

Findochty and Buckie Development Trust

Scotland · Charity number SC052237

Details

Known as	FAB DT or FAB Development Trust
Status	Active
Legal form	SCIO (Scottish Charitable Incorporated Organisation)
Registered	2023-01-10
Register	View on the OSCR register

Contact

Address	7 William Street Buckie AB56 1RN
Website	https://fabdt.co.uk/

Activities

Activities: 'It makes grants, donations, loans, gifts or pensions to individuals', 'It makes grants, donations or gifts to organisations', 'It carries out activities or services itself'

Purposes: 'the advancement of citizenship or community development', '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 primarily intended'

What the charity does: As a Development Trust we are a community owned and led organisation which uses a combination of enterprise and creativity to improve the quality of life for people living in the Findochty and Buckie [FAB] area. We support people in our community to come together to address local issues through collaboration and partnership working. Our goal is to enable social, economic and environmental renewal of our locality through capitalising on funding opportunities, income generation from trading for social purpose, and community ownership of buildings and land. In common with other development trusts in Scotland, we always aim to do this in ways which are ecologically sound, economically viable and socially just. All of our intended activities are community led and as such will vary over time according to the needs of local people and their priorities identified through ongoing community engagement and research.

Beneficiaries: 'No specific group, or for the benefit of the community'

Objectives: The Trust has been formed to benefit the people residing in the Findochty and Buckie area, (which comprises Moray Council's Ward 3 - Buckie) and will represent the interests of the whole community of Findochty and Buckie, throughout the lifetime of the Trust. The Trust objectives are: 4.1 The advancement of community development, including advancement of regeneration, but such that the Trust shall do so following principles of sustainable development. 4.2 The provision or enhancement 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 primarily intended. 4.3 The advancement of citizenship.

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2025-08-31	£4,275	£4,515	-	0
2024-08-31	£10,893	£10,377	-	0
2023-08-31	£9,101	£1,201	-	0

Findochty and Buckie Development Trust

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Accounts

Findochty and Buckie Development Trust

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Receipts and payments accounts							
For the period from	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	01	09	2024		31	08	2025

Section A Statement of receipts and payments

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total funds current period to nearest £	Total funds last period to nearest £
A1 Receipts						
Donations		3,316			3,316	3,002
Legacies					-	
Grants	21	500			521	7,000
Receipts from fundraising activities	192	141			333	810
Gross trading receipts					-	
Income from investments other than land and buildings	105				105	81
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
					-	
A1 Sub total	318	3,957	-	-	4,275	10,893
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	318	3,957	-	-	4,275	10,893
A3 Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	156	4,078			4,234	10,377
Grants and donations		281			281	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
Other					-	
					-	
A3 Sub total	156	4,359	-	-	4,515	10,377
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	156	4,359	-	-	4,515	10,377
Net receipts / (payments)	162	(402)	-	-	(240)	516
A5 Transfers to / (from) funds					-	
Surplus / (deficit) for year	162	(402)	-	-	(240)	516

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	1,562	1,854			3,416	2,900
	Surplus / (deficit) shown on receipts and payments account	162	(402)			(240)	516
						-	
						-	
	Cash and bank balances at end of year	1,724	1,452	-	-	3,176	3,416
	(Agree balances with receipts and payments account(s))	-	-	-	-	-	-

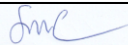
	Details	Fund to which asset belongs	Market valuation to nearest £	Last year to nearest £
B2 Investments	bank savings account [interest to cash]	restricted	5,000	5,000
	Total		5,000	5,000

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

	Details	Fund to which liability relates	Amount due to nearest £	Last year to nearest £
B4 Liabilities				
	Total		-	-

	Details	Fund to which liability relates	Amount due (estimate) to nearest £	Last year to nearest £
B5 Contingent liabilities				
	Total		-	-

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

Signature*	Print Name	Date of approval
	Susan Chalmers	28.01.26

Section C Notes to the Accounts

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

Unrestricted funds are those that may be used at the discretion of the Trustees in furtherance of the objects of the charity. Restricted funds may only be used for the purposes specified by the donor or grant provider.

