

Dunoon Foodbank

Scottish Charity No- SC051874

**Annual Report and Financial Statements
for the year to 31st March 2025**

Trustees' Annual Report for the year to 31st March 2025

The Trustees present this, their report together with the financials statements for the year to 31st March 2025.

Reference and Administrative Information

Charity Name

Dunoon Foodbank

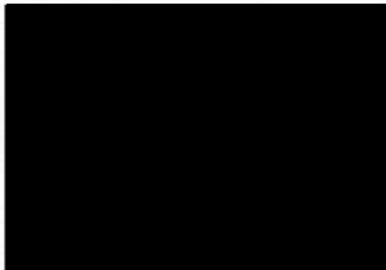
Charity Number

SC051874

Address

Flat 2, Sands Court
139 Alexandra Parade
Dunoon
PA23 8AW

Current Trustees



	Appointed	Resigned
Chair	27/07/2022	
Trustee	31/02/2023	
Trustee	10/03/2023	
Trustee	11/03/2024	
Trustee	11/03/2024	
Trustee	Joined during the year	

Structure Governance and Management

The Charity is a Scottish Charitable Incorporated Organisation (a SCIO). It was registered in its current legal form on 17th July 2022. The charity was previously an unincorporated association but changed its legal form to a SCIO. The assets of the unincorporated association were transferred to the SCIO on 27/07/2022.

The Charity has a single tier structure with the members being trustees. The trustees form the Board.

The Board

The Board meets regularly and is in general control of the Charity, managing the organisation, the operations, the Charity's assets and financial operations.

The maximum number of Charity trustees is 12 with a minimum number of 4.

A meeting of the Board, at which a quorum is present, may exercise all powers exercisable by the Board. The quorum number for the Board, is 3 Charity trustees present.

Appointment of Trustees

The Board may, at any time, appoint any eligible person to be a Charity trustee by a resolution being passed, by a majority vote at a Board meeting.

A register of Charity trustees is kept.

Accounting and Annual Accounts

The Board ensures that proper accounting records are kept in accordance with all applicable statutory requirement, including the preparation of compliant annual accounts.

Objectives and Activities

Charitable Purposes

The prevention or relief of poverty for those in need by reason of age, ill health, disability, financial hardship or other disadvantage within the community of Cowal, Argyll and Bute. The provision of recreational facilities, or the organisation of recreational activities, with the object of improving the conditions of life for the persons for whom the facilities or activities are originally intended.

Activities

To support the relief of poverty the Charity operated a food bank and provided other services and activities to those in need.

During the year the opening days for the premises were increased from 3 to 4 days per week.

The Food Bank Operations

The food bank distributed essential food, in addition to personal & household supplies to those in need.

The food and supplies were donated by local businesses and individuals and also purchased by the Charity.

During the year in excess of 200 families and individuals were supported by the food bank operations with over 3000 parcels being distributed.

The Café operations continued during the year. Breakfast and Supper clubs took place, provided cooked meals free of charge.

The food preparations, for the café, were carried out by volunteers and service users, using donated food and supplies.

The meals were prepared by both volunteers and service users giving opportunities for nutritional advice and cooking skills development.

Other Charitable Activities

The Café was also the "hub" area used as a warm space during colder periods of the year.

The Charity continued to provide activities and clubs to support the service users.

The additional opening day enabled expansion of the activities provided.

Some of the activities undertaken by users were gardening, cooking, crafting and the "job club" continued to operate throughout the year.

The activities and clubs were open to all and provided safe spaces for individuals to interact supporting mental and physical wellbeing.

During the year the CAB and other support services held "drop in" sessions on the premises. This provided access to these essential

support services for current users and also introduced the services and facilities to other potential users.

The Charity continued to operate the "uniform bank" for 6 primary schools and Dunoon Grammar School.

Income Generation

During the year the Charity continued to develop the room rental operations.

The additional opening hours provided further opportunities for room hire with an increase in the number of hire and the range of local organisations using the centre as a community hub.

Many of the room rental clients were other local charities with aims similar to those of the Charity. Thus the Charity supported the local third sector community and improved access for the Charity's service users to other support services, e.g. The Poverty Alliance and Community Development Trust.

During the year other local groups also used the premises for a range of activities including rehearsals and meetings.

All of the groups using the premises are "not for profit" and further developed the perception of the premises as a local accessible community hub.

Volunteers and Trustees

The Charity could not continue without the support of the volunteers.

There were 19 individual volunteers during the year providing over 4000 hours of support to the charity.

During the year the Charity ran well attended training courses for trustees and volunteer supporters.

