	Isle of Arran Federation of SWI	SC025734
	2025-26	2024-25
RECEIPTS	£	£
SW Levy from Institutes	1470.00	*625.00*
Centenary Lunch	788.74	*0.00*
Golf	390.00	*90.00*
Golf Raffle	30.00	*40.00*
SWI Raffle	95.00	*0.00*
Village Hostory Books	1488.00	*0.00*
Grant from Arran Trust for Village History Books	2000.00	*0.00*
ACWW	0.00	*19.85*
Refunds and payments from HQ	400.00	*0.00*
Kildonan balance	140.13	*0.00*
	6801.87	*774.85*
PAYMENTS		
SWI Levy	1470.00	*1375.00*
Centenary Lunch	1014.40	*0.00*
Federation Events - Exhibition and ACVS	124.74	*396.98*
SWI Area Meeting	222.25	*0.00*
Village History Books	3805.84	*0.00*
Farmers Show	65.00	*0.00*
Golf	1040.00	*12.00*
Golf Raffle	19.45	*32.90*
Rural Women in Action ACWW	0.00	*19.85*
Audit Fee	30.00	*30.00*
Miscellanious	28.00	*35.00*
	7819.68	*1901.73*
Surplus/Deficit	-1017.81	*-1126.88*
Add Balances b/fwd 01.04.2025		
Main Federation Fund	5228.50	6355.38
Balances at 31.03.2026	4210.69	5228.50
Comprising:		
Main Federation Fund	4210.69	5228.50

Treasurer Angela Cassels

Signed by one trustee on behalf of all of the trustees Mairi Duff.

Notes to the accounts for the year ended 31 March 2026

1. Basis of accounting

The accounts have been prepared on the receipts and payments basis in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

2. Nature and purpose of funds

Unrestricted funds are those funds which may be used at the discretion of the trustees in furtherance of the objects of the charity. The federation maintains one unrestricted fund for the day-to day running of the federation.

The federation has no restricted fund.

3. Related party transactions

No remuneration is paid to trustees.

Travelling expenses are paid to trustees to attend federation meetings, and other SWI meetings which are approved by the federation. The total amount paid in 2025 - 26 was £0.

4. Grants

No grants or donations were made by the federation.

5. Governance costs

There were no costs associated with the AGM in 2025-26. The independent examiner receives a payment of £30.

Reserves are held to cover the cost of the federation show or an alternative event, if income fails to cover expenditure. In 2025-26, the federation held three events which were funded from reserves - a week-long display in the local museum for the celebration of one hundred years since the formation of the federation; a lunch for members to celebrate the centenary with a small contribution from federation funds; a meeting of federations from south-west area of SWI. The trustees are agreed that the balance at 31 March 2026 is adequate to support the ongoing activities of the organisation.

Independent Examiner's Report

For the Year Ended 31 March 2026

Independent Examiner's Report to the Trustees of Isle of Arran Federation of SWI (Scottish Charity number SC025734)

I report on the financial statements of the charity for the year ended 31 March 2026 which are set out on pages 1 & 2.

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) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the 2006 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

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: Anne Soutter

Date: 30 Aug 2026

Name: ANNE SOUTTER

Relevant professional qualification/professional body, (if any):

Address: SOUTH FEORLINE
SHISKINE
ISLE OF ARRAN
KA27 8EX