

# 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  | 11    | 24   |                 | 31  | 10    | 25   |

## Reference and administration details

Charity name Kincardineshire Federation SWI  
Other names charity is known by

Registered charity number SC 026834

Charity's principal address Willowbank  
Fettercairn  
Laurencekirk

Postcode AB30 1ET

## 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  | Patricia Cooper  | Chairperson     |                                   |                                                               |
| 2  | Alison Mary Argo | Treasurer       |                                   |                                                               |
| 3  | Alison Lansdale  |                 |                                   |                                                               |
| 4  | Aileen Donald    |                 |                                   |                                                               |
| 5  | Mary Mair        |                 |                                   |                                                               |
| 6  | Audrey Lowson    |                 |                                   |                                                               |
| 7  | Fiona Watt       |                 |                                   |                                                               |
| 8  | Linda Robb       |                 |                                   |                                                               |
| 9  | Maira Garden     |                 |                                   |                                                               |
| 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 |
|----------------|-----------------------------------|
| Morag Christie | 20/01/2025                        |

## Structure, governance and management

Type of governing document

Our Umbrella Group is Scottish Women's Institute - SCIO and Kincardineshire Federation are one of there Federations.

Trustee recruitment and appointment

Appointed at the Triennial Annual General Meeting

## Objectives and activities

Charitable purposes

The aims of the organisation shall be:

- 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.

Summary of the main activities in relation to these objects

We are part of the SWI - OSCr and are a Federation with 9 institutes and we hold classes for our Members, Triennial Show of Housewives and Handcrafts work as well as Sports , Variation on a Theme and Matter of Opinion competitions

## APPENDIX 1

### Achievements and performance

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

General fundraising by means of a Federation Show and at events held at Federation Level which the winning team then goes forward to represent the Federation at National level.

Classes to improve the members skills.

### Financial review

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

We hope to have enough money to keep financial active.

**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)  
*OSCR will accept  
digital or typed  
signatures*

Patricia Cooper

Full name(s)

Patricia Cooper

Position (e.g. Chair)

Chairperson

Date

20/01/2026

# KINCARDINESHIRE FEDERATION SWI - 1/11/24 - 31/10/25 Reg. Charity No. SC026834

Balance Sheet as at 31st October 2025

NOTES on Accounts  
Year Ending 31st October 2025

## BANK ACCOUNTS

As at 1st November 2024

General Current Ac

£1,628.92

Holiday Account

£110.28

**£1,739.20**

Cheques not presented from 2023/24

£0.00

Income not received from 2023/24

£0.00

**£1,739.20**

**£0.00**

## BANK ACCOUNTS

As at 31st October 2025

General Current Ac

£8,834.75

Holiday Account

£110.28

**£8,945.03**

Minus Unpresented cheques

£6,971.00

Plus outstanding Income

£0.00

Profit for the year

£234.83

Loss for the year

£0.00

**£1,739.20**

## Expenditure

### Ch Date Unpresented Cheques

30-Oct Dellavaird SWI - Cal & Diary returns

1969 £42.00

30-Oct Muchalls SWI - Cal & Diary returns

1970 £98.00

30-Oct Marykirk SWI - Cal & Diary returns

1971 £28.00

30-Oct Cove Bay SWI - Cal & Diary returns

1972 £70.00

30-Oct SWI HQ - Levies

1973 £5,700.00

30-Oct SWI HQ - Calendars & Diaries

1974 £133.00

31-Oct Alison Argo

1975 £300.00

31-Oct Pat Cooper

1975 £600.00

**£6,971.00**

Fettercairn 15/12/25  
Examined and found correct  
from information supplied and  
available.

