

Peeblesshire Foodbank – Chairman’s Report 2025

Introduction

Peeblesshire Foodbank has continued to deliver vital support to individuals and families experiencing crisis across our community over the past year. Demand for our services has remained high, reflecting ongoing financial pressures and the continued vulnerability of many households. Throughout these challenges, our volunteers, staff, partners, and supporters have demonstrated exceptional commitment to ensuring that no one in our area faces hunger alone.

Overview of the Year

The year has been characterised by sustained levels of need, with many people seeking assistance due to rising living costs, income insecurity, and unexpected crises. In response, the organisation has strengthened both its operational capacity and its wider community engagement. Alongside providing emergency food, we have continued to develop approaches that promote connection, dignity, and holistic support.

We have also dedicated significant time to reviewing and improving our internal processes, ensuring that our operations remain safe, effective, and resilient.

Governance

Peeblesshire Foodbank benefits from the leadership and oversight of a committed Board of Trustees. The current officers are:

Chair – [REDACTED]

Vice Chair – [REDACTED]

Treasurer – [REDACTED]

Board Members - [REDACTED]

We extend sincere thanks to [REDACTED], who retired as Treasurer in December 2024.

Statistics and Demand

Demand for our services remained high across the reporting year. During that time, our charity

- provided approximately 20,000 meals
- supported 1,640 people in crisis
- handled 30 tonnes of food through our warehouse

These figures underline the scale of need within our community and the essential role played by the our charity. Staff and volunteers worked diligently to ensure that every person received support with dignity and compassion.

Projects and Community Work

Peeblesshire Foodbank continued to develop and deliver a range of community-based initiatives designed to reduce hardship and foster connection. Key activities included:

- community cafés, providing warm, welcoming spaces offering low-cost meals and opportunities for social connection.
- the Summer Lunch Scheme, through which we provided 6,500 lunches to local children and families during the school holiday period.
- our annual Christmas Hamper Initiative remained a significant undertaking, supporting households at a time of heightened pressure and ensuring that families could enjoy a more secure and dignified festive period.

Volunteers and Staffing

Peeblesshire Foodbank's work is made possible by our volunteers, who remain at the heart of our organisation. We now have around 75 volunteers, whose contribution to stock management, parcel preparation and delivery, client sessions, and community projects is invaluable.

Staffing capacity has continued to develop in line with our operational needs. Our staff team has demonstrated professionalism, resilience, and a consistent commitment to supporting individuals with care and dignity.

Partnerships and Local Engagement

We have continued to strengthen relationships with statutory agencies, charities, churches, schools, businesses, and community groups. These partnerships are essential in enabling us to provide effective, joined-up support to those in need.

Our strong collaboration with Citizens Advice Bureau has remained particularly impactful, ensuring that individuals benefit from financial guidance, advocacy, and improved income security alongside access to

emergency food.

Finance and Resources

The financial environment has remained challenging, with increased operational pressures and rising costs. The organisation has maintained a firm focus on financial stewardship and sustainability.

Support from grant funders, local groups, churches, businesses, and individual donors has been crucial. These contributions have enabled us to maintain stock levels, deliver core services, and invest in the infrastructure required for safe and effective operations.

Looking Ahead

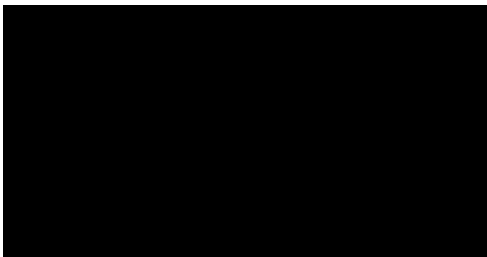
The coming year will continue to present significant challenges for households across Peeblesshire. The foodbank remains committed to strengthening its services, deepening partnership working, and developing approaches that prevent and reduce the need for emergency food.

Our priorities will include ongoing improvements to operational processes, continued delivery of community projects, and sustained investment in dignity-centred support.

Sourcing funding to maintain core services will remain a priority, especially since funding from Trussell will be reduced as part of their new five year strategy.

Conclusion

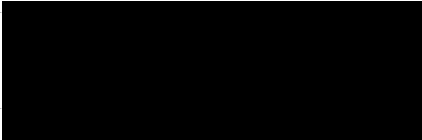
Peeblesshire Foodbank has made a substantial impact over the past year, responding to high levels of need with dignity, compassion, and professionalism. On behalf of the Board of Trustees, I extend heartfelt thanks to our volunteers, partners, funders, and supporters. Their dedication enables us to continue making a meaningful difference in the lives of people across Peeblesshire.



