimum.

Financial Review

Excess funds are deposited in Fixed Term Deposit accounts and are rolled over on maturity, accumulating a small amount of interest. One matures every six months and the other, from which we receive annual interest into the current account, every two years.

A levy of £5 was collected from each member.

By Order of the Executive Committee



Treasurer

15 April 2025

**SCOTTISH WOMEN'S INSTITUTES PERTH & KINROSS FEDERATION
"KNOWN AS" SWI PERTH & KINROSS FEDERATION**

**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF THE SCOTTISH WOMEN'S INSTITUTES PERTH
& KINROSS FEDERATION**

I report on the Accounts of the Federation for the year ended 31 March 2025 which are set out on pages 4 to 8.

This report is made to the trustees, as a body, in accordance with the terms of my engagement. My work has been undertaken to enable me to report my opinion set out below and for no other purpose. To the fullest extent permitted by law I do not accept or assume responsibility to anyone other than the trustees, as a body, for my work or this report.

Respective responsibilities of trustees and examiner

The Federation's Trustees are responsible for the preparation of the Accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The Federation's 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.

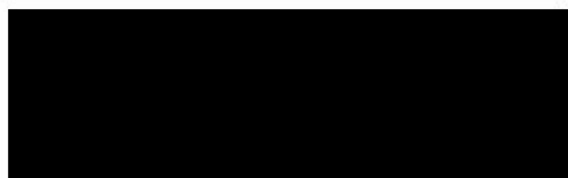
Basis of Independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). An examination includes a review of the accounting records kept by the Federation 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 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 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 Regulationshave 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.



Colin Crawford Associates Ltd.
53 Turretbank Drive
Crieff
PH7 4LW
PH2 8JE

23 May 2025

SCOTTISH WOMEN'S INSTITUTES PERTH & KINROSS FEDERATION
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RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2025

	Note	Total 2025 £	Total 2024 £
RECEIPTS			
Membership subscriptions		19,890	22,715
Fundraising	2	1,324	0
Sales	3	1,476	9
Investment income		1,150	318
Other income	4	2,095	5,053
Total Income		25,935	28,095
PAYMENTS			
		£	£
Cost of generating funds - purchases	5	849	48
Charitable activities	6	23,786	22,721
Governance Costs - Independent Examinationer Fee		756	726
Total Expenditure		25,391	23,495
Net surplus/(deficit) for year		544	4,600

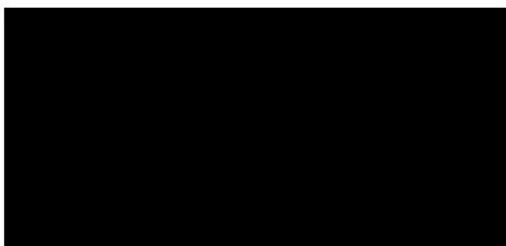
ALL FUNDS ARE UNRESTRICTED

SCOTTISH WOMEN'S INSTITUTES PERTH & KINROSS FEDERATION
"KNOWN AS" SWI PERTH & KINROSS FEDERATION

STATEMENT OF BALANCES
AS AT 31 MARCH 2025

	Note	Total 2025 £	Total 2024 £
Cash Funds			
Balance at start of the year		71,694	67,094
surplus (deficit) for year		544	4,600
Balances at end of year	8	<u>72,238</u>	<u>71,694</u>
Stocks			
		£	£
Goods		131	299
Stationery		130	343
Total Stock		<u>261</u>	<u>642</u>
Liabilities			
		£	£
Monies held on behalf of closed Institutes		1,469	1,469
Accruals		390	725
Total Liabilities		<u>1,859</u>	<u>2,194</u>

Approved by the Executive Committee and signed on their behalf



SCOTTISH WOMEN'S INSTITUTES PERTH & KINROSS FEDERATION
"KNOWN AS" SWI PERTH & KINROSS FEDERATION

NOTES TO ACCOUNTS
AS AT 31 MARCH 2025

1 Accounting principles

The accounts have been prepared on a receipts and payments basis and comply with The Charities Accounts (Scotland) Regulations 2006.

All of The Federation's funds are unrestricted.

2 Fundraising	2025 £	2024 £
Raffles	781	0
Quiz Night 2024	389	0
Other - Tombola	154	0
	1,324	0
3 Sales		
Calendars and diaries	727	0
Federation Show sales	685	0
Stationery	64	0
	1,476	0
4 Other Income		
Federation Craft class	150	0
Carse group net surplus	0	13
Blairgowrie Group net surplus	187	0
Earn Valley group net surplus	107	237
Junior Dippers net surplus (includes Grant Award)	536	375
Kinross Group Show net surplus	308	316
Calanders and diaries	0	35
Donations	58	18
Area Lunch	125	52
Miscellaneous income	573	2,756
Sport income - walking netball	0	105
Pennies for Friendship	51	211
Publicity and communications	0	261
Rock choir Concert	0	253
Sports Income - Ten pin bowling	0	244
Ruralympics	0	178
Total Income	2,095	5,054

SCOTTISH WOMEN'S INSTITUTES PERTH & KINROSS FEDERATION
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NOTES TO ACCOUNTS
AS AT 31 MARCH 2025

