

Bear Necessities for Bulgaria

Receipts and Payments Accounts
For the year ended 30 November 2025

Scottish Charity No: SC046123



ACE Business
Management
Solutions



Trustees 'Annual Report

For the year ended 30 November 2024

Bear Necessities for Bulgaria (BNFB) was first registered with SCIO in November 2015. The Trustees have pleasure in presenting their annual report together with the financial statements and the independent examiner's report for the period ended 30 November 2025.

Reference & Administrative Information

Charity Name

Bear Necessities for Bulgaria

Charity No

SCO46123

Address

60 Novar Road, Alness, IV17 0RG

Current Trustees

Christina Ross (Chair)
Cathey Reece (Treasurer)
Louise Harrison (Secretary)
Rumen Ganushev

Independent Examiner

Ken Hamilton
ACE Business Management Solutions
17 Lethnot Road
Edzell
DD9 7TG

Structure, Governance & Management

Constitution

The charity is an unincorporated association having charitable status under the Charities and Trustee Investment (Scotland) Act 2005. It is governed by its constitution and was granted charitable status by OSCR on 11 November 2015.

Introduction

The Scottish Registered Charity Bear Necessities for Bulgaria was set up to work with those affected by poverty throughout Bulgaria, specifically to relieve poverty and the advancement of education. Our main projects working towards these aims are the soup kitchen, which provides and delivers hot food to those most in need, by reason of age, ill health and financial disadvantage, and our school age children. We also support a project which focuses on ensuring all the school age children in the village have shoes and coats to attend school in the winter. The social kitchen building in Orizari, Bulgaria also functions as a community centre and project hub, and we support satellite projects like the gym and the knit and natter groups. In addition we have also opened a Health Clinic, with the support of an anonymous donor, who is generously funding the basic running costs. This Clinic can provide basic triage care and can refer on to the local city hospitals, local GP and specialists as required.

Bear Necessities for Bulgaria is a charity with Christian principles at its heart and we work primarily through partnerships with churches and other related organisations in much of our fundraising and delivery. As a charity we also promote racial and religious harmony by providing aid for all in need regardless of ethnicity and religion and we work closely with our contacts in Bulgaria to ensure that we reach as many of those in need regardless of their faith or their race. It is our desire to improve local equality and diversity practice by modelling these standards in our work.

Management

The trustees are responsible for the strategic direction and governance of the organisation, and ensuring that objectives and activities fall within the remit of the constitution.

Activities

This year has been a busy and exciting year for the Bear team as we have begun the Guild partnership for Build My Church in earnest. The team have visited around 65 Guilds across the year, and several more events were covered by the team from the Guild who accompanied us to visit Bulgaria in March/April. This level of work has been huge for the UK team because they are volunteers with work and family commitments, so the team from the Guild being able to offer support is very welcome. Alongside this, in real time, the new Build My Church project has launched and is currently in its early stages, which is very exciting. The Guild realised that Bear did not have the resources to front money to the new project with the understanding that funds will come, so they provided an advance to secure a lease for a building and launch the project. The lease was signed at the end of May, and the team were able to empty and then renovate the building during the summer. In September they began to hold gatherings, beginning with a group entirely new to the gospel which was around 9 folks in September, and by December was a little over

20 regular attendees. They are also serving those who have faith but could not access a church because they are isolated by distance. They have hosted the training group for elders and ministers in the district, and they also opened their doors to all friends and neighbours for the Day of the Family celebration in November and welcomed around 80 folks. All members of the BNFB team are delighted with how things are progressing.

Achievements and Performance

The outcomes of the work of Bear Necessities this year has been that the soup kitchen operated on approximately 65 days between December and April, serving around 3,300 meals, and around 20 days between October and our end of year in November, serving approximately another 1000 meals in the village to those who have been most impacted by poverty and hunger. Our priorities are, as always, to serve those who are ill, isolated, have no wage earners in the family, widows and nursing mums, and candidates are identified by the team in Bulgaria. The homework club has operated on most soup days and has encouraged the children who attend not only to have soup, but also to access support to progress at school from the team. The clinic continues to operate, but due to increased costs and pressures the service is reduced to one session per month, but at a similar cost. The Christmas party and homework club continue to be of great service to the children both in Orizari and the surrounding neighbourhood.