24 May 2025

APPENDIX 3



		Independent examiner's report on the accounts						v2
Report to the trustees/members of		Peeblesshire Foodbank SCIO						
Registered charity number		SC045330						
On the accounts of the charity for the period		Period start date				Period end date		
		Day	Month	Year		Day	Month	Year
		1	Apr	2024	to	31	Mar	2025
Set out on pages		1 to 8						
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</p> <ol style="list-style-type: none"> 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"> to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached. 						
Signed:					Date:	23/01/2026		
Name:								
Relevant professional qualification(s) or body (if any):		Institute of Chartered Accountants of Scotland						
Address:		Cobalt Accountancy Scotland Ltd						
		27 Lauriston Street						
		Edinburgh						
		EH3 9DQ						

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

None

Peeblesshire Foodbank SCIO
Charity No. SC045330
Accounts for the Period to 31 Mar 2025

The accounts are prepared on an accruals basis, and are presented in this report as follows:

Statement of Financial Activities

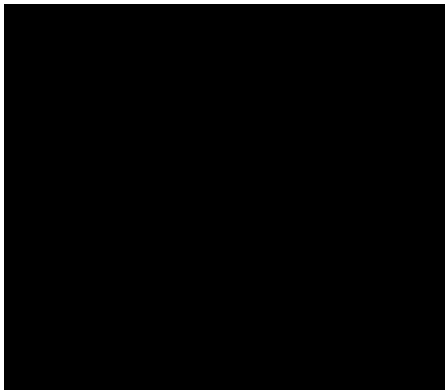
Profit and Loss Account

Balance Sheet

Detail of Restricted Funds

Notes

Independent Examiner's Report



Peeblesshire Foodbank SCIO
Charity No. SC045330
Accounts for the Period to 31 Mar 2025

	Unrestricted	Restricted	Total 2025	Total 2024
	£	£	£	£
Income				
Donations and Grants	135,775	129,215	264,990	194,429
Income from Charitable activities	64,359		64,359	49,626
Total Income	200,134	129,215	329,349	244,055
Expenditure				
Costs of raising funds	69,958	21,467	91,425	62,495
Fundraiser Salaries	62,000	21,467	83,467	57,683
Pension Contributions	5,035		5,035	4,670
NI	2,230		2,230	
Advertising and Promotion	346		346	122
Postage	62		62	6
Printing	285		285	14
Expenditure on Charitable Activities	64,359	98,535	162,894	93,852
Value of food distributed	64,359		64,359	49,613
Vouchers Claimed			-	426
Heating Grants Disbursed		156	156	820
Clothing purchased			-	6,469
Materials purchased			-	1,524
Subcontractor (Financial Inclusion)		98,379	98,379	35,000
Other Expenditure	56,300	1,436	57,736	52,320
Rent	15,492		15,492	14,878
Office Costs	933		933	2,645
Bank/Finance Charges	90		90	226
Insurance	1,305		1,305	340
Office Equipment	1,962		1,962	1,553
Computer Software	80		80	80
Internet and Telephone	686		686	654
Subscriptions	399		399	847
Mobile Phone	72		72	72
Trussel Trust Fee			-	-
Food etc Purchased	31,986		31,986	27,671
Motor Expenses		1,436	1,436	2,213
Charitable donations	234		234	
Accommodation and Meals	1,639		1,639	504
Staff Training	108		108	27
Staff Entertaining	689		689	354
Legal and Professional Fees	77		77	59
Books and Journals			-	75
Travel	513		513	87
Sundries	35		35	35
Total Expenditure	190,617	121,438	312,055	208,667
Other recognised gains and losses				
Revaluation of fixed assets			-	6,716
Net movement in funds	9,517	7,777	17,294	28,672
Reconciliation of funds				
Total funds brought forward	313,273		313,273	284,601
Total funds carried forward	136,856	193,710	330,566	313272.5

Note 1

Peeblesshire Foodbank SCIO
Charity No. SC045330
Accounts for the Period to 31 Mar 2025

	Year to 31/3/25			Year to 31/3/24			
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total	
Income	£		£	£		£	
Cash/cheque donations	120,938			61,382			
Tesco/Trussel Trust	6,217			15,101			
Interest received				13			
Gift Aid	5,737						
Grants	2,883	129,215		1,125	116,821		
Total donations and grants			264,990			194,442	Note 1
Value of Food Donated			64,359			49,613	Note 2
Total Income			329,349			244,055	
Expenditure							
Rent	15,492			14,878			
Office Costs	933			2,645			
Bank/Finance Charges	90			226			
Insurance	1,305			340			
Office Equipment	1,962			1,553			
Computer Software	80			80			
Internet and Telephone	686			654			
Mobile Phone	72			72			
Food etc Purchased	31,986			27,671			
Advertising and Promotion	346			122			
Printing & Stationery	285			14			
Postage	62			6			
Subscriptions	399			847			
Motor Expenses		1,436			2,213		
Salaries	62,000	21,467		57,683			Note 4
Employers NI	2,230						
Pension Contributions	5,035			3,440			
Staff Pensions				1,230			
Subcontractor Costs		98,379			35,000		
Accommodation and Meals	1,639			504			
Vouchers Claimed				426			
Heating Grants Disbursed		156			820		
Charitable donations	234						
Clothing purchased					6,469		
Materials (warm boxes etc)					1,524		
Depreciation	6,580			6,716			
Staff Training	108			27			
Staff Entertaining	689			354			
Legal and Professional Fees	77			59			
Books and Journals				75			
Travel	513			87			
Sundries	35			35			
Total Expenditure			254,276			165,770	
Value of Food Distributed			64,359			49,613	Note 1
Total Expenditure			318,635			215,383	
Surplus for Period			10,714			28,672	
	132,838	121,438	312,055	119,744	46,026	208,667	

