
CUMBERNAULD AND KILSYTH CARE

UNAUDITED

TRUSTEE'S REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 APRIL 2025

CUMBERNAULD AND KILSYTH CARE

CONTENTS

	Page
Reference and Administrative Details of the Charity, its Trustees and Advisers	1
Trustee's Report	2
Independent Examiner's Report	6
Statement of Financial Activities	7
Balance Sheet	8
Notes to the Financial Statements	9 - 15
The following pages do not form part of the statutory financial statements:	
Charity Detailed Income and Expenditure Account and Summaries	

CUMBERNAULD AND KILSYTH CARE

**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS
FOR THE YEAR ENDED 30 APRIL 2025**

**Charity registered
number**

SC047347

Principal office

[REDACTED]

[REDACTED]

[REDACTED]

CUMBERNAULD AND KILSYTH CARE

TRUSTEE'S REPORT FOR THE YEAR ENDED 30 APRIL 2025

The Trustees present their annual report together with the financial statements of Cumbernauld and Kilsyth Care for the year 1 May 2024 to 30 April 2025.

Objectives and activities

Charitable purposes

Cumbernauld and Kilsyth Care was established on 17 June 2016 in order to help local families who were struggling to provide essentials for their children. We were granted charitable status on 21 April 2017.

Our charitable purposes, as categorised by OSCR and set out in our constitution are:

- The prevention or relief of poverty.
- The advancement of environmental protection or improvement.
- The relief of those in need by reason of age, ill-health, disability, financial hardship or other disadvantage.

Aims & Objectives

- To ensure that every child and young person in our communities has access to the school uniform and other school essentials that they require.
- To ensure that every baby born into our community has access to essentials, from nappies and formula to a cot and buggy.
- To ensure every child and young person in our communities has access to the clothing, shoes and hygiene essentials that they require.
- To support disadvantaged and vulnerable people across our communities, by working with and supporting other organisations and groups assisting disadvantaged and vulnerable people.
- To protect our environment, through waste reduction, re-use of clothing and equipment, and promotion of sustainability

Summary of the main activities in relation to these objectives

We operate four main services, which all provide essentials to families in Cumbernauld, Kilsyth and surrounding areas who are affected by poverty, social issues, and difficult family circumstances.

We operate a baby bank, children's clothing bank, hygiene bank and school uniform bank – which provides a broad range of support for children, young people and their families.

We primarily assist these families through a referral system. Families in need access our support via a range of referral partners, including: social workers, health visitors, family nurses, schools, family learning centres, foodbanks and other organisations such as One Parent Families Scotland. We don't have direct contact with families through our referral system. This is to protect their privacy and dignity. We simply supply what is needed via the referral partner requesting help on their behalf. By working alongside these other organisations and professionals, we have become part of a local network of support and have been able to assist thousands of families since our establishment.

Our referral packs cover a range of needs. A full newborn starter pack from our **baby bank** service includes a Moses basket, new mattress, bedding, pram, clothing, bath, toiletries, and lots of essentials required for a newborn baby. Our baby bank service also receives a lot of referrals for items like nappies and wipes, for families who are struggling to meet these regular costs. Due to demand, we also have a hospital bag service, as part of the baby bank, which provides a number of essentials like holdall, toiletries bag, hygiene essentials, slippers and pyjamas.

CUMBERNAULD AND KILSYTH CARE

TRUSTEE'S REPORT FOR THE YEAR ENDED 30 APRIL 2025

Our standard **school uniform bank** referrals provide enough uniform for the school week, shoes, socks/tights, underwear, PE kit, coat, pencil case, school bag, reusable water bottle and toiletries. However, we also receive requests throughout the year for various components of this pack.

The bulk of our referrals are for our general **clothing bank** service, with items from our hygiene bank service. We provide support from birth right up to the age of 18. Our clothing packs provide a range of pre-loved and new clothing. Items like pants, socks and vests are always provided new, and items like pyjamas and shoes are almost always new.

The **hygiene bank** has been a growing part of our charity. Toiletries like toothpaste, toothbrush, soap and shampoo are provided as standard with our referral packs. Other items, like deodorant and sanitary products are provided to older children and teenagers, while babies and toddlers receive items like nappy cream and wipes.

We are also a distributor of the NHS Healthy Start vitamins, which are included with the age-appropriate referral packs. We are also a registered distributor with the local authority of free period products, which we add to referral packs for older girls, teenagers and mums.

Our referral packs contain a mix of new and pre-loved items donated by our community. An average clothing and hygiene pack has been valued by our referral partners at between £150-£200 per child/young person, which has a big impact in terms of the items received, but also the household budgets of the families in receipt of this support.