*W. Campbell*  
Auditor

A.L.B.(scot)

| KINCARDINESHIRE FEDERATION SWI - 1/11/24 - 31/10/2025 |           |           | Reg. Charity No. SC026834                            |           |           |
|-------------------------------------------------------|-----------|-----------|------------------------------------------------------|-----------|-----------|
| INCOME                                                | 2023-24   | 2024-25   | EXPENDITURE                                          | 2023-24   | 2024-25   |
| Levies to HQ 2023/24                                  | £4,400.00 | £600.00   | Levies to HQ 2023/24 188 @ £25                       | £4,700.00 |           |
| Levies to HQ 2024/25                                  |           | £5,772.00 | Levies to HQ 2024/25 - 190 @ £30                     |           | £5,700.00 |
| Levies to Federation                                  | £354.00   | £422.00   | <b>Admin Exp</b>                                     |           |           |
| <b>Admin Inc</b>                                      |           |           | Half Yearly Meeting Exp                              | £36.00    |           |
| Half Yearly Meeting Inc                               | £11.00    | £16.00    | Office Supplies                                      | £59.99    | £75.00    |
| HQ Grant - Printing Allowance                         |           |           | Postage                                              |           |           |
| HQ Action Appeal Grant                                |           |           | Office Equipment                                     |           | £155.88   |
| Closing Institute Funds                               |           |           | <b>Committee Exp</b>                                 |           |           |
| Fed. Reps at HQ Inc                                   |           |           | Catering                                             |           |           |
| <b>Federation Show Inc</b>                            |           |           | Travel                                               |           |           |
| Door Entry                                            | £327.00   |           | Venue                                                | £19.00    |           |
| Entry Fees                                            | £174.40   |           | Fed Rep Exp to HQ                                    |           |           |
| Raffle Inc                                            | £362.00   |           | Sec. Remuneration                                    | £300.00   | £600.00   |
| Sales Table                                           | £141.15   |           | Treas. Remuneration                                  | £150.00   | £300.00   |
| Bottle Stall                                          | £98.00    |           | Storage of Archives                                  | £43.08    | £43.08    |
| SWI Goods                                             | £158.00   |           | Lottery Licence                                      |           |           |
|                                                       |           |           | <b>Federation Show Exp</b>                           |           |           |
|                                                       |           |           | Venue                                                | £451.00   |           |
|                                                       |           |           | Prize Money                                          | £233.50   |           |
|                                                       |           |           | Judges Gifts & Travel                                | £116.00   |           |
|                                                       |           |           | Engraving                                            | £100.00   |           |
| <b>Fed. Activities -</b>                              |           |           | Catering Exp                                         | £39.32    |           |
| Variation on a Theme - Teams                          | £40.00    |           | Lottery Licence                                      |           |           |
| Variation on a Theme - Raffle                         |           |           | Sales Goods from HQ                                  | £165.70   |           |
| Spoken Word - Teams                                   |           |           | <b>Fed. Activities -</b>                             |           |           |
| Spoken Word - Raffle                                  |           |           | Fed Show Exp - Prize Money                           |           |           |
| Evelyn Baxter - 2025 - Dressmaking                    | £315.00   | £245.00   | Evelyn Baxter 2024 Exp                               |           | £210.85   |
| Evelyn Baxter - 2024 - Macrami                        |           | £290.00   | Evelyn Baxter 2025 Exp                               |           | £302.12   |
| Taster Day 2019                                       |           |           | Taster Day                                           |           |           |
| Matter of Opinion Inc - Teams                         |           |           | Matter of Opinion Exp                                |           |           |
| Matter of Opinion Inc - Raffle                        |           |           | Variation on a Theme Exp                             |           |           |
| Quiz Inc - Teams                                      |           |           | Quiz Inc - 2018 & 19 - Catering, Prizes & Engraving  |           |           |
| Quiz Inc - Raffle & Teas                              |           |           | Quiz Inc - 2019 - Venue                              |           |           |
| <b>SPORT</b>                                          |           |           | <b>SPORT</b>                                         |           |           |
| Carpet Bowling                                        |           |           | Carpet Bowling                                       |           |           |
| Outdoor Bowling                                       |           |           | Outdoor Bowling                                      |           |           |
| Stadium Bowling                                       |           |           | Stadium Bowling                                      |           |           |
| Ruralympics                                           | £225.00   |           | Ruralympics                                          | £110.01   |           |
| <b>Conferences</b>                                    |           |           | <b>Conferences</b>                                   |           |           |
| H & H Conf - Delegate Fees & Entertainment            |           |           | H & H Conf - Fees, Entertainment, Travel, Raffle etc |           |           |
| H & H Conf - Delegate Travel reclaimed                |           |           | Pooling of Fares                                     |           |           |
| Nat Conf Inc - Raffle                                 |           |           | Nat Conf Exp - Raffle                                |           |           |
| <b>Nat. Activities -</b>                              |           |           | <b>Nat. Activities -</b>                             |           |           |
| Floral Art Tests Inc                                  |           |           | Floral Art Exp                                       |           |           |
| Handcraft Tests Inc                                   |           |           | Handcraft Tests Exp                                  |           |           |
| Housewives Tests Inc                                  |           |           | Housewives Tests Exp                                 |           |           |
| H&H Weekend School                                    |           |           | H&H Weekend School                                   |           |           |
| Choirs                                                |           |           | Choirs                                               |           |           |
| Gardening Scotland                                    |           |           | Gardening Scotland                                   |           |           |
| Matter of Opinion Inc                                 |           |           | Matter of Opinion Exp                                |           |           |
| Var. on a Theme Inc                                   |           |           | Var. on a Theme Exp                                  | £80.00    |           |
| Quiz Inc                                              |           |           | Quiz Exp                                             |           |           |
| <b>NAT. SPORTS</b>                                    |           |           | <b>NAT. SPORTS</b>                                   |           |           |
| Outdoor Bowling                                       |           |           | Outdoor Bowling                                      |           |           |
| Stadium Bowling                                       |           |           | Stadium Bowling                                      |           |           |
| <b>N.E. Area - Carpet Bowling</b>                     |           |           | <b>N.E. Area - Carpet Bowling</b>                    |           |           |
| Curling                                               |           |           | Curling                                              |           |           |
| Golf                                                  |           |           | Golf                                                 |           |           |
| Ruralympics                                           |           |           | Ruralympics                                          | £60.00    |           |
| <b>Nat. Sales Goods</b>                               |           |           | <b>Nat. Sales Goods</b>                              |           |           |
| Calendars                                             |           | £105.00   | Calendars                                            | £217.00   |           |
| Diaries                                               | £294.00   | £132.00   | Diaries                                              | £308.00   |           |
| HQ Goods                                              |           |           | HQ Goods                                             | £13.19    |           |
| <b>Fed. Fundraising</b>                               |           |           | <b>Fed. Fundraising</b>                              |           |           |
| Fashion Show 2019                                     |           |           | Fashion Show 2019                                    |           |           |
| Perfume Trail 2019                                    |           |           | Perfume Trail 2019                                   |           |           |
| ACWW QUIZ                                             |           |           | ACWW Quiz                                            |           |           |
| <b>Hosting Nat. Events Inc.</b>                       |           |           | <b>Hosting Nat. Events Exp.</b>                      |           |           |
| Catering Inc                                          |           |           | Catering Exp                                         |           |           |
| Entry Money Inc                                       |           |           | Entry Money to HQ                                    |           |           |
| Raffle Inc                                            |           |           | Raffle to HQ                                         |           |           |