C2 Grants

Type of activity or project supported	Individual / institution	Number of grants made	£
Fundraising on behalf of The Hub	BAF	1	141
Contribution to event costs	BAF	1	20
Transfer of grant received from Diageo for The Hub	BAF	1	120
Total			281

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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C3b Trustee remuneration - details

Authority under which paid	£
x	x

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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C4b Trustee expenses - details

	Number of trustees	£
x		x

C5 Transactions with trustees and connected persons

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

C6 Other information

Additional analysis (2)**5 Breakdown of unrestricted funds**

	Unrestricted fund 1 - enter name of fund below General unrestricted	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					-	20
Legacies					-	
Grants	21				21	
Receipts from fundraising activities	192				192	810
Gross trading receipts					-	
buildings	105				105	81
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
Sub total	318	-	-	-	318	911
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	318	-	-	-	318	911
Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	156				156	79
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
Sub total	156	-	-	-	156	79
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
Total payments	156	-	-	-	156	79
Net receipts / (payments)	162	-	-	-	162	832
Transfers to / (from) funds					-	
Surplus / (deficit) for year	162	-	-	-	162	832

Nature and purpose of funds

Unrestricted funds may be used at the discretion of the Trustees in furtherance of the objects of the charity.

Findochty and Buckie Development Trust

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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
	The Hub	Buckie Community Lunches	Buckie Locality Plan	FAB Community Website		
Receipts						
Donations	390	2,926			3,316	2,982
Legacies					-	
Grants	141	500			641	7,000
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	531	3,426	-	-	3,957	9,982
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	531	3,426	-	-	3,957	9,982
Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	144	2,634	300	1,000	4,078	10,298
Grants and donations	281				281	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
					-	
					-	
Sub total	425	2,634	300	1,000	4,359	10,298
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
Total payments	425	2,634	300	1,000	4,359	10,298
Net receipts / (payments)	106	792	(300)	(1,000)	(402)	(316)
Transfers to / (from) funds						
Surplus / (deficit) for year	106	792	(300)	(1,000)	(402)	(316)
Nature and purpose of funds						
Restricted funds may only be used for the purposes specified by the donor or grant provider.						

Findochty and Buckie Development Trust

Scotland - Charity number SC052237

Accounts



Findochty and Buckie Development Trust SCIO

Trustees' Annual Report

Period 1 Sep 2023 to 31 Aug 2024

Charity contact information

Charity Name: Findochty and Buckie Development Trust, also known as FAB DT

Scottish Charity Number: SC052237

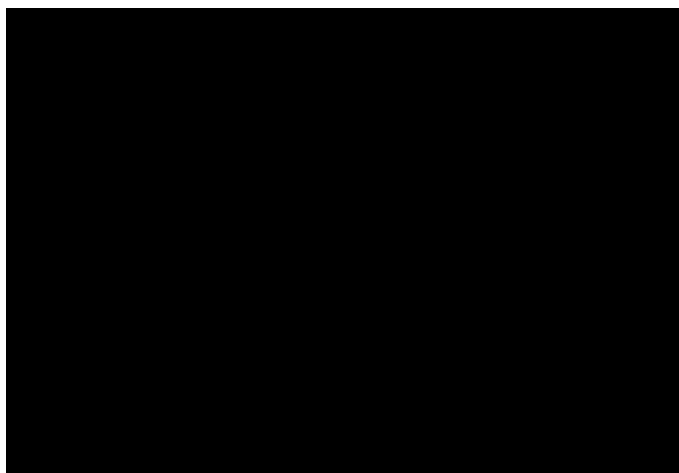
Address 7 William St, Buckie, AB56 1RN

Website: <https://fabdt.co.uk/>

Facebook profile: <https://www.facebook.com/FABDevTrust>



Charity Trustees



Objectives and activities

Charitable Purposes

Findochty and Buckie Development Trust [FAB DT] has been formed to benefit the people residing and / or working in the Findochty and Buckie area, (which comprises Moray Council's Ward 3 - Buckie) and will represent the interests of the whole community of Findochty and Buckie, throughout the lifetime of the Trust.

The Trust objectives are:

- 1 - The advancement of community development, including advancement of regeneration, but such that the Trust shall do so following principles of sustainable development.
- 2 - The provision or enhancement 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 primarily intended.
- 3 - The advancement of citizenship.



As a Development Trust we are a community owned and led organisation which uses a combination of enterprise and creativity to improve the quality of life for people living in the Findochty and Buckie [FAB] area.

