



Welcome

to Inverkeithing Trust



Sixth Annual Report & Financial Statements for year ending 31 March 2026

Scottish Charitable Incorporated
Organisation (SCIO)
Registration No: SC050365

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Trustees Annual Report

The Trustees have pleasure in presenting their sixth annual report, together with the financial statements and the independent examiner's report for the year ended 31 March 2026.

Trustees

Karen Delaney	re-elected 10/11/25
Helen Doig	re-elected 10/11/25
Mary Farrell	re-elected 10/11/25
Rosie Gibson	re-elected 10/11/25
Sarah Jamieson	elected 10/11/25
Anna Johns	resigned as trustee 10/11/25 and co-opted as Associate
Jo Nickson	re-elected 10/11/25
Nancy Rhouma	re-elected 10/11/25
Graeme Smith	elected 10/11/25
Donna Spence	re-elected 10/11/25
Ian Walker	elected 10/11/25
Joe Hunt	co-opted as Associate 10/11/25
Anna Johns	co-opted as Associate 10/11/25
Shona Reppe	co-opted as Associate 10/11/25
John Dolan	resigned 10/11/25
Jan McLaughlan	resigned 10/11/25
Les Johns	resigned 10/11/25

Information

Charity name: Inverkeithing Trust
 Charity number: SC050365
 Address: c/o Civic Centre
 10 Queen Street
 Inverkeithing
 Fife KY11 1PA

Email: inverkeithingtrust@gmail.com

Website: www.inverkeithingtrust.co.uk

Facebook: www.facebook.com/inverkeithingtrust

Structure, Governance & Management

Structure

Inverkeithing Trust is a Scottish Charitable Incorporated Organisation (SCIO) reg no SC050365. We are governed by our constitution (adopted July 2020; amended November 2023). The Trust was granted charitable status by the Office of the Scottish Charity Regulator (OSCR) on 31 July 2020.

Governance

The Trust is governed by its constitution (adopted July 2020/amended November 2023).

Membership of the Trust is free and is open to anyone aged 16 years or over who lives in Inverkeithing. At 31 March 2026, the Trust has **210** members.

The Trust board members are the charity's trustees.

Any Trust member is eligible to become a trustee if they support and wish to help achieve the purposes of the organisation.

Trustees are elected at the Annual General Meeting, which is normally held in November. Under the constitution, there must be a minimum of four and not more than 12 elected trustees and three associates.

Management

Trustees meet on a regular basis. They must always act in the interests of the charity and do their best to achieve the charity's purposes and objectives. They are responsible for the direction and management of the organisation.

The Trust has relevant policies in place and holds comprehensive public liability insurance.

Charitable purposes and aims

Inverkeithing Trust is established for charitable purposes only. We aim to:

1. Advance citizenship, community development and volunteering within and for the benefit of the community defined by the Inverkeithing Community Council area by delivering a diverse variety of services and initiatives without distinction of sex, sexuality, political, religious, or other opinion, with the object of improving their conditions of life.

2. Improve the mental and physical health and well-being of all the inhabitants of the Inverkeithing Community Council area by facilitating non-clinical, community led activity from various sites across the community of Inverkeithing.
3. Advance education and learning by providing workshops, training sessions and courses in the community of Inverkeithing.
4. Advance the culture, art, and heritage of Inverkeithing through a variety of initiatives.
5. Advance environmental protection or improvement through a variety of initiatives, including re-purposing vacant and derelict land into accessible and productive green space, to benefit all the inhabitants of the Inverkeithing Community Council area.
6. Provide recreational facilities and organise recreational activities to improve the conditions of life of all the inhabitants of the Inverkeithing Community Council area.

What have we been doing?

Community tree planting

The Trust organised a community tree planting day on 21 February.



It was great to see people from across Inverkeithing and beyond coming together to plant 10 fruit trees in Port Street to brighten up a bland, grassed area and improve biodiversity. The ground was prepared beforehand by Fife Council and the trees were kindly provided by Fife Climate Forest, with their Rebecca on hand to give very helpful planting guidance on the day.

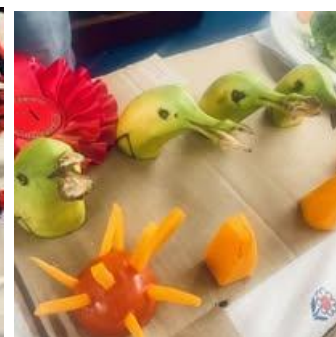
What a lovely day it was for all the adults and children who turned up to help with the digging and planting, with special thanks to the Ahmyddia Community volunteers for their sterling efforts.



Flower Show

The 2025 Flower Show was held in the Masonic Hall on Saturday 16 August.

