

APPENDIX 3

OSCr

Office of the Scottish Charity Regulator

Independent examiner's report on the accounts v2							
Report to the trustees/members of	Charity name <u>WIGTOWNSHIRE FEDERATION OF SWI</u>						
Registered charity number	SC <u>027880</u>						
On the accounts of the charity for the period	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	1	12	2024		1	12	2025
Set out on pages	(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. 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 Charities Accounts (Scotland) Regulations 2006. 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 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"> 1. which gives me reasonable cause to believe that in any material respect the requirements: <ul style="list-style-type: none"> • 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 <p>have not been met, or</p> <ol style="list-style-type: none"> 2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached. 						
Signed:	[Redacted Signature]				Date: <u>1/2/26</u>		
Name:	[Redacted Name]						
Relevant professional qualification(s) or body (if any):	[Redacted Qualification]						
Address:	<u>45 Sun Street</u> <u>Stranraer</u> <u>DA9 7JL</u>						

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

Wigtownshire Federation of Scottish Women's Institutes
SC027880

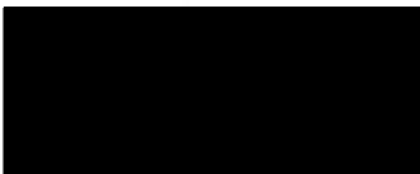
Income & Payments to Year End 1st December, 2025

Income	2025	2024	Payments	2025	2024
	£	£		£	£
Levies	6966.00	6567.00	Levies	6336.00	5775.00
Federation Show		776.65	Lottery Registration	20.00	20.00
Pennies for Friendship	18.17	77.08	Pennies for Friendship		77.08
Calendars & Diaries	231.00	313.00	Calendars & Diaries	231.00	259.00
Competition Expenses	110.00	102.90	Competition Expenses	484.16	196.90
Afternoon Tea + Quiz		750.00	Afternoon Tea + Quiz		840
Fund Raising & Events:			Federation - Delegates, Judges,		
Bingo (Portwilliam)		342.40	Sundries, Travel Expenses	250.00	392.00
Afternoon Tea Raffle		118.00	Briars Engravers		29.69
Coasters		92.00	Greenvally Golf: Subscription	100.00	100.00
Cookery Demonstration	364.00	290.00	NFU Insurance (Cups)	67.66	69.15
Events		76.50	Fashion Show from Income:		
Gift	10.00		Coronation Day Centre	200.00	
Afternoon Tea	265.00		Riverside Care Home N/S	200.00	
Fashion Show	1379.00		Greenvally Food	460.00	
Macrame Class	10.75		Glen-of-Luce SWI: Overpaid Fees		90.00
Isle of whithorn (Winding-up)		14.48	Trip to Wales	15529.00	
Trip to Wales	15549.00		Federation Secretary	600.00	600.00
Kathleen Parker Funeral Collection	538.05		Federation Chairman	100.00	100.00
Cairnryan (Winding-up)		200.00	H & H Secretary	100.00	100.00
			Treasurer	50.00	50.00
			Secretary Expenses	94.19	123.45
			Federation Show Secretary		100.00
			Federation Show Greenvally		276.10
			J & B Print		80.71
			Past Presidents Lunch	40.00	
TOTAL PAYMENTS	<u>25440.97</u>	<u>9720.01</u>	TOTAL PAYMENTS	<u>24862.01</u>	<u>9329.08</u>
	2025	2024			
Deficit for Year					
Surplus for Year	578.96	390.93			

Statement Balance as at 1st December 2025

Bank	2025	2024
	£	£
Opening Balance	2613.11	2222.18
Closing Balance	<u>3192.07</u>	<u>2613.11</u>
Deficit		
Surplus	<u>578.96</u>	<u>390.33</u>
Income	25440.97	9720.01
Payments	<u>24862.01</u>	<u>9329.08</u>
Deficit		
Surplus	<u>578.96</u>	<u>390.93</u>
Opening Balance Petty Cash	34.54	4.69
Closing Balance Petty Cash	11.23	34.54
Bank of Scotland Bus Bank Instant		
Opening Balance	4844.92	4780.83
Interest to 11-11-2025	<u>39.95</u>	64.09
Closing Balance	<u>4884.87</u>	4844.92
Assets		
Cups Insured	1000.00	1000.00
2 Soup Kettles and Water Set	<u>232.87</u>	<u>232.87</u>
	<u>1232.87</u>	<u>1232.87</u>