Premises

In addition to the planned maintenance and repairs, some essential major improvement and repair work was carried out on the premises during the year. Including replacement of windows and removal, replacement and repair of external cladding. Storm damage repairs were carried out on the roof and extensive pipework insulation was undertaken.

This was in addition to the regular maintenance required for both the building and the garden area.

The work was carried out by professional builders supported by service users, volunteers and supporters.

Achievements and Success

The demand for the food bank services remained high and the Charity was able to meet this demand. Uptake by users of the other services provided including warm spaces and access to support services also increased and the Charity was able to meet the demand.

The continued volunteer support of all the Charity's activities and their engagement with the training provided contributed greatly to the achievements of the Charity.

Thanks to fundraising efforts the Charity was able to undertake major improvements to the premises which improved safety, access and comfort of the users.

The increased usage of the premises by local community groups, in addition, to providing "room rental" income, continues to develop the reputation of the premises as an accessible community hub for all.

Financial Review

Summary

The total income for the year was £32,056 increased from the previous year which was £21,835.

The total expenditure for the year was £40,056 increased from the previous year's expenditure of £24, 816

This resulted in a deficit for the year of (£7,998) with a surplus of £2,885, in the previous year.

The balance of funds held in bank and cash at 31st March 2025 was £34,373, held 31st March 2024 was £42,370

Income

The main source of income for the Charity remains donations, £15,868 for the year.

This represents an increase of £2,142 on the previous year.

The income from corporate donations continued to fall while personal donations and donations from groups and societies increased.

Personal donations increased from £8,876 in the previous to £10,945 in the year to 31st March 2025.

Donations from clubs and societies increased from £3,240 in the previous year to £4,873.

During the year the Charity also started to claim "Gift Aid" on personal donations.

Grant income continued to rise during the year, increasing from £10,365 in the previous year to £12,250 . The grants received from Argyll and Bute Council (£4,750)

and the Wood Foundations (£2,500) were unrestricted while the grant received from the Screwfix Foundation (£5000) was restricted.

Earned Income, Fundraising ,and Miscellaneous Income all increased from the previous year.

The Argyll Lottery remains the main source of fundraising income with £ 764 in the year and £706 in the previous year.

Earned Income mostly "Room Rental" was £3,308 for the year with £2,820 in the previous year.

Miscellaneous income was £139 with £83 in the previous year.

The Charity continues to receive food donations from local supermarkets, shops and other suppliers in addition to food donated by individuals and other groups.

Expenditure

The Charity's expenditure on food and consumables for redistribution was £4,747 with £4,743 in the previous year.

The Charity's expenditure on rent , rates and utilities was reduced from £15,026 in the previous year, to £11,814.

General expenses including insurance and bank charges were reduced from £894 in the previous year, to £850.

Grant supported project activity was £2,775 with £3,000 in the previous year.

The largest expenditure item was repairs and maintenance to the property which increased from £1,154 in the previous year to £19,870 in the year to March 2025.

This increase reflects the major work carried out to make the building more accessible, safe and more energy efficient.

The Charity has a lease from Argyll and Bute Council for the property at 22 Kirk Street, Dunoon, PA23 7DP, with an agreed monthly rent.

Argyll and Bute Council has granted the Charity a full exemption with respect to Non Domestic Rates.

The Charity also has an exemption and does not pay the BID levy.

The Charity has a charitable exemption from Business Stream.

The Charity has an agreement with Argyll and Bute Council for waste disposal.
The Charity also has agreements with EDF and Total Gas for supply of electric and gas
The Charity has an agreement with a broadband supplier.
The Charity maintains full insurance cover including public and employer liability

Reserves Policy

The Charity's reserve policy is to maintain free unrestricted reserves at a level which equates to 6 months operating plus 6 months direct charitable expenditure.
The trustees consider that 6 months give enough flexibility for the trustees to address any funding issues that may arise.

Plans for the future

The trustees plan to continue the current services and pursue all opportunities to expand and improve the services provided.