And Inverkeithing folk did themselves proud!



Here is the list of the 2025 Flower Show categories and prize winners:

Large Cake (Alison Walker Memorial Cup)

- 1st Frances Nichol
- 2nd Isobel
- 3rd Holly McRaw

Tray Bakes

- 1st Jo Nickson
- 2nd Hazel Wilson
- 3rd Yvonne Walker

Chutney

- 1st Yvonne Walker
- 2nd Anna Johns
- 3rd Shona Reppe

Jams and Jellies

- 1st Susan Clark
- 2nd Angel Sinclair
- 3rd Turid Reppe

Veg / Fruit Basket or Box

- 1st Community Garden
- 2nd Yvonne Walker
- 3rd Les Johns

Wonky Veg / Fruit

- 1st Les & Anna Johns
- 2nd David Barratt
- 3rd Angel Sinclair

Bouquet / Bunch of Flowers

- 1st Fiona Clark
- 2nd Minnie Wiltshire
- 3rd Caroline Grieves

Craft

- 1st Lesley Frew
- 2nd Ingrid Meyers
- 3rd Diane Rigg

Small Cakes

- 1st Holly McRaw
- 2nd The Scouts!
- 3rd Darrian Wilson

Scones

- 1st Yvonne Walker

Kids baking

- 1st Emma Marnock
- 2nd Holly Spalding
- 3rd Nathaniel Spalding

Bread

- 1st Les Johns
- 2nd Les Johns
- 3rd Turid Reppe

Veg / Fruit Animal or Person

- 1st Cody Innes
- 2nd Stella Wiltshire
- 3rd Luke Wolsenden

Recycled Planter

- 1st Frances Nichol
- 2nd David Barratt
- 3rd Shona Reppe

Art

- 1st Elané Sassberg
- 2nd Ian Walker
- 3rd Ingrid Mayes



'Food for Thought' Community Shop & Café

Our Food for Thought community shop & café at Ballast Bank community centre is our Trust's biggest project and it continues to thrive. It's become such a warm and welcoming space for all our fabulous customers and volunteers alike. This past year has brought changes and challenges. The food pantry has been going since June 2020 when customers purchased pre-packed bags. But in October 2022, we were able to take this to the next level with our shop and café. Now customers choose what they want from the selection available on the shelves, fresh & frozen food, fruit & veg, bread, rolls & cakes, most of which we now have to buy at retail prices.



Our grateful thanks and appreciation for all their support throughout the year are given to:

- **Co-op**, Dalgety Bay, who donated their surplus food that would otherwise have gone to waste (sadly the store closed during 2025);
- **Aldi**, Dalgety Bay, for bringing together our Christmas orders ready for pick-up;
- **Fife Council's** South & West Fife Communities team;
- **FareShare Scotland**, for the work they do in redistributing supermarket etc surplus around community pantries like ours for a minimal charge;
- **The Big House Multibank**, Lochgelly, who redistribute household goods, toiletries, food etc to hundreds of organisations, including Food for Thought;
- **Baynes** and **Stephens**, bakers, for their rolls and cakes every week.

Also helping our Food for Thought project to remain viable and sustainable over the past year have been the grants/donations we've received from:

- Fife Council's Food Resilience and Café Inc funds;
- our own customers' fundraising throughout the year;

