

Cupar Foodbank

SCO46892



Receipts and payments accounts							
For the period from	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	01	April	2024		31	March	2025

Section A Statement of receipts and payments

	Unrestricted funds	Restricted funds	Expendable endowment funds	Permanent endowment funds	Total funds current period	Total funds last period
	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £
A1 Receipts						
Donations	48,191				48,191	87,062
Legacies					-	
Grants	4,882	18,579			23,461	29,209
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings	1,685				1,685	2,082
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
					-	
A1 Sub total	54,758	18,579	-	-	73,337	118,353
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	54,758	18,579	-	-	73,337	118,353
A3 Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	41,314	18,340			59,654	78,676
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
Other					-	
					-	
A3 Sub total	41,314	18,340	-	-	59,654	78,676
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	41,314	18,340	-	-	59,654	78,676
Net receipts / (payments)	13,444	239	-	-	13,683	39,677
A5 Transfers to / (from) funds						
					-	
Surplus / (deficit) for year	13,444	239	-	-	13,683	39,677

Section B Statement of balances

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
B1 Cash funds	Cash and bank balances at start of year	148,525	4,403			152,928	113,251
	Surplus / (deficit) shown on receipts and payments account	13,444	239			13,683	39,677
						-	
						-	
	Cash and bank balances at end of year	161,969	4,642	-	-	166,611	152,928
	(Agree balances with receipts and payments account(s))	-	-	-	-	-	-

	Details	Fund to which asset belongs	Market valuation to nearest £	Last year to nearest £
B2 Investments				
		Total	-	-

	Details	Fund to which asset belongs	Cost (if available) to nearest £	Current value (if available) to nearest £	Last year to nearest £
B3 Other assets	HMRC Gift Aid Claim			989	
		Total	-	989	-

	Details	Fund to which liability relates	Amount due to nearest £	Last year to nearest £
B4 Liabilities	HMRC		780	
	Independent Examination		660	
	Electricity		636	
		Total	2,076	-

	Details	Fund to which liability relates	Amount due (estimate) to nearest £	Last year to nearest £
B5 Contingent liabilities	Potential Relocation Costs	Potential Relocation Costs	42,500	0
	Funding for CARF Adviser	Funding for CARF Adviser	28,500	0
	Reserves & Redundancy Policy	Reserves & Redundancy Policy	0	12,160
		Total	71,000	12,160

Signed by one or two trustees
on behalf of all the trustees

Signature*

Print Name

Date of
approval

			17/09/2025
			17/09/2025

Section C Notes to the Accounts

C1 Nature and purpose of funds (may be stated on analysis of funds worksheets)

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C2 Grants

Type of activity or project supported	Individual / institution	Number of grants made	£
Total			-

C3a Trustee remuneration

If no remuneration was paid during the period to any charity trustee or person connected to a trustee cross this box (otherwise complete section 3b)	X
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Authority under which paid

£

C3b Trustee remuneration - details

C4a Trustee expenses

If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)	X
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Number of trustees

£

C4b Trustee expenses - details

C5 Transactions with trustees and connected persons

Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)

C6 Other information

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Additional analysis (1)

Analysis of receipts and payments

1 Donations

	Unrestricted funds	Restricted funds	Expendable endowment funds	Permanent endowment funds	Total current period	Total last period
	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £
Church Groups/Orgs/Business	13,822				13,822	33,325
Individuals/General Public	27,312				27,312	51,277
Gift Aid	2,482				2,482	2,335
Just Giving	4,575				4,575	125
Total	48,191	-	-	-	48,191	87,062

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2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
Financial Inclusion	2,787	18,579	21,366	20,265
Trussell Trust	2,095		2,095	3,944
Winter Support			-	5,000
			-	
Total	4,882	18,579	23,461	29,209

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3 Gross receipts from other charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
					-	
					-	
					-	
					-	
					-	
					-	
					-	
					-	
Total	-	-	-	-	-	-

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4 Payments relating directly to charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Financial Inclusion		18,340			18,340	13,218
Winter Support					-	5,000
Unrestricted - Salaries	31,706				31,706	60,458
Unrestricted - Other	9,608				9,608	
					-	
					-	
					-	
					-	
					-	
					-	
					-	
					-	
					-	
Total	41,314	18,340	-	-	59,654	78,676