The Build My Church project has reported around 30 regular attendees to its newcomers group, and is currently seeking support and permissions around several new initiatives, including hosting a health and fitness outreach in the nearby school with the boxing coach, relocating their homeless respite accommodation to the ground next to the new church building, and applying to launch the second ever Foodbank (The Good Steward) initiative in Bulgaria with help from the founder in Burgas. We look forward to this progressing throughout the year.

Financial Review

Bear's income over this year has really benefited from personal donations, just over £2000, and the UK team are very grateful for them all. A gift from a charity shop raised £5,000 and other events raised another £1,100. The income from the Guild for their Build My Church project was £22,000. The Guild ladies and the Scottish team also contributed around £3,600 to fund their trip to Bulgaria in Mar/Apr 2025, with additional donations for travel costs of around £575.

The outgoings for the projects this year have included nearly £3,000 for travel and expenses in Bulgaria with the Guild team, most of which has been recouped. Around £6,000 has gone to the soup kitchen, clinic and outreach projects in Orizari. (Costs have increased, and we will need to see how this is further affected when Bulgaria joins the Euro next year.) £3,000 has gone to the Build My Church project so far, and the plan is to continue this bi-monthly amount. Around £1,300 was spent on printing, and just over £600 on merchandise and branded clothing for the new church, which has been called Bethel Christian Centre- House of God.

The reserves of the BNFB amount to £25,367 as at 30 November 2025, with £17,245 restricted for the Guild project Build My Church. This leaves an unrestricted fund of £8,122

Reserves Policy

Bear Necessities for Bulgaria would aim to keep a reserve figure relating to three months operational activity at all times. The current reserves of £8,122 are within this target range.

Plans for Future Periods

It is our plan for 2025-26 to continue to operate all of the existing projects on the same basis, with priority for the soup kitchen and clinic, both of which are operating at capacity at the moment but also maintaining effectiveness. The team are under pressure with the speaking commitments, but we are pushing forward, and we are optimistic about the impact of the partnership with the Guild. We also plan for our project manager to receive a portion of funding towards the purchase of a new vehicle next year. This funding will come from the Guild project and additional donations.

Christina Ross
Chair



27 May 2026

Bear Necessities for Bulgaria

SC046123

Independent Examiner's Report to the Trustees of Bear Necessities for Bulgaria (BNFB)

I report on the financial statements of the charity for the year ended 30 November 2025, which are set out on pages 6 to 8.

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 ("the 2005 Act") and the Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 Regulations").

The charity's trustees consider that the audit requirement of Regulation 10(1)(d) of the 2006 Regulations does not apply. It is my responsibility to examine the accounts as required under section (44)(1)(c) of the 2005 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 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 Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 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.



Ken Hamilton
ACE Business Management Solutions

Date: 27 May 2026

**Bear Necessities for Bulgaria
Receipts and Payments Account
Year Ended 30 November 2025**

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
Note					
Receipts					
Donations and Gift Aid	11290	22191		33481	3720
Legacies				0	0
Activities for Generating Funds	1124			1124	561
Bank Interest	132			132	105
Investment income					
Total Receipts	12546	22191		34737	4386
Payments					
Cost of generating funds					
Charitable Activities	3370	4946		8316	3892
Donations made	6022	0		6022	2200
Governance costs	0			0	0
Total Payments	9392	4946		14338	6092
Excess of Receipts over payments	3154	17245		20399	-1706
Transfer between funds				0	
Excess of Receipts over payments	3154	17245		20399	-1706

Bear Necessities for Bulgaria
Statement of Balances
At 30 November 2025

	Note	Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Total 2024
<u>Bank & Deposit Balances</u>		£	£	£	£	£
Bank and deposit balances - 1 Dec 2024		4968	0		4968	6674
Movement in year:						
Excess of Receipts over Payments		3154	17245		20399	-1706
Bank and deposit balances - 30 Nov 2025		8122	17245		25367	4968
<u>Investments at market value</u>						
<u>Assets</u>						
<u>Liabilities</u>						

These accounts were approved by the Trustess on 27 May 2026

For and on behalf of the Trustees of Bear Necessities for Bulgaria

Christina Ross		Trustee
Catherine Reece		Trustee