We support people in our community to come together to address local issues through collaboration and partnership working. Our goal is to enable social, economic and environmental renewal of our locality through capitalising on

funding opportunities, income generation from trading for social purpose, and community ownership of buildings and land. In common with other development trusts in Scotland, we always aim to do this in ways which are ecologically sound, economically viable and socially just.

All of our intended activities are community led and as such will vary over time according to the needs of local people and their priorities identified through ongoing community engagement and research.

This flexibility and ability to adapt to changing circumstances will ensure that we are well placed to support our community when unexpected economic, environmental and social challenges occur.



Structure, governance and management

Constitution

FAB DT was registered as a Scottish Charitable Incorporated Organisation (SCIO) on 10th January 2023. Our Constitution was last reviewed in August 2024.

FAB DT has a 2-tier structure, comprising the Members and the Board of Trustees. Membership is open to any individual aged 16 or over who lives in the Findochty and Buckie area, ie Moray Council's Ward 3.

In addition, we have some Associates who are not eligible to be members of the organisation but who wish to support the organisation's Purposes.

The board of Trustees must make sure that the charity complies with FAB DT's Constitution.

Trustee recruitment and appointment

FAB DT has a minimum of 3 and a maximum of 9 Trustees, the majority of whom must be elected or appointed from the membership. The board is also empowered to co-opt any non-member to be a trustee.

As the individuals who signed the charity trustee declaration forms which accompanied the application for incorporation of the organisation, [REDACTED] were deemed to have been appointed by the Members as charity trustees with effect from 10th January, 2023.

[REDACTED] and [REDACTED] were elected as trustees by Members at a special meeting on 15th March 2023.

[REDACTED] was appointed from the membership on 9th April 2024

[REDACTED] was appointed from the membership on 17th May 2024

THE HUB	BUCKIE AREA FORUM WITH FINDOCHTY AND BUCKIE DEVELOPMENT TRUST
Monday to Friday Saturday	10.00 am to 4.00 pm 10.00 am to 1.00 pm
17 East Church Street, Buckie [REDACTED]	

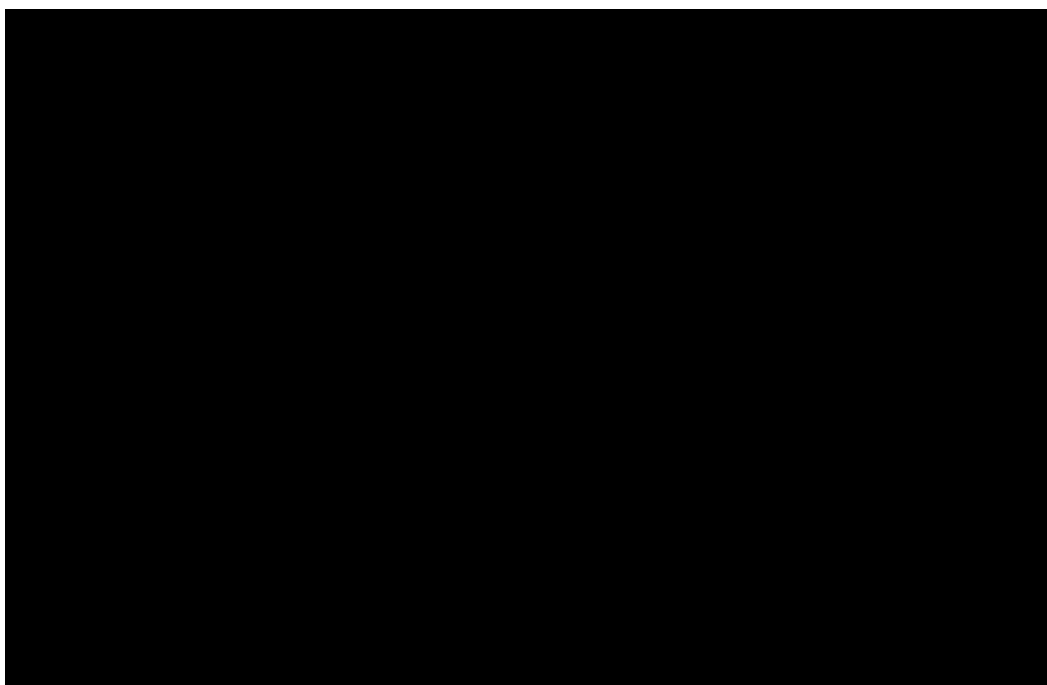
Achievements and performance

In this period, we have:

Continued to support Buckie Area Forum to operate **The Hub advice centre** and warm space in Buckie which was established to mitigate the impact of the cost of living crisis on our community. 25 of our Members and Associates volunteer for The Hub on a regular [often weekly] basis, contributing to direct delivery, project administration, building maintenance, fundraising and social media. Our charitable status enables The Hub to benefit from reduced costs and to access funding.

