

Lochaber Foodbank SCIO

Scottish Charity Number SC043846

Annual Report and Financial Statements

For the year ended 31st March 2025

Trustees' Annual Report

For the year ended 31st March 2025

The trustees have pleasure in presenting their report together with the financial statements for the year ended 31st March 2025.

Reference and Administrative Information

Charity Name

Lochaber Foodbank SCIO

Address

Lochaber Foodbank, Unit 4, Airds Crossing, Fort William, PH33 6EU

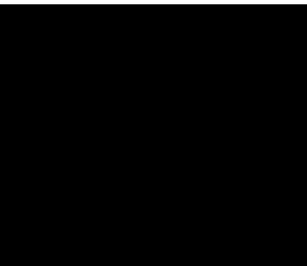
Bankers

The Royal Bank of Scotland, Fort William Branch, 6 High Street, Fort William, PH33 6AS

Independent Examiner

 Finance Manager, Voluntary Action Lochaber, An Drochaid, Claggan Road, Fort William, PH33 6PH

Current Trustees



Structure, Governance and Management

Constitution

Lochaber Foodbank is a Scottish Charitable Incorporated Organisation (SCIO) which was registered in its current legal form on 11th March, 2013 and is bound by its Constitution. The Charity was previously an unincorporated association but changed its legal form to a SCIO. The assets of the unincorporated association were transferred to the SCIO on 11th March, 2013. It has a single tier structure and as such the trustees are also the members of the charity.

Appointment of trustees

Charity Trusteeship is open to any person aged 18 or over; and or any individual who has been nominated for membership by an unincorporated organisation: and/or any corporate body who subscribes to the purposes of the organisation and wishes to see them fulfilled.

Any Person, nominated individual or body who wish to become a trustee must sign a written application for Charity Trusteeship. The application is then considered by the Board at its next Board meeting.

The maximum number of Charity Trustees is 12, the minimum is 3.

Objectives and Activities

Charitable purposes

The organisation is established for charitable purposes only, and in particular, the objects are:

- 1) the prevention and/or relief of poverty in Lochaber in particular but not exclusively by providing emergency food supplies to individuals in need and/or charities, or other organisations working to prevent or relieve poverty.
- 2) to advance citizenship and community development by encouraging volunteering within the organisation.
- 3) the area within which the organisation shall operate (the "Area of Benefit") shall be Lochaber.

Activities

The organisation shall promote its activities and delivery operations to people within the "Area of Benefit" who are experiencing financial hardship and/or are vulnerable. These people will be the organisation's beneficiaries.

Achievements and Performance

We have seen another slight rise in people needing our help, up 38 from last year. We are still using £20 vouchers for people with special diets if we can't meet their needs.

A donation of £1,000 was given to the Church towards rent for providing 'soups up'.

Funds spent on food costs was £19,321 - an increase of £7,028 from previous year.

An extremely busy year - we gave out 1,276 food parcels, feeding 1,780 people including 360 children.

Financial review

Income for the year totalled £14,087. Total expenditure for same period was £26,859 resulting in a deficit of £12,772. Reserves held at year end were £68,838 of unrestricted funds.

Reserves Policy

The Trustees aim to retain 3 months worth of normal running costs in order to meet commitments and to cover any unexpected expenditure. This amounts to £6,715 which is comfortably covered by the free reserves held.

Plans for future period

Posters to be put up on Community Boards to make sure that as many people as possible are aware that we are ready to help and support if needed.

We will continue to work with Fresh Water Church in providing 'soups up'.

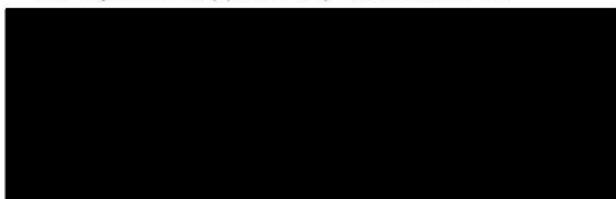
Exemptions from Disclosure

There are no exemptions from disclosure.

Funds held as custodian trustee on behalf of others

There are no funds held as custodian trustee on behalf of others.

This report was approved by the Trustees on 2025



Independent examiner's report to the trustees on the unaudited accounts of Lochaber Foodbank

I report on the accounts of the Charity for the year ended 31st March 2025 which are set out on pages 5 to 8.

Respective responsibilities of trustee and independent 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. 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 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 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.