| KINCARDINESHIRE FEDERATION SWI - 1/11/22 - 31/10/2023 |  |           |            | Reg. Charity No. SC026834            |  |           |            |
|-------------------------------------------------------|--|-----------|------------|--------------------------------------|--|-----------|------------|
| INCOME cont.                                          |  | 2023-24   | 2024-25    | EXPENDITURE cont.                    |  | 2023-24   | 2024-25    |
| Donations                                             |  |           |            | Donations                            |  |           |            |
| Feed the Minds                                        |  |           |            | Feed the Minds                       |  |           |            |
| Pennies for Friendship                                |  | £32.27    | £39.53     | Pennies for Friendship               |  |           |            |
| Sundries                                              |  |           |            | Sundries                             |  | £32.27    |            |
| Sea Holly                                             |  |           |            | Auditor                              |  |           |            |
| Cashback                                              |  | £0.37     | £0.23      | Donation to HQ OB's + Support Help   |  |           |            |
| Plus Cheques unrepresented                            |  |           | £6,971.00  | Income not received                  |  |           |            |
| Bank Interest Gen Ac.                                 |  |           |            | Bank Charges                         |  |           |            |
| TOTAL GEN. Ac. INCOME                                 |  | £6,932.19 | £14,592.76 | TOTAL GEN. Ac. EXPENDITURE           |  | £7,234.06 | £7,386.93  |
| Opening Gen Ac. Balance 1/11/24                       |  | £2,446.42 | £1,628.92  | Closing Gen Ac Balance 31/10/25      |  | £1,628.92 | £8,834.75  |
| TOTALS                                                |  | £9,378.61 | £16,221.68 | TOTALS                               |  | £8,862.98 | £16,221.68 |
| HOLIDAY AC INCOME                                     |  |           |            | HOLIDAY AC EXPENDITURE               |  |           |            |
| Holiday Fund Deposit                                  |  |           |            | Holiday Fund Expenses eg Postage     |  |           |            |
| Holiday Fund Balance                                  |  |           |            | Holiday deposit pd to Travel Company |  |           |            |
| Bank Interest Hol. Ac                                 |  |           |            | Hol. Repayment due to Covid          |  |           |            |
| Opening Hol. Ac Balance 1/11/24                       |  | £110.28   | £110.28    | Closing Hol. Ac Balance 31/10/25     |  | £110.28   | £110.28    |
| TOTAL HOL. AC. INCOME                                 |  | £110.28   | £110.28    | TOTAL HOL. AC. EXPENDITURE           |  | £110.28   | £110.28    |
| TOTAL INCOME                                          |  | £9,488.89 | £16,331.96 | TOTAL EXPENSES                       |  | £8,973.26 | £16,331.96 |

