

# Children's Clothing Bank Dunfermline SCIO

Scotland · Charity number SC050347

## Details

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Known as	Children's Clothing Bank Dunfermline
Status	Active
Legal form	SCIO (Scottish Charitable Incorporated Organisation)
Registered	2020-07-30
Register	<a href="#">View on the OSCR register</a>

## Contact

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Address  
21 Chalmers Street  
Dunfermline  
Fife  
KY12 9AT

## Activities

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**Activities:** 'It carries out activities or services itself'

**Purposes:** 'the prevention or relief of poverty', 'the relief of those in need by reason of age, ill-health, disability, financial hardship or other disadvantage'

**What the charity does:** To provide good quality pre-loved and new children's clothes in a dignified way for children aged 0-18 to families in need in Dunfermline and surrounding areas.

**Beneficiaries:** 'Children or young people'

**Objectives:** 1. the relief of poverty among families in Fife. 2. to provide for the welfare of people in Fife by ensuring that children's clothing and other donations as necessary, are provided to families identified as in need in Fife, with children up to and including the age of 18 years of age.

## Geography

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- **Main operating location:** Fife
- **Geographical spread:** Wider, but within one local authority area

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-07-31	£13,434	£24,004	-	0
2024-07-31	£23,753	£20,062	-	0
2023-07-31	£30,072	£26,073	-	0
2022-07-31	£11,985	£6,767	-	0
2021-07-31	£11,893	£6,801	-	0

**Children's Clothing Bank Dunfermline SCIO**

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# Accounts

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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	08	2024	To	31	07	2025

Reference and administration details

<b>Charity name</b>	Children's Clothing Bank Dunfermline SCIO
<b>Other names charity is known by</b>	CCBD
<b>Registered charity number</b>	SC050347
<b>Charity's principal address</b>	1 George Square, Castle Brae, Dunfermline
	Postcode KY11 8QF

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	Mary-Grace Smith	Chairperson		
2	Craig Smith	Premises Lead and Communication Lead		
3	Irene Combe	Volunteer Co-ordinator		
4	Elizabeth Percy	Secretary		
5	Louise Payne	Treasurer	January 2025	
6	Karen Kinnear	N/A	January 2025	
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**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	Dates acted if not for whole year
Joyce Munro	Resigned March 2025
Judy Corbett	Resigned June 2025

**Structure, governance and management**

**Type of governing document** Formal Constitution as SCIO accepted by OSCR on 30 July 2020

**Trustee recruitment and appointment** Three founding Trustees of the Children’s Clothing Bank Dunfermline: Craig Smith, Mary-Grace Smith and Judy Corbett, established the charity in 2020. Judy Corbett resigned June 2025. Joyce Munro and Irene Combe took up position as Trustees in July 2021. Joyce Munro resigned March 2025. Emma Hynd took up position in November 2022 and resigned April 2024. Elizabeth Percy took up position as Trustee January 2024. Louise Payne and Karen Kinnear took up position as Trustees in January 2025.

**Objectives and activities**

**Charitable purposes** To provide good quality pre-loved and new children’s clothes in a dignified way for children aged 0-18 to families in need in Dunfermline and surrounding areas.

**Summary of the main activities in relation to these objects** We work via referrals which are received from a wide network including health visitors, social workers, support workers and other local organisations. Referrers can request single items or a package of items (including brand new underwear) to suit the individual child’s need or they can ask for a week’s worth of clothing and we will try our best to supply a suitable package which is seasonally appropriate. In addition to providing clothes, we provide footwear which is in new condition. We also have process in place for referral requests for teenage children where we provide a smaller parcel of clothes and a gift voucher which allows them the dignity to select their own clothes.

## APPENDIX 1

## Achievements and performance

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

This Trustee Annual Report covers our fifth year of operation from August 2024 – July 2025.

- Secured ongoing use of our premises
- Successfully applied for funding from various funding streams to finance our work
- Continued to develop our presence in the community by working with pupils from Dunfermline High School and profiling our service with local community groups and organisations
- We currently have a total of 31 volunteers: 23 who help in our premises (including 6 trustees) and 8 who volunteer at home as ironers
- Continued to promote our service to partners and increased our network of referrers from across statutory and third sector organisations which has maintained the number of referrals received.
- We have continued to raise awareness of our work within the Dunfermline community by providing news articles within local newspaper 'Dunfermline Press' and regular updates to our Facebook page.

The Children's Clothing Bank Dunfermline was initially set up against the backdrop of Covid19. Following the pandemic, families were faced with financial challenges brought by the cost-of-living crisis. Throughout our fifth year of operation, the impact from the ongoing rises in inflation continued to put pressure on family budgets due to increasing food prices, heating costs and mortgage/rent costs. Our referral numbers are similar to last year which demonstrates demand for our service remains high.