During this period, The Hub received almost 7000 visits from users.

- 70% of these visits were by vulnerable or lonely people seeking some social interaction.
- 743 were for information, advice or practical help, eg with IT
- 423 were to meet partner agencies locally rather than having to travel to another location
- 385 were to collect preloved school uniform or warm clothing, blankets, hot water bottles, toiletries, etc provided to them free of charge
- 373 were to donate goods to benefit others
- 134 were to access facilities [toilet, wi-fi, printing, phone, etc]
- 78 were to use the emergency food bank.



Established **Buckie Community Lunches** as a popular monthly event. 9 of our Members and Associates volunteer for this project on a regular basis, contributing to shopping, cooking, serving, and project administration.

- An average of 87 diners came along each month to enjoy soup, pudding, and a hot drink.
- A range of agencies attended each event to promote their services, offer outreach support, or carry out community consultations.
- Several volunteers used the experience to develop their skills and confidence, and increase their employability.
- Meals were provided free of charge, with donations accepted from those wishing to contribute to the cost.

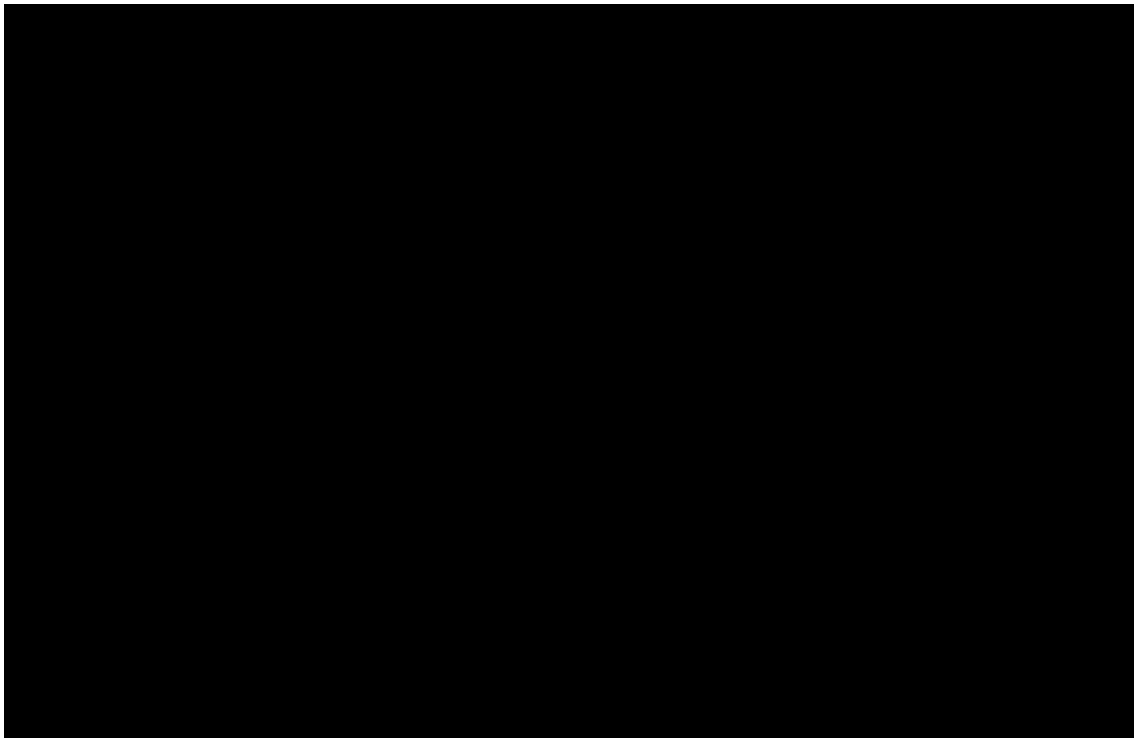
Contributed to the delivery of “A Better Buckie”, the **Buckie Locality Plan**.