In addition to our referral system, we also offer opportunities to access support through our outreach work - either through community events or partnerships with local schools and family learning centres.

Outreach work has been primarily focused on school uniforms, through our pre-loved uniform giveaways and through outreach work with local schools, to provide stock for inhouse school uniform services. Our pre-loved uniform giveaways allow us to reach families who might be reluctant to access a referral (due to perceived stigma or the belief that they might not be eligible for help), while furthering our environmental objective to promote and facilitate the re-use of clothing and reduce textile waste going to landfill.

Furthermore, by providing people with the opportunity to donate pre-loved items that are no longer needed, we are helping to reduce waste, increase the re-use of clothing and equipment and promote sustainability in our community.

Achievements and performance

Over the reporting period, we supported **3,160 children and young people** in our community with essentials - through a combination of direct referrals from partners, pre-loved school uniform giveaways, additional pre-loved clothing giveaways and outreach work with local schools.

We have developed growing **partnerships with a number of local schools**, as a means to support more children and young people in our community. Working specifically with schools in the areas of multiple deprivation, we provide a range of different services to schools, depending on their needs.

Re-use and waste reduction are key aims of our charity, as well as our main purpose of poverty alleviation. We use paper bags or bags for life for our referrals, and we continue to take further steps in that regard. The re-use of pre-loved items, and diverting them from landfill is an important

CUMBERNAULD AND KILSYTH CARE

TRUSTEE'S REPORT FOR THE YEAR ENDED 30 APRIL 2025

achievement for our charity, and we re-used **around 4,057kg of pre-loved clothing and other textiles** over the reporting period.

We have established a strong network of volunteers, who have continued to go over and above to provide support to local families. We have around 30 regular volunteers who do a range of work - from sorting donations and stock-taking to putting together referral packs. During the reporting period, our volunteers contributed **978 volunteer hours**.

Financial review

a. Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

Structure, governance and management

Cumbernauld and Kilsyth Care is governed by a constitution. An amended constitution was approved by OSCR in November 2022.

Trustees are appointed by a collective decision of the Board of Trustees.



Statement of Trustees' responsibilities

The Trustees are responsible for preparing the Trustee's Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland requires the Trustee to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustee are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

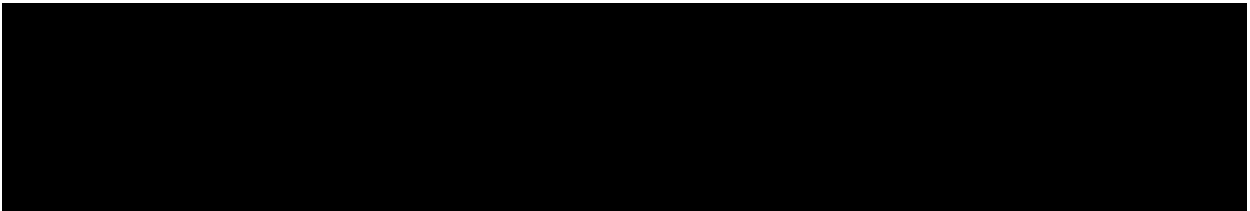
CUMBERNAULD AND KILSYTH CARE

**TRUSTEE'S REPORT
FOR THE YEAR ENDED 30 APRIL 2025**

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the

Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of Trustee on 11 December 2025 and signed on their behalf by:



CUMBERNAULD AND KILSYTH CARE

INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 30 APRIL 2025

Independent Examiner's Report to the Trustee of Cumbernauld And Kilsyth Care

I report on the accounts of the charity for the year ended 30 April 2025 which are set out on pages 4 to 12.

Respective Responsibilities of Trustee and Examiner

The charity's trustees are responsible for the preparation of the financial statements in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 ('the Act') and the Charities Accounts (Scotland) Regulation 2006 ('the Accounts Regulations'). The trustees consider that the audit requirement of regulation 10(1)(a) to (c) of the Accounts Regulations does not apply. It is my responsibility to examine the financial statements 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 was carried out in accordance with regulation 11 of the Accounts Regulations. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from you as trustee 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 Act and regulation 4 of the Accounts Regulations; and
 - to prepare financial statements which accord with the accounting records, Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard in the UK and Republic of Ireland (FRS 102) and in other respects comply with regulation 8 of the Accounts Regulationshave not been met; or
2. to which, in my opinion, attention should be drawn in order to enable proper understanding of the financial statements to be reached.