## Financial review

### Brief statement of the charity's policy on reserves

As our premises are rent free, our only recurring overheads are electricity, insurance and sundries which we currently budget at £2000 per annum. All other costs are directly related to providing the service (eg packaging, clothing vouchers, 'top-up' stock) for which we require few reserves. We would however wish to carry a reserve of around £5000 at any time so that should we require to end the service, there would be enough to cover any outstanding referrals and overheads.

**Details of any deficit**

We have no deficit and carried over a surplus from year 2023-2024, and again ended this year with a surplus of approximately £6,000.

**Donated facilities and services (if any)**

Our premises are rent free being owned by The Stephens Foundation with whom we have a written agreement whereby they cover all maintenance expenses. We estimate that this donation is worth around £5,000 per annum to us.

**APPENDIX 1**

**Other optional information**

## Summary of the main achievements of the charity during the financial period – continued from above

Activity during our fifth year of operation focussed on identifying funding to support delivery of our service, building our capacity to meet the increasing demands on our service, and increasing the profile of our service within the community:

- We were successful in our application to two different funding streams (Robertson Trust and CORRA Foundation) and received a total of £8,000
- We took part in the Dunfermline RoundTable Charity Give Away and were awarded £1,000
- We worked with young people from a local high school as part of the Youth Philanthropy Initiative who applied to the Yorkshire Building Society on our behalf for funding. They were successful in receiving an award of £1,000.
- We were supported by financial donations from individuals and local community groups which totalled approximately £3,400
- Between August 2024 and July 2025, we provided a total of 639 clothing parcels (285 girls, 358 boys and 1 neutral clothing parcel) to 327 families.
- 34% of clothing parcels were distributed to pre-school children aged 0-4; 44% to primary school children aged 5-11; 22% to secondary school children aged 12-18.
- The breakdown of referrers was as follows: 35% of referrals came from Health Visitors; 29% from Social Work/Child & Family Services; 18% of referrals came from Education (school/nurseries). The remainder of referrals came from third sector organisations and Fife Council Welfare Support and Kinship Care teams. New referral pathways were established with registered childminders.
- A referral process remains in place with the Welfare Support Team who will provide a referral for families who are otherwise unable to identify a suitable professional to submit a referral on their behalf
- Our costs are approximately £35 per referral. The costs we incur include: packaging to present the clothing parcel as a gift, new underwear and socks in every bag, clothes which we've had to purchase when we've run out of stock; and vouchers when footwear is requested or to purchase clothing vouchers for teenagers. This means our running costs for this year were in excess of £24,000
- We completed an annual review and update on our policies and protocols to ensure they remain fit for purpose

We continued our work in our community to maintain our profile and further raise awareness of our service:

- As with any service which relies on the support of volunteers, we have experienced a turnover as some of our trustees and volunteers have had to step away from working with us due to changes in their personal circumstances. To respond to this and also meet the continued demands on our service, we continually recruit for volunteers. We currently have a total number of 31 active volunteers working with us (including 6 trustees). To recognise the ongoing commitment from our volunteers, we supported Volunteer Week during June 2025.
- Our relationship with local high school pupils continued. We were approached by pupils from Dunfermline High School who had selected us as their chosen charity for the Youth Philanthropy Initiative (YPI). The pupils visited our premises to gain an understanding of our service and an insight to the difference it makes to local families. They reached the final of the YPI and were supported on the night by one of our Trustees but were unfortunate not to be the winners of the award.
- Our relationship with 'Smalls for All' continued as we offer a drop off point for the local community to donate gently worn bras for use in Africa.
- We continue to increase our profile amongst potential referrers and produce a quarterly newsletter (Spring/Summer/Autumn/Winter and additional Christmas newsletter) which is disseminated to our referrers.
- We have continued to raise awareness of our work within the Dunfermline community by providing news articles within local newspaper 'Dunfermline Press' and regular updates to our Facebook page.
- We have also been invited to profile our work with various local groups and schools to highlight our service, the impact it has on families and how the community can support us. This included attending the Inzievar Primary School Summer Fayre.

**Declaration**

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

Signed on behalf of the charity's trustees

Signature(s)  
OSCR will accept  
digital or typed  
signatures

*Mary-Grace Smith*

*L Payne*

Full name(s)

MARY-GRAE SMITH

LOUISE PAYNE

Position (e.g. Chair)

CHAIR

TREASURER

Date

11/01/2026

11/01/2026