Peeblesshire Foodbank SCIO
Charity No. SC045330
Accounts for the Period to 31 Mar 2025

	At 31/3/25		At 31/3/24	
Assets	£	£	£	£
Capital Assets				
Computer Equipment b/f	7,504		4,378	
Computer Depreciation b/f	(4,162)		(1,931)	
Computer Equipment purchase			3,126	
Computer Depreciation in year	(2,095)		(2,231)	
Fixtures and Fittings b/f	1,411			
Fixtures Depreciation b/f	(470)			
Fixtures Purchase	1,295		1,411	freezer purchase
Fixtures Depreciation in year	(470)		(470)	
Motor vehicle b/f	20,073		20,073	
Motor vehicle depreciation b/f	(12,044)		(8,029)	
Motor vehicle purchase			-	
Motor vehicle Depreciation in year	(4,015)		(4,015)	
Net book Value		7,027		12,312
		-		-
Prepayments				
Voucher prepayments			19,430	19,430
Cash at Bank				
Current Account	308,652		281,771	
Soldo Payment Card	2		165	
Monzo Expenses Card	3,534	312,188	4,450	286,386
Total Assets		319,215		318,128
Liabilities				
PAYE/NI		5,877		1,663
Pension Creditor		7,988		3,280
Other Creditors		-		-
Total Liabilities		13,865		4,943
Net Worth		323,984		313,183
Opening Net Worth		313,270		284,598
Surplus (Shortfall) for the period		10,714		28,672
Closing Net Worth		323,984		313,270

Peeblesshire Foodbank SCIO

Charity No. SC045330

Restricted Funds

Accounts for the Period to 31 Mar 2025									
	Trussel Trust Financial Inclusion	Corra Foundation Heating Grants	Trussel Trust Salary support	SBC Vehicle support	CLLD	Foundation Scotland Warm Boxes	SBC Slow cookers	Borders Community Action + SBC CLLD Community Cafes	Total
Opening balance	120,951	1,676	37,831	2,866	4,715	8,339	9,555	-	185,933
Income	£	£	£	£	£	£	£	£	£
Grants	51,013		31,843			12,100		34,259	129,215
Total Income	51,013	-	31,843	-	-	12,100	-	34,259	129,215
Expenditure									
Rent									-
Salaries & NI			(21,467)						(21,467)
Subcontractor Costs	(98,379)								(98,379)
Heating Grants Disbursed		(156)							(156)
Motor Expenses				(1,436)					(1,436)
Warm boxes etc									-
Food purchased									-
Clothing									-
Voucher Prepayments									-
Total Expenditure	(98,379)	(156)	(21,467)	(1,436)	-	-	-	-	(121,438)
Closing balance	73,584	1,520	48,207	1,430	4,715	20,439	9,555	34,259	193,710

> Borders Community Action community cafes £19,780
> SBC CLLD community cafes £14,479

> Cash for Kids summer lunch scheme £3,000
> Trussell [REDACTED] post

> SBC warm boxes £3,100
> CAB warm boxes £4,000
> Trussell CAB financial Inclusion £51,012.50
> Foundation Scotland slow cookers £5,000

Notes

Accounts for the Period to 31 Mar 2025

Value of food donated: it is a requirement of the Trussel Trust to impute a value on the donated food and to show this as both an income and an expense. The standard value of £1.75 per kg has been used in these accounts, and applied to the weight of food distributed as entered on the Trussel Trust website

2	Trussel Trust Stock Distributions 1 Apr 2024 - 31 Mar 2025			
			Total food distributed	24,104.5 kg
			at £2.67/kg £	64,359.00
	Grants			
3		Borders Community Action	19,780.00	community cafes
		SBC CLLD	14,479.00	community cafes
		Trussell	31,843.00	salaries
		SBC	3,100.00	warm boxes
		CAB	4,000.00	warm boxes
		Trussell CAB	51,012.50	financial inclusion
		Foundation Scotland	5,000.00	slow cookers
	Total		£	129,214.50