This report is made solely to the charity's Trustee, as a body, in accordance with regulation 11 of the Charities Accounts (Scotland) Regulations 2006. My work has been undertaken so that I might state to the charity's Trustee those matters I am required to state to them in an Independent Examiner's Report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustee as a body, for my work or for this report.

Signed:



Dated: 11 December 2025

CUMBERNAULD AND KILSYTH CARE

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30 APRIL 2025**

		Restricted funds 2025 £	Unrestricted funds 2025 £	Total funds 2025 £	<i>Total funds 2024 £</i>
	Note				
Income from:					
Donations and legacies	2	88,540	19,977	108,517	99,108
Other trading activities	3	-	21,733	21,733	10,426
Total income		88,540	41,710	130,250	109,534
Expenditure on:					
Raising funds	4	-	73,440	73,440	79,185
Charitable activities	5	-	30,586	30,586	38,511
Total expenditure		-	104,026	104,026	117,696
Net movement in funds		88,540	(62,316)	26,224	(8,162)
Reconciliation of funds:					
Total funds brought forward		-	81,409	81,409	89,571
Net movement in funds		88,540	(62,316)	26,224	(8,162)
Total funds carried forward		88,540	19,093	107,633	81,409

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 9 to 15 form part of these financial statements.

CUMBERNAULD AND KILSYTH CARE

**BALANCE SHEET
AS AT 30 APRIL 2025**

	Note	2025 £	2024 £
Fixed assets			
		-	-
Current assets			
Debtors	9	-	1,101
Cash at bank and in hand		109,675	81,616
		109,675	82,717
Current liabilities			
Creditors: amounts falling due within one year	10	(2,042)	(1,308)
Net current assets		107,633	81,409
Total assets less current liabilities		107,633	81,409
Net assets excluding pension asset		107,633	81,409
Total net assets		107,633	81,409
Charity funds			
General funds		88,540	-
Unrestricted funds		19,093	81,409
Total funds		107,633	81,409

The financial statements were approved and authorised for issue by the Trustee on 11 December 2025 and signed on their behalf by:

The notes on pages 9 to 15 form part of these financial statements.

CUMBERNAULD AND KILSYTH CARE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 APRIL 2025

1. Accounting policies

1.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

Cumbernauld And Kilsyth Care meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

1.2 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Grants are included in the Statement of Financial Activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance Sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

1.3 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on raising funds includes all expenditure incurred by the Charity to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

1.4 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

1.5 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 APRIL 2025**

1. Accounting policies (continued)

1.6 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of Financial Activities as a finance cost.

1.7 Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

CUMBERNAULD AND KILSYTH CARE

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 APRIL 2025**

2. Income from donations and legacies

	Restricted funds 2025 £	Unrestricted funds 2025 £	Total funds 2025 £
Donations received	-	11,251	11,251
Grants	88,540	8,726	97,266
	<u>88,540</u>	<u>19,977</u>	<u>108,517</u>
	<i>Restricted funds 2024 £</i>	<i>Unrestricted funds 2024 £</i>	<i>Total funds 2024 £</i>
Donations	-	26,379	26,379
Grants	58,440	14,289	72,729
	<u>58,440</u>	<u>40,668</u>	<u>99,108</u>

3. Income from other trading activities

Income from fundraising events

	Unrestricted funds 2025 £	Total funds 2025 £
Fundraising events	<u>21,733</u>	<u>21,733</u>
	<i>Unrestricted funds 2024 £</i>	<i>Total funds 2024 £</i>
Fundraising events	<u>10,426</u>	<u>10,426</u>

CUMBERNAULD AND KILSYTH CARE

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 APRIL 2025**

4. Expenditure on raising funds

Costs of raising voluntary income

	Unrestricted funds 2025 £	Total funds 2025 £
Support costs	65,625	65,625

	<i>Unrestricted funds 2024 £</i>	<i>Total funds 2024 £</i>
Support costs	77,786	77,786

Fundraising trading expenses

	Unrestricted funds 2025 £	Total funds 2025 £
Fundraising events	7,815	7,815

	<i>Unrestricted funds 2024 £</i>	<i>Total funds 2024 £</i>
Fundraising events	1,399	1,399

CUMBERNAULD AND KILSYTH CARE

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 APRIL 2025**

5. Analysis of expenditure on charitable activities

Summary by fund type

	Unrestricted funds 2025 £	Total 2025 £
Operate a baby bank	3,786	3,786
Operate a childrens clothing bank	17,473	17,473
Operate a hygiene bank	1,631	1,631
Operate a school uniform bank	7,696	7,696
	<hr/> 30,586 <hr/>	<hr/> 30,586 <hr/>
	 <i>Unrestricted funds 2024 £</i>	 <i>Total 2024 £</i>
Operate a baby bank	2,849	2,849
Operate a childrens clothing bank	23,047	23,047
Operate a hygiene bank	1,928	1,928
Operate a school uniform bank	10,687	10,687
	<hr/> 38,511 <hr/>	<hr/> 38,511 <hr/>

