

**Charity Begins at Home**

**Report and Financial Statements**

**for the year ended**

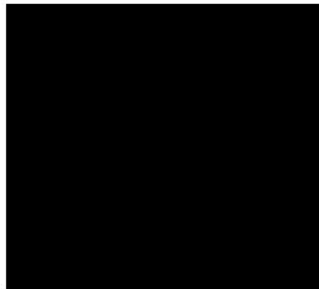
**30th April 2025**

**Charity No: SC031266**

**Charity Begins at Home**  
**Charity Number - SC031266**

**Reference and Administrative Information**

**Honorary officers and current trustees**



Chairperson

**Honorary Treasurer**



**Honorary Secretary**



**Principal premises**

31 Bridge Street  
Kelso  
TD5 7HT

3A Abbey Court  
Kelso  
TD5 7JA

**Charity number**

SC031266

**Independent examiner**



Rennie Welch LLP  
Academy House  
Shedden Park Road  
Kelso  
TD5 7AL

**Bankers**

Bank of Scotland plc  
8/9 The Square  
Kelso  
TD5 7HG

**Charity Begins at Home**  
**Charity Number - SC031266**

**Report of the Trustees**  
**for the year ended 30th April 2025**

The trustees present their report along with the Accounts of the charity for the year ended 30th April 2025. The trustees who served during the year and up to the date of this report are set out on the Reference and Administrative Information page.

**Structure, Governance and Management**

*Governing Document*

The Trust is an unincorporated trust, constituted under a trust deed dated October 2000 and is a registered charity, number SC031266. The trust actively raises funds mainly from donated goods which are sold from rented shop premises at 31 Bridge Street and 3A Abbey Court, Kelso.

*Recruitment and Appointment of Trustees*

The trustees may appoint a Management Committee and an honorary secretary and/or treasurer of which committee the trustees and secretary/treasurer shall be ex officio members. The number of trustees shall not be less than five or more than seven and three trustees are required for a quorum for the purposes of conducting business.

*Organisational Structure*

At the trustees' meeting, the trustees agree the broad strategy and areas of activity for the Trust, including consideration of grants making and donations, investment, reserves and risk management policies and performance. The day to day administration of the shop and processing of donations and maintenance of accounting records is delegated to the Treasurer.

**Charitable purposes**

The objects of the Trust are to benefit any purposes, objects and institutions that are charitable in law, with particular emphasis on charities that will benefit the people of Kelso.

The objectives for the year are shaped by these strategic aims with a view to distributing grants and donations to help support local groups and projects.

**Activities and achievements**

Income received for the year from the shop and other fundraising activities amounted to £60,351 (2024 - £58,847) and donations totalling £3,451 (2024 - £11,700).

The Trustees made donations to local organisations during the course of the year amounting to £33,722 (2024 - £56,856).

The Trust is however testimony to the generosity of local donors of shop goods and to the group of volunteers who provide their services at no charge for the benefit of the Charity.

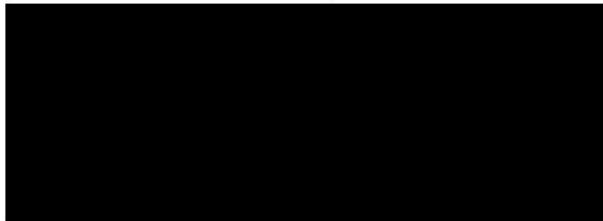
**Charity Begins at Home**  
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**Report of the Trustees**  
**for the year ended 30th April 2025**

**Reserves Policy**

The Trust held unrestricted funds of £101,236 at the year end. The Trustees aim is to maintain funds in free reserves in unrestricted funds at a level which will both provide funds to adequately respond to applications for grants from local organisations and ensure that there are sufficient funds to cover ongoing fundraising, trading and governance costs.

Approved by the Trustees and signed on their behalf by:-



(Chairperson)

09/09/25 Date

**Charity Begins at Home**  
**Charity Number - SC031266**

**Independent Examiner's Report to the Trustees of Charity Begins at Home**

I report on the accounts of the charity for the year ended 30th April 2025 which are set out on the following pages.

**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) 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.

**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 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.

**Independent Examiner**

Rennie Welch LLP  
Academy House  
Shedden Park Road  
Kelso  
TD5 7AL

Date: 10-9-25.

**Charity Begins at Home**  
**Charity Number - SC031266**

**Receipts and Payments Account**  
**for the year ended 30th April 2025**

	Note	Unrestricted Total 2025 £	Unrestricted Total 2024 £
<b><u>Receipts</u></b>			
Donations received		3,451	11,700
Gross trading receipts		60,351	58,847
Gift aid		-	435
Sundry income		1,000	-
Bank interest received		3,726	-
<b><u>Total Receipts</u></b>		<u>68,527</u>	<u>70,983</u>
 <b><u>Payments</u></b>			
<u>Grants Paid</u>		<u>33,722</u>	<u>56,856</u>
 <u>Expenses for fundraising activities</u>			
Shop rent		18,444	18,444
Rates		1,725	2,340
Repairs and maintenance		1,579	3,913
Insurance		687	650
Heat and light		4,183	4,083
Telephone		836	702
Postage and stationery		254	554
Merchant charges		507	570
 Total payments for fundraising trading activities		<u>28,215</u>	<u>31,256</u>
 <u>Payments for charitable activities</u>			
General expenses		479	598
Presentation catering		1,134	1,771
 Total payments for charitable activities		<u>1,613</u>	<u>2,369</u>
 <u>Governance costs</u>			
Accountancy fees		<u>330</u>	<u>360</u>
 <b><u>Total Payments</u></b>		<u>63,880</u>	<u>90,841</u>
 <b>Surplus/(Deficit) of Receipts over Payments for the year before</b>		4,648	(19,859)
 <b>Transfers</b>		-	-
 <b>Surplus/(Deficit) of Receipts over Payments for the year</b>		<u>4,648</u>	<u>(19,859)</u>

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**Statement of Balances**  
**as at 30th April 2025**

		Unrestricted Total 2025 £	Unrestricted Total 2024 £
	Note		
<b><u>Bank &amp; Deposit Balances</u></b>			
Bank and deposit balances brought forward		96,588	116,447
<b><u>Movement in year:</u></b>			
Excess of Receipts over Payments for the year		4,648	(19,859)
Bank and deposit balances carried forward		<u>101,236</u>	<u>96,588</u>
<b><u>Reserves</u></b>			
<b><u>Unrestricted fund</u></b>			
General fund	1 (c)	<u>101,236</u>	<u>96,588</u>
<b><u>Current Assets</u></b>			
Debtors and prepayments		<u>-</u>	<u>-</u>
<b><u>Current Liabilities</u></b>			
Creditors and accruals		<u>-</u>	<u>-</u>

The Accounts were approved by the Trustees on 09/09/25 and signed on their behalf by:-