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Additional analysis (2)

5 Breakdown of unrestricted funds

	Unrestricted fund 1 - enter name of fund below	Unrestricted fund 2 - enter name of fund below	Unrestricted fund 3 - enter name of fund below	Unrestricted fund 4 - enter name of fund below	Total unrestricted funds	Total unrestricted funds last period
Receipts						
Donations					-	
Legacies					-	
Grants					-	
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
Sub total	-	-	-	-	-	-
					cross ref error	
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	-	-	-	-	-	-
					cross ref error	
Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities					-	
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
					-	
Sub total	-	-	-	-	-	-
					cross ref error	
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
Total payments	-	-	-	-	-	-
					cross ref error	
Net receipts / (payments)	-	-	-	-	-	-
Transfers to / (from) funds					-	
Surplus / (deficit) for year	-	-	-	-	-	-
					cross ref error	
Nature and purpose of funds						

Cupar Foodbank

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Additional analysis (3)**6 Breakdown of restricted funds**

	Restricted fund 1 - enter name of fund below	Restricted fund 2 - enter name of fund below	Restricted fund 3 - enter name of fund below	Restricted fund 4 - enter name of fund below	Total restricted funds	Total restricted funds last period
Receipts						
Donations					-	
Legacies					-	
Grants					-	
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
Sub total	-	-	-	-	-	-
					cross ref error	
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	-	-	-	-	-	-
					cross ref error	
Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities					-	
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
					-	
					-	
Sub total	-	-	-	-	-	-
					cross ref error	
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
Total payments	-	-	-	-	-	-
					cross ref error	
Net receipts / (payments)	-	-	-	-	-	-
Transfers to / (from) funds						
					-	
Surplus / (deficit) for year	-	-	-	-	-	-
					cross ref error	

CUPAR FOOD BANK – SCOTTISH CHARITY NO.: SC046892
INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CUPAR FOODBANK
FOR THE YEAR ENDED 31 MARCH 2025

I report on the accounts of the charity for the year ended 31 March 2025 consisting of the Statement of Receipts and Payments, Statement of Balances and the related notes.

Respective Responsibilities of the Trustees and the Examiner

The Charity's Trustees are responsible for the preparation of the accounts in accordance with the terms of Charities and Trustees 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 Accounts Regulations do 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 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.

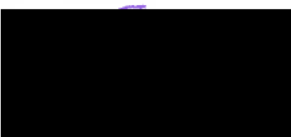
Independent Examiner's Statement

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.



James Hair & Co
59 Bonnygate
CUPAR
Fife
KY15 4BY

Date: 29 September 2025

APPENDIX 1



Scottish Charity Regulator

Office of the Scottish Charity Regulator

Trustees' Annual Report for the period							
	Period start date				Period end date		
	Day	Month	Year		Day	Month	Year
From	01	04	2024	To	31	03	2025

Reference and administration details

Charity name	Cupar Foodbank
Other names charity is known by	
Registered charity number	SC046892
Charity's principal address	

Names of the charity trustees on date of approval of Trustees' Annual Report

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1				
2				
3		Secretary		
4				
5		Chairperson	8 th October 2024 (Started) Chair – 6 th May 2025	
6		Treasurer	11 th March 2025 (started)	
7		Vice-Chair	11 th March 2025 (started)	
8			11 th March 2025 (started)	
9				
10				
11				
12				
13				
14				
15				
16				

Reference and administration details

Names of all other charity trustees during the period, if any, (for example, those who resigned part way through the financial period)

Name	
	6 th May 2025 (left office/board)
	6 th May 2025 (left office/board)
	11 th March 2025 (left Office/board)
	1 st August 2025 (left board)
	24 th August 2025 (left board)

Structure, governance and management

Type of governing document	Cupar Foodbank operates under a formal Constitution, which serves as its principal governing document. This framework outlines the organisation’s purpose, governance structure, and operational procedures, ensuring transparency, accountability, and adherence to charitable principles.
Trustee recruitment and appointment	We actively seek to appoint trustees from the local community who demonstrate a genuine interest in addressing food poverty and supporting the mission of the foodbank. Individuals who wish to be considered for a trustee role are invited to complete an application form. As part of the recruitment process, applicants are welcomed to visit the foodbank, where they will have the opportunity to meet with the manager, volunteer coordinator, and members of the volunteer team. This engagement provides valuable insight into the daily operations and ethos of the organisation. Prospective trustees are then invited to attend a trustee meeting as observers. Following this, both the applicant and the board may reflect and decide whether to move forward with a formal nomination to the trustee board.