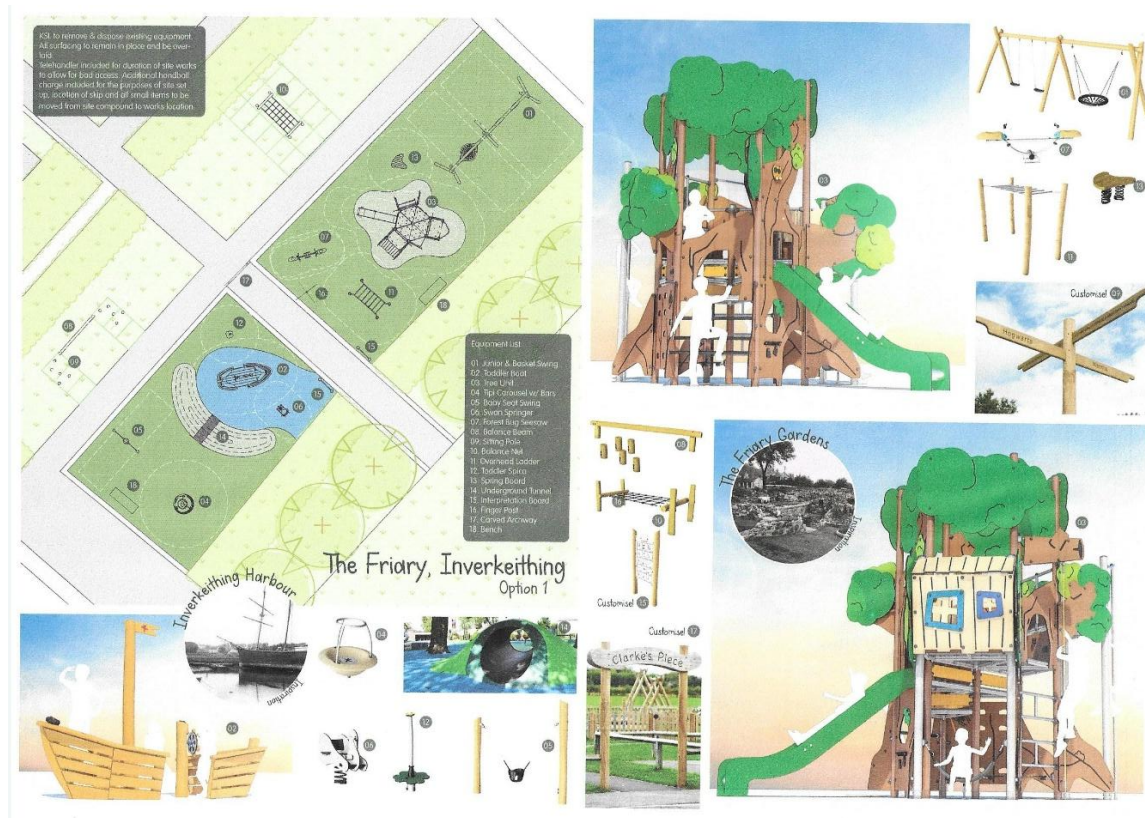
Food for Thought shop & café is **not** a Foodbank. It is open to the whole community every Wednesday from 9.30 to 11.30 am at Ballast Bank community centre, Preston Crescent, Inverkeithing. So, to everyone reading this, why not pay us a visit and enjoy a friendly chat, a laugh (or a moan) along with a cuppa, cake and a hot snack.



Last, but definitely not least, Food for Thought would not exist without our hardworking volunteers, who pick-up, set-up and serve every week, always with a cheery smile and a warm welcome.

Friary children's play park

The Trust has been working hard over the past year to raise funds for a new children's play park in our locally and nationally important A-Listed Friary gardens. The existing park is neglected and derelict and is a blight on the newly regenerated historic town centre. Consultation and voting on options for the design of the new park took place and a favourite was chosen, which reflects the heritage of this important site and our town.



The likely total cost is around £170,000 and with only one grant application to be decided in May, the finish line is definitely in sight so watch this space!

Highland Games

Once again, a stall was taken at the 2025 Highland Games to publicise the Trust and Flower Show, with games and prizes for all ages. Wonderful weather and a great crowd meant the day was a great success with lots of people visiting the stall for fun and a chat.

Lammas Week 2025

In 2025, the Trust came together with other local groups and businesses to draw up a whole week's programme of Lammas Week events for the first time. The events the Trust arranged during the Week were:

- Duck Race in the Keithing Burn (ducks made by High School pupils);
- Fun Bowls Day (with the help of Inverkeithing Bowling Club members);
- Community Picnic in the Friary Gardens;
- Spot the Odd One Out (shop window competition).



The Duck Race turned out to be more fun than expected when the unsuspecting ducks were attacked by seagulls and a breeze blew the outgoing tide and the ducks in the wrong direction, which resulted in a quick change of finish line.

Yes, there's always room for a Plan B where nature is concerned. But the hiccups just added to the enjoyment and the town's first annual duck race was a resounding success with all 50 ducks safely recovered and ready for 2026!

Other Lammas Week events included History Walks, Horrible Histories tours, Pub Quiz competition and, of course, the Lammas Races, Lammas Fair and Highland Games.



Special mention has to go to local Councilor David Barratt who brought the Lammas Week group together, was hoisted on high to put up the street bunting, rescued the ducks from the burn and found time to attend numerous events. Well done David!

Noticeboard: The community noticeboard was made and installed by our Trust member, Gordon Martin. It sits on Hill Street at the Post Office corner for anyone to post information about what's happening in the town.



Feel free to add your own event to the board or contact us for info if you need help to do this at:

inverkeithingtrust@gmail.com

Prestonhill and Quarry: In 2022, both Fife Council and the Scottish Reporter refused the application by DDR UK Ltd to develop the Quarry site for housing. However, DDR submitted a further planning application in December that year which was refused again in May 2025. DDR then appealed once again to the Scottish Reporter.