Approved by the Trustees and signed on their behalf



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1st December 2025

Federation Annual Report - Request Form

Federation Annual Report from 1 January 2025 to 31 December 2025

To support the Scottish Women's Institutes SCIO in meeting all national regulatory requirements, we ask that your Federation completes all sections of the Annual Report form and returns it by email **no later than 1 March 2026**.

Please note that SWI is strengthening its compliance processes to ensure full alignment with our national regulatory obligations. Completion and timely submission of this report is therefore essential.

If you require any guidance or support in completing the form, we strongly encourage you to get in touch as early as possible and well before the deadline, so that we can assist you effectively.

Thank you for your cooperation and continued commitment to maintaining strong governance across the organisation.

Please complete each section: Unless otherwise stated, figures should reflect the position as of 1 November 2025	
Federation Name: Wigtownshire	Charity Number: SCO27880
No. of Charitable Trustees registered with OSCR: 11	
Federation admin fee to members: (excl. National Membership Fee) £3	
No. of SWI Members within the Federation Area: 211	
Do you have a Junior Dippers programme? No	
No. of Groups: (if applicable)	
No. of Institutes: 11	No. of new Institutes: 0
No. of Institutes 'at risk of closure' e.g. low membership, committee vacancies, financial concerns	No. of closed Institutes: (during the past year)
Charitable Federation Financials and Governance:	
No. of Bank Accounts: 2	
Federation Financial Year end dates: 1 st December	

Your collection date of National fees: By 1st October

Are you up to date with submitting Charity accounts and register of Trustees to OSCR?
Yes

How often do your Trustees meet? 4

How do you support your Trustees? Regular meet ups and correspondence

Do you have your own Charity's Trustee Indemnity Insurance? No

Do you know of any Institutes in your Federation that are registered Charities, if so, please provide Institute name and charity numbers

Annual Awards:

The **Barbara Brookshire Trophy** is for the Institute with the greatest number of new members during the year.

Name of Institute

No of members

Port William

5

The **Stoneycreek Trophy** goes to the Institute with the second highest increase in membership.

Name of Institute

No of members

Challoch

4

The **Retson Family Trophy** honours the newest Institute with the most members.

Name of Institute



No of members

Federation Summary:

Please provide a concise annual report summarising all Federation activities, including key events, charitable initiatives, membership recruitment efforts, support for institutes, demonstrations, classes, special celebrations, and future plans. The report should be no longer than 300 words.

We held a fashion show which was open to the public and money raised went to 2 local day centres. We also have a monthly walking group which is wheelchair friendly and again this is open to everyone. We have had fun bowling, curling, ruralympics and an afternoon tea for members to catch up with everyone and a raffle to help funds. 12 ladies attended the Evelyn Baxter Macrame Class. 6 ladies attended summer school, and we have also judged at neighbouring federation shows. We also did local advertising at our local Agricultural Show in Stranraer with banner, information and display of what goes on to help with recruiting.

Federation Accounts: If you have not already sent a copy of your Federation's latest audited/examined accounts, please send a copy separately to jacqui.mcguire@theswi.org.uk.

	Position: Secretary
Signed: 	Date: 05/02/2026

*Electronic signatures are acceptable

To support SWI's compliance with OSCR regulations, it is essential that all questions and sections of your Federation report are fully completed.

Your Federation's Annual Report will be presented to members at the AGM in May 2026, incorporated into the National Annual Report, and published on the SWI website and across SWI communication channels. Accurate and complete information is therefore vital to ensure transparency, accountability, and effective communication with our members.

Thank you for your cooperation in helping us maintain the highest standards of governance and reporting.

Please return completed form to membership@theswi.org.uk no later than 1st March 2026.

SWI Team