Objectives and activities

Charitable purposes

Cupar Foodbank operates as a non-profit distributing charity, with its primary objectives centred on the prevention and alleviation of poverty, and the support of individuals and families in need. This is achieved through the distribution of food and by facilitating access to welfare services within the community—striving ultimately to enhance the overall quality of life for beneficiaries.

Summary of the main activities in relation to these objects

- Cupar Foodbank offers short-term emergency provision of food parcels—typically covering three days—for individuals and families facing crisis situations.
- Our immediate priority is to alleviate hunger and provide vital relief during times of acute need.
- Beyond the provision of food, we are committed to longer-term impact.
- Through the support of our Financial Inclusion Officer (FIO), individuals are guided toward services and advice such as benefits, housing, mental health wellbeing with relevant external agencies, that may help stabilise their circumstances and reduce reliance on the foodbank in future.

APPENDIX 1

Achievements and performance

Summary of the main achievements of the charity during the financial period

Christmas Hampers

In 2024, Cupar Foodbank distributed 135 emergency hampers to individuals and families in need—an increase from 92 hampers provided in 2023. These vital parcels supported a total of 388 people, including 173 children and young people.

A new toy donation area was introduced again this year, allowing us to help families access Christmas gifts for their children. Thanks to the kindness of our community, we were able to bring festive cheer to homes that may otherwise have gone without. This growth reflects both rising community need and the generosity of our supporters and volunteers, who make this essential service possible.

Activities

- The Café space was opened to welcome clients for tea, coffee, and conversation, while giving them greater choice in the food items they receive.
- The Home Zone was made available to support those in need with essential items such as clothing, bedding, and crockery.
- We continued strong collaboration with our FIO, enhancing the Financial Inclusion support we offer to clients.
- We've reached a milestone where all items in food hampers are now confirmed to be within their Best Before Date.
- We provided support to several other food outlets across Fife, including both Trussell and Independent providers.
- Increased activity on our Facebook page with keeping our community informed.
- We participated in Cupar Open Doors, warmly inviting members of the public into Cupar Foodbank to learn more about our work.
- Continued engagement with local schools and groups through visits to the Foodbank and outreach to their premises.
- Volunteer numbers rose to 22, and teamwork has remained strong—with a couple of joyful social events bringing everyone together and training events to ensure growth and development.

Financial review

Brief statement of the charity's policy on reserves

Cupar Foodbank maintains a Reserves Policy to ensure financial stability and continuity of service. This policy designates a portion of unrestricted funds—excluding those tied up in fixed assets—for two key reserve allocations:

- **Potential Relocation of Premises**
The Foodbank may be required to relocate from its current premises which it occupies on very favourable terms to alternative premises which would have a much higher cost base.
- **Financial and Debt Management Consultancy**
At present we receive a substantial grant to fully fund the services of a Consultant to provide financial / debt management advice to Foodbank Service Users. This funding will shortly come to an end and we plan to continue to offer this service from existing reserves while seeking to source replacement grants from alternative sources.

The charity routinely reviews its reserve levels and is confident that adequate funds are in place to meet these commitments

Details of any deficit	N/A
Donated facilities and services (if any)	We occupy premises owned by Fife Council on very favourable terms, helping us to allocate more resources directly toward supporting our clients.

APPENDIX 1

Other optional information

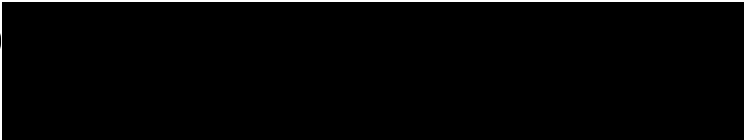
Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	<div></div>	<div></div>
OSCR will accept digital or typed signatures		

Full name(s)



Position (e.g. Chair)

Chairperson

Treasurer

Date

17th September 2025