Fettercairn 15/12/25  
 Examined and found correct  
 from information supplied  
 and available.

*W. Curran* A.I.B (Scot)  
 Auditor

## APPENDIX 3

**OSCR**

Scottish Charity Regulator

|                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Independent examiner's report on the accounts               |       |      |       | v2              |            |       |      |
|----------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------|-------|------|-------|-----------------|------------|-------|------|
| Report to the trustees/members of                        | Charity name                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Kincardineshire Federation SWI                              |       |      |       |                 |            |       |      |
| Registered charity number                                | SC                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 026834                                                      |       |      |       |                 |            |       |      |
| On the accounts of the charity for the period            | Period start date                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Day                                                         | Month | Year | to    | Period end date | Day        | Month | Year |
|                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 01                                                          | 11    | 2024 |       |                 | 31         | 10    | 2025 |
| Set out on pages                                         | 3                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | (remember to include the page numbers of additional sheets) |       |      |       |                 |            |       |      |
| Respective responsibilities of trustees and examiner     | <p>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.</p>                                                                                                                                                                                                                                                                               |                                                             |       |      |       |                 |            |       |      |
| Basis of independent examiner's statement                | <p>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.</p>                                                                                                                                                                                                                          |                                                             |       |      |       |                 |            |       |      |
| Independent examiner's statement                         | <p>In the course of my examination, no matter has come to my attention [other than that disclosed on the attached page*]</p> <ol style="list-style-type: none"> <li>which gives me reasonable cause to believe that in any material respect the requirements: <ul style="list-style-type: none"> <li>to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and</li> <li>to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations</li> </ul> </li> </ol> <p>have not been met, or</p> <ol style="list-style-type: none"> <li><del>to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.</del></li> </ol> |                                                             |       |      |       |                 |            |       |      |
| Signed**:                                                | W Graham Cunningham                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                             |       |      | Date: |                 | 15/12/2025 |       |      |
| Name:                                                    | Mr William Graham Cunningham                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                             |       |      |       |                 |            |       |      |
| Relevant professional qualification(s) or body (if any): | A.I.B. (Scot)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                             |       |      |       |                 |            |       |      |
| Address:                                                 | 2 Burnside Cottages<br>Fettercairn<br>AB30 1XY                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                             |       |      |       |                 |            |       |      |

\*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