6. Analysis of expenditure by activities

	Activities undertaken directly 2025 £	Total funds 2025 £
Operate a baby bank	3,786	3,786
Operate a childrens clothing bank	17,473	17,473
Operate a hygiene bank	1,631	1,631
Operate a school uniform bank	7,696	7,696
	<hr/> 30,586 <hr/>	<hr/> 30,586 <hr/>

CUMBERNAULD AND KILSYTH CARE

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 APRIL 2025**

6. Analysis of expenditure by activities (continued)

	<i>Activities undertaken directly 2024 £</i>	<i>Total funds 2024 £</i>
Operate a baby bank	2,849	2,849
Operate a childrens clothing bank	23,047	23,047
Operate a hygiene bank	1,928	1,928
Operate a school uniform bank	10,687	10,687
	<hr/> 38,511 <hr/>	<hr/> 38,511 <hr/>

7. Independent examiner's remuneration

	2025 £	2024 £
Fees payable to the Charity's independent examiner in respect of:		
The auditing of accounts of associates of the Charity	-	540
	<hr/> - <hr/>	<hr/> 540 <hr/>

8. Trustee's remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2024 - £NIL).

During the year ended 30 April 2025, no Trustee expenses have been incurred (2024 - £NIL).

9. Debtors

	2025 £	2024 £
Due within one year		
Prepayments and accrued income	-	1,101
	<hr/> - <hr/>	<hr/> 1,101 <hr/>

CUMBERNAULD AND KILSYTH CARE

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 APRIL 2025

10. Creditors: Amounts falling due within one year

	2025 £	2024 £
Other taxation and social security	1,064	-
Pension fund loan payable	188	-
Accruals and deferred income	790	1,308
	<u>2,042</u>	<u>1,308</u>

11. Financial instruments

	2025 £	2024 £
Financial assets		
Financial assets measured at fair value through income and expenditure	<u>109,675</u>	<u>81,616</u>

CUMBERNAULD AND KILSYTH CARE

**INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 30 APRIL 2025**

	2025 £	2025 £	2024 £	2024 £
Income				
Donations	11,251		26,379	
Grants receivable	97,266		72,729	
Fund raising events	21,733		10,426	
	<hr/>		<hr/>	
		130,250		109,534
Gains on investments				
	<hr/>		<hr/>	
		-		-
Gross income in the reporting period		<hr/>		<hr/>
		130,250		109,534
Less:				
Other trading activities				
Fund raising event costs	7,815		1,399	
	<hr/>		<hr/>	
		7,815		1,399
Charitable activities				
Operate a baby bank	3,786		2,849	
Operate a children's clothing bank	17,473		23,047	
Operate a hygiene bank	1,631		1,928	
Operate a school uniform bank	7,696		10,687	
	<hr/>		<hr/>	
		30,586		38,511

CUMBERNAULD AND KILSYTH CARE

INCOME AND EXPENDITURE ACCOUNT (CONTINUED)
FOR THE YEAR ENDED 30 APRIL 2025

	2025 £	2025 £	2024 £	2024 £
Support costs				
Management	54,678		60,182	
General insurance	531		329	
Rent & Utilities	7,800		4,800	
General office supplies	-		976	
Maintenance	-		1,314	
Governance costs	-		760	
Transport costs	-		14	
Electricity	-		3,500	
Telephone & computer	421		1,895	
Stock for charity shop	-		870	
Cost of charitable events	-		2,580	
Clothes rails & recycling	-		507	
General expenses	2,195		59	
	<hr/>	65,625	<hr/>	77,786
Total expenditure		<hr/> 104,026		<hr/> 117,696
Net income/(expenditure) before taxation for the reporting period		<hr/> 26,224		<hr/> (8,162)
Tax payable		<hr/> -		<hr/> -
		<hr/>		<hr/>
Net income/(expenditure) for the reporting period		<hr/> 26,224		<hr/> (8,162)
Surplus/(Deficit) for the reporting period		<hr/> 26,224		<hr/> (8,162)
Surplus brought forward at 1 May 2024		<hr/> 81,409		<hr/> 89,571
Surplus carried forward at 30 April 2025		<hr/> 107,633		<hr/> 81,409

The notes on pages 9 to 15 form part of these financial statements.