	2025 £	2024 £
5 Cost of generating funds		
Cost of purchases - Calendars & diaries	798	0
Cost of generating funds	<u>51</u>	<u>0</u>
	849	0
 6 Charitable activities		
	£	£
Central office levy	15,945	15,410
Rental of storage unit	2,597	3,817
Honorarium	2,000	2,000
Engraving	302	160
Travelling & other expenses	116	0
Federation meeting costs	427	101
Fashion show net deficit	0	79
Perth Show net deficit	146	0
Perth Show stand	0	150
Hall rental	83	0
Sundry expenses	125	519
Sport expenses - Indoor bowling	288	0
Sport expenses - Walking netball	0	55
Sport expenses - Golf	0	40
Ruralympics	55	0
Carse group net deficit	8	0
Atholl group net deficit	426	17
Housewives and Handicrafts Committee net deficit	252	0
Kinross group net deficit	0	50
Kinross Show net deficit	50	0
Strathearn group deficit	890	30
Tay Valley group deficit	53	120
Postage, stationery and telephone	7	121
Buld and Floral art show	0	2
Gifts	11	50
Bank charges	<u>5</u>	<u>0</u>
Total charitable costs	23,786	22,721

SCOTTISH WOMEN'S INSTITUTES PERTH & KINROSS FEDERATION
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NOTES TO ACCOUNTS
AS AT 31 MARCH 2025

7 Executive Committee's expenses

The accounts have been prepared on a receipts and payments basis and comply with The Charities Accounts (Scotland) Regulations 2006.

The following member of the Executive committee received Honorariums during the year [REDACTED] £2,000.

The following members of the Executive committee received travelling expenses and refunds of other costs during the year [REDACTED] £116.

All of The Federation's funds are unrestricted.

	2025	2024
	£	£
8 Funds held in Bank and cash		
Treasurer's Account	13,700	12,342
Federation meeting surplus	50,000	50,000
Housewives & Handicrafts committee account	3,621	3,873
Atholl group	0	426
Blairgowrie group	2,634	2,447
Carse group	398	406
Earn Valley group	902	795
Kinross group	508	200
Kinross Show	268	318
Strathearn group	0	890
Tay Valley group	207	260
Balancing adjustment - cash re-allocated to group funds	0	(263)
Total Income	72,238	71,694

APPENDIX 1

OSCR

Scottish Charity Regulator

Office of the Scottish Charity Regulator

Trustees' Annual Report for the period							
Period start date				Period end date			
	Day	Month	Year		Day	Month	Year
From	01	04	2024	To	31	03	2025

Reference and administration details

Charity name	Scottish Women's Institutes Perth & Kinross Federation "known as" SWI Perth & Kinross
Other names charity is known by	Perth & Kinross SWI
Registered charity number	SC026428
Charity's principal address	Newbigging Farmhouse
	Fowlis Wester
	Crieff
	Postcode PH7 3NW

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	President		
2	Vice - President		
3	Treasurer		
4	Secretary		
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			
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 SWI is a charitable unincorporated association, and the purposes and administration arrangements are set out in our Constitution. We operate within the main offering body in Edinburgh. We have 30 Institutes split geographically into 4 areas.

Trustee recruitment and appointment

The Executive Committee are the charity trustees who are appointed by the members at the Annual General meetings held throughout the year.

Objectives and activities

Charitable purposes

Our purposes as recorded in our constitution, are to advance the education and training of women, who are members, who live and work in the country or are interested in country life, in home skills, family welfare and citizenship. Also to promote the preservation and development of Scotland's tradition, rural heritage and culture.

Summary of the main activities in relation to these objects

We hold various fund-raising events and meetings throughout the year, a Federation Show when members compete in Home Skills, Handcrafts and Floral Art competition and also an annual Quiz. Members also compete in various sports – Golf, outdoor bowling, walking netball and ruralympics, with the winning teams representing Perth & Kinross at national finals. We have sub committees: (1) Skills & Events, which promotes the preservation of Scotland's tradition & heritage and the education & training in Homeskills, Handcrafts and citizenship. (2) Rural walkers who organise a programme of walks throughout the

APPENDIX 1

Achievements and performance

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

In June many members joined ladies from Fife and SCWP Federations at the annual Area Lunch this year hosted by Fife.

A fun Quiz was held in June to raise funds to cover costs of sporting competitions.

A stall was held at Perth Show to promote the SWI & encourage new members. A very successful Federation Show was held in October along with a Coffee Morning for the local residents.

We did not hold a big fundraiser this year as it was felt that the show had raised enough funds.

Junior Dippers have continued to meet monthly, participating in different crafts, being demonstrated mainly by members.

Walking Netball has continued twice a month, with members enjoying each others company & keeping fit.

The executive continues to meet over zoom, keeping the cost of travel & hall hire to a minimum.

Financial review

Brief statement of the charity's policy on reserves

Excess funds are deposited in two Fixed Term deposits and are rolled over on maturity, accumulating a small amount of interest. One matures every 6 months and the other, from which we receive annual interest into the account, every 2 years.

A levy of £5 was collected from each member.

Details of any deficit

Donated facilities and services (if any)

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) <i>OSCR will accept digital or typed signatures</i>		
Full name(s)		
Position (e.g. Chair)	Treasurer	
Date	17/11/25	