[Redacted]
Date: - 2025
Finance Manager
Voluntary Action Lochaber
An Drochaid, Claggan Road
Fort William
PH13 6PH

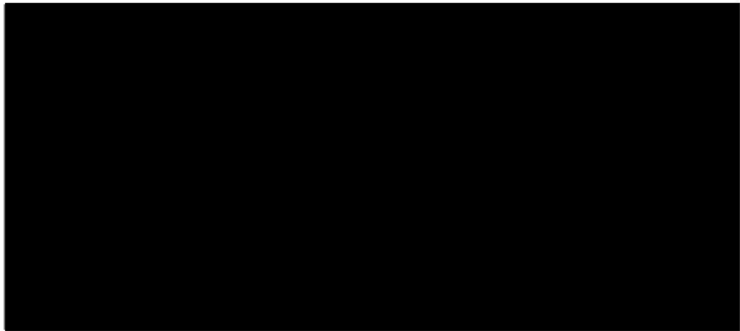


Lochaber Foodbank SCIO
Receipts and Payments Accounts
For the year ended 31st March 2025
Scottish Charity Number SC043846

		Year to 2025 Unrestricted £	Year to 2025 Restricted £	Year to 2025 Total £	Year to 2024 Total £
Receipts	Note				
Grants and Donations					
Grants	4	-	-	-	-
Donations	5	14,087	-	14,087	41,833
Bank interest received		-	-	-	-
Fund Raising					
Other Income		-	-	-	-
Total Receipts		14,087	-	14,087	41,833
Payments					
Charitable Activities					
Donations		1,000	-	1,000	6,000
Shop Insurance		403	-	403	235
Telephone / Broadband		690	-	690	2,578
Vehicle Expenses		613	-	613	594
Van Insurance		578	-	578	514
Van Licence		190	-	190	180
Van Fuel		1,302	-	1,302	1,224
Electricity / Gas		475	-	475	948
Postage, Printing & Stationery		347	-	347	139
Website / IT		901	-	901	-
Sundries		75	-	75	206
Training		-	-	-	24
Food & Other Items		19,321	-	19,321	12,293
Data Protection		35	-	35	35
Rent		-	-	-	1,321
BID Levy		507	-	507	-
Governance Costs					
Independent Examination	7	420	-	420	360
Total Payments		26,859	-	26,859	26,651
Surplus/(Deficit) for the year before transfers		(12,772)	-	(12,772)	15,182
Transfers between funds	6	-	-	-	-
Surplus/(Deficit) for the year		(12,772)	-	(12,772)	15,182

Lochaber Foodbank SCIO
Receipts and Payments Accounts
For the year ended 31st March 2025
Scottish Charity Number SC043846

	Year to 2025 Unrestricted	Year to 2025 Restricted	Year to 2025 Total	Year to 2024 Total
Statement of Balances - as at 31st March 2025				
Opening cash at bank and in hand	81,609	-	81,609	66,427
Add Income	14,087	-	14,087	41,833
	95,696	-	95,696	108,260
Less Expenditure	26,859	-	26,859	26,651
Transfers	6	-	-	-
Closing cash at bank and in hand	68,838	-	68,838	81,609
Bank and Cash Balances				
Business Current Account	68,554	-	68,554	81,499
Outstanding lodgements	-	-	-	-
Outstanding cheques	-	-	-	-
Petty cash	283	-	283.47	110
9 & 10	68,838	-	68,838	81,609



Lochaber Foodbank SCIO
Scottish Charity Number SC043846
Notes to the accounts
For the year ended 31st March 2025

1 Basis of Accounting

These accounts have been prepared on the Receipts and Payments basis in accordance with the Charities & Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

2 Nature and purpose of funds

Unrestricted funds are those that may be used at the discretion of the trustees in furtherance of the objects of the charity. The trustees maintain a single unrestricted fund for the day-to-day running of the SCIO. During the year donations totalling £14,087 were received to assist with running costs.

Restricted funds may only be used for specific purposes. Restrictions arise when specified by the donor or when funds are raised for specific purposes.

3 Related party transactions

No remuneration was paid to the trustees or any connected persons during the year (2024: £NIL).

4 Grants

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
Grants	-	-	-	-
	-	-	-	-

5 Donations

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
Misc Donations	14,087	-	14,087	41,833
	14,087	-	14,087	41,833

6 Transfers between funds

There were no transfers between funds during the year (2024: £NIL).

7 Governance Costs

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
Independent Examination	210	-	210	180
Accounting Services	210	-	210	180
	420	-	420	360

8 Volunteers

The trustees would like to record their thanks to all the volunteers who dedicate a significant amount of time for no remuneration to the charity.

9 Restricted Funds

	At 1st April 2024	Incoming	Outgoing	Transfers	At 31st March 2025
Restricted Funds	-	-	-	-	-
	-	-	-	-	-

10 Unrestricted Funds

	At 1st April 2024	Incoming	Outgoing	Transfers	At 31st March 2025
Unrestricted Funds	81,609	14,087	(26,859)	-	68,838
	81,609	14,087	(26,859)	-	68,838