The Reporter held a site visit on 17 December attended by Fife Council officers, DDR, Inverkeithing Trust, Inverkeithing Community Council and others, including the Diving Club that uses the quarry pool. The Trust and Community Council had submitted a joint letter of objection to the Scottish Reporter against the appeal. At the time of writing the Scottish Reporter's decision is still awaited.

Working groups: Trust members also sit on various working groups throughout the year eg Fife Council's Food Resilience Group, the Community Use Advisory Group and the Lammas Week group.

Future events

By working to its charitable purposes, the Trust's main aim is to help build a strong, vibrant community in Inverkeithing and to 'join the dots' for townspeople by keeping them informed about what's happening in the town.

The Trust will be progressing the projects and events already mentioned in this report and will continue to work with others to develop new ideas and new projects – as usual, all are dependent on time and resources available.

Our 2026 Lammas Week events include:

- Duck Race in the Keithing Burn
- Mad Hatters Community Picnic in Friary Gardens
- Garden Competition judging.

Annual General Meeting 2026

The Trust's AGM is to be held on **Monday 9 November 2026** at **7.00 pm** in the Inverkeithing Bowling Club, Alma Street, Inverkeithing KY11 1DB.

Approved by the Trustees on 11 May 2026 and signed on their behalf by:

Jo Nickson, Chair

Independent Examiner's Report

Independent Examiner's Report to the Trustees of Inverkeithing Trust

I report on the accounts of the charity for the year ended 31 March 2026 which are set out in this report.

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 and the Charities

Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the 2006 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.

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 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 which gives me reasonable cause to believe that in any material respect the requirements:

- a) to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations;
- b) to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations;

have not been met, or:

- c) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name: *JOHN DOWIE*
72 EDZELL STREET
Address: *BROUGHTY FERRY*
DUNDEE. DD5 3JL

Signed: *J. Dowie*

Date: *08/05/2026*

Statement of Receipts & Payments

For the year ended 31 March 2026

	In	Out	Balance
	£	£	£
Receipts			
Donations			
Restricted – Pantry project			
• Hillend Tavern	74		
• McPherson family	200		
• Mr de Alwis	100		
Grants			
Restricted – Pantry project			
• Fife Council			
- Food Resilience Fund	1,645		
- Café Inc Fund	1,250		
• Corra Boost Fund	3,000		
Restricted – Friary Children's Play Park			
• McDonald's in the Community Foundation	10,000		
• Fife Council	10,000		
Restricted – Lammas Week events	1,013		
Other receipts			
• Pantry & other income (incl Flower show/Highland Games)	19,562		
Total receipts	46,844		
Payments			
Pantry food purchases & other costs		25,216	
Other events & running costs (incl Flower Show/Lammas Week events)		2,150	
Encore pantomime group (venue hire)		345	
Insurances		118	
Total payments		27,829	
Surplus / (Deficit) for year			19,015

Statement of Balances For the year ended 31 March 2026

	£	£
Bank and cash balances at start of year	14,794	
Surplus / (deficit) shown on Statement of Receipts & Payments	19,015	
Bank and cash balances at end of year		33,809

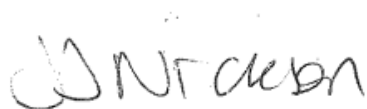
Liabilities

No liabilities at year end.

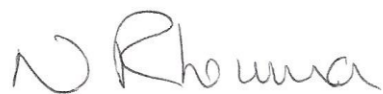
The restricted funds for the period amount to £27,282 in relation to donations and grants received for the Pantry, Friary children's play park and Lammis Week projects.

The notes on page 15 form part of these accounts.

Approved by the Trustees on 11 May 2026 and signed on their behalf by:



Jo Nickson
Chair



Nancy Rhouma
Treasurer

Notes to the Accounts for year ended 31 March 2026

1 Basis of Accounting

These accounts have been prepared on the Receipts & Payments basis in accordance with the Charities & Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

2 Nature and purpose of funds

Unrestricted funds are those that may be used at the discretion of the trustees in furtherance of the objects of the charity. At 31 March 2026, the Trust has unrestricted funds of £8,659.

Restricted funds may only be used for specific purposes. Restrictions arise when specified by the donor or when funds are raised for specific purposes. At 31 March 2026, the Trust has restricted funds of £25,150 as follows:

	£
Balance of restricted funds @ 31.3.25	4,947
Add restricted funds received during the year	<u>27,282</u>
	32,229
Less restricted funds spent during the year	<u>7,079</u>
Balance of restricted funds @ 31.3.26	25,150

3 Related Party Transactions

No remunerations or expenses were paid to the trustees or any connected persons during the year to end March 2026. (Reimbursements for outgoings relating to charitable activities were made to trustees amounting to £134).