Statement of Receipts and Payments for the Year ended 31st March 2025

		Unrestricted funds	Restricted funds	Year ended 31/03/2025	Year ended 31/03/2024
Receipts					
Personal Donations	Note 2	7,745	3,200	10,945	8,876
Donations from Clubs & Societies	Note 2	4,873	-	4,873	3,240
Corporate Donations	Note 2	50	-	50	1,610
Grants	Note 4	7,250	5,000	12,250	10,365
Receipts from fundraising activities	Note 5	764	-	764	707
Earned Income		3,038	-	3,038	2,820
Miscellaneous Income		139	-	139	83
		-	-	-	-
Total receipts		<u>23,858</u>	<u>8,200</u>	<u>32,058</u>	<u>21,835</u>
Payments					
Cost of Charitable Activity	Note 6	32,381	7,676	40,056	24,816
Governance Costs	Note 7	-	-	-	-
Total payments		<u>32,381</u>	<u>7,676</u>	<u>40,056</u>	<u>24,816</u>
				40,056	
Surplus Deficit for the year		(8,522)	524	(7,998)	2,885
Transfers to / (from) funds		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Surplus / (deficit) for year		<u>(8,522)</u>	<u>524</u>	<u>(7,998)</u>	<u>2,885</u>

Statement of Balances as at 31st March 2025

	Unrestricted funds	Restricted funds	Total funds current period	Yr. to 31/03/2024
Opening cash at bank and in hand	35,006	7,365	42,371	39,485
Surplus/(Deficit) for the year	- 8,522	524	- 7,998	2,885
Closing cash at bank and in hand	<u>26,483</u>	<u>7,889</u>	<u>34,373</u>	<u>42,370</u>
Bank and Cash Balances				
Bank account balance	25,645	7,889	33,535	41,884
Cash in hand	838	-	838	486
	<u>26,483</u>	<u>7,889</u>	<u>34,373</u>	<u>42,370</u>

Signed by a trustee on behalf of the other trustees

Date

4/9/25

Notes to the accounts for year ended 31st March 2025

1: Basis of Accounting

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

2: Nature and Purpose of Funds

Unrestricted funds are those that may be used by the trustees for the furtherance of the Charity's objectives.

The Charity maintains unrestricted funds balance to enable the Charity to run from day to day.

Restricted funds may only be used for specific purposes.

	Purchase of Food	Kitchen Project	Heat and Light	Total
Personal Donations	1,200	-	2000	3,200
Screwfix Foundation	-	5000		5,000
Total Restricted Funds	1200	5000	2000	8200
Restricted funds used in year to 31st March 2025	1,200	-	2,000	3,200
Restricted Funds Carried Forward	-	5,000	-	5,000

3: Related Party Transactions

There were no related party transactions.

4: Grants Received

	Unrestricted funds	Restricted funds	Total funds current period	Yr. to 31/03/2024
Screwfix Foundation	-	5,000	5,000	
Argyll & Bute Council	4,750	-	4,750	
Wood Foundation	2,500	-	2,500	
	-			
	7,250	5,000	12,250	10,365

5: Income from Fundraising Actives

	Unrestricted funds	Restricted funds	Total funds current period	Yr. to 31/03/2024
Argyll Lottery	707	-	707	
	<u>707</u>	<u>-</u>	<u>707</u>	<u>707</u>

6: Cost of Charitable Activity

	Unrestricted funds	Restricted funds	Total funds current period	Yr. to 31/03/2024
Property Rent & Rates	6,900	-	6,900	9,578
Purchase of Food & Supplies for Distribution	3,278	1,200	4,478	4,473
Consumables	269	-	269	269
Insurance	514	-	514	518
Utility Costs	2,914	2,000	4,914	5,448
Building Repair and Renewals	19,870	-	19,870	1,154
Project Expenditure	2,775	-	2,775	3,000
Bank Charges	130	-	130	118
Misc.	206	-	206	258
	<u>36,856</u>	<u>3,200</u>	<u>40,056</u>	<u>24,816</u>

7: Governance Costs

Independent Examiner carrying out examination of accounts free of charge.

APPENDIX 3



		Independent examiner's report on the accounts v2					
Report to the trustees/members of Registered charity number On the accounts of the charity for the period Set out on pages	Charity name	Dunoon Foodbank					
		SC 051874					
	Period start date				Period end date		
	Day	Month	Year		Day	Month	Year
	01	04	2024	to	31	03	2025
							(remember to include the page numbers of additional sheets)
Respective responsibilities of trustees and examiner Basis of independent examiner's statement Independent examiner's statement	<p>The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) 2005 Act and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the 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.</p> <p>My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. 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 accounts.</p> <p>In the course of my examination, no matter has come to my attention [other than that disclosed on the attached page*]</p> <p>1. which gives me reasonable cause to believe that in any material respect the requirements:</p> <ul style="list-style-type: none"> 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 <p>have not been met, or</p> <p>2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.</p>						
Signe Nam Relevant profession qualification(s) or bo (if any) Addres					Date:	2 August 2025	

*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.

APPENDIX 3

Disclosure section

Only complete if the examiner needs to highlight material problems.

Give here brief details of
any items that the
examiner wishes to
disclose