6 of our Members and Associates make up the Community Monitoring Group and are involved in:

- Reviewing the Buckie Locality Plan
- Community consultations
- Identifying community led activities
- Encouraging partner agency involvement
- Reporting on activities, results, issues and needs
- Communicating with the community – newsletters, Facebook

During the period, the Community Monitoring Group:

- Carried out a consultation to identify the preferred sites for new dropped kerbs
- Issued another edition of Buckie Community News
- Worked with various agencies and a consultant to identify potential locations and produce an Options Appraisal for a new Community Hub
- Contributed to a review of Locality Planning in Moray
- Supported Council Officers to develop plans for improving a quadrant of Cluny Square in Buckie



Carried out **fundraising** activities and raised £810.

Worked to **develop FAB DT** as an organisation, including:

- Successfully applying for grants to fund the creation of our website
- Revising our Constitution to ensure it meets the standards required to be funded by the Scottish Land Fund or considered a suitable organisation to undertake a Community Asset Transfer.
- Working with a Development Manager from the Scottish Community Development Centre to clarify our vision and priorities.

Participated in focus groups as part of **The Moray Council's Learning Estate Review** in Buckie.

Met with representatives from **Vattenfall** regarding their proposals for a wind farm at Aultmore and potential Community Benefit programme.

Financial review

At this early stage, our main sources of funding are grants, donations and receipts from fundraising activities.

Key points to note:

Income:

- £810 has been generated through fundraising activities
- £2982 has been received in donations from those attending Community Lunches
- £5000 was granted by Moray Local Action Group to support progressing plans for a community hub
- £2000 was granted by SSE Renewables Beatrice Fund to support our website development

Expenditure:

- £5000 was paid out to a consultant for work to progress plans for a community hub
- £900 was awarded to Moray Council for Active Start sessions
- £2000 was paid to our website developer

Statement of the charity's policy on reserves

We do not yet have a policy on reserves as we have no employees and no significant recurring expenditure.

Details of any deficit

None

Donated facilities and services

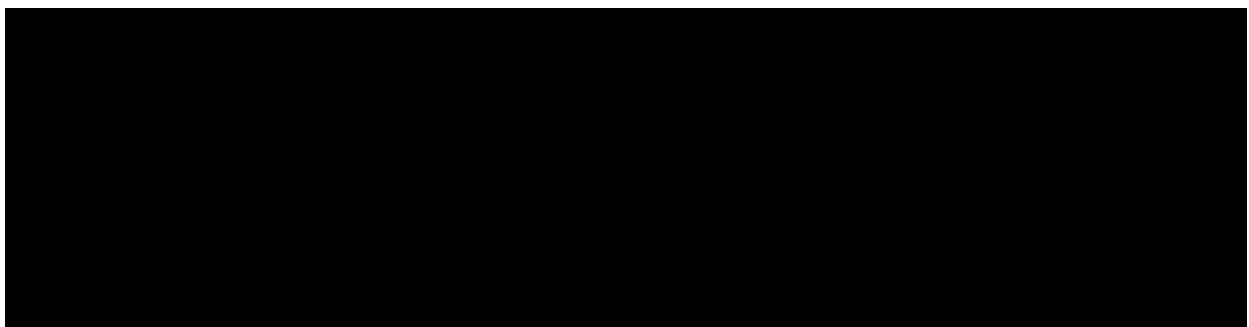
We have not benefited from any donated facilities or services.

Future plans

Our goals for the next 12 months include adding to our membership, strengthening our board, further developing our organisation, building our funds, further developing our website as a community resource, and progressing plans for a Community Hub.

Declaration

Signed on behalf of the charity trustees:



Designation

Chair

Date

26th March 2025

Findochty and Buckie Development Trust

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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
	The Hub	Buckie Community Lunches	Buckie Locality Plan	FAB Community Website		
Receipts						
Donations		2,982			2,982	778
Legacies					-	
Grants			5,000	2,000	7,000	7,360
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	-	2,982	5,000	2,000	9,982	8,138
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	-	2,982	5,000	2,000	9,982	8,138
Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	12	2,366	5,920	2,000	10,298	969
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
					-	
					-	
Sub total	12	2,366	5,920	2,000	10,298	969
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	5,000
Sub total	-	-	-	-	-	5,000
Total payments	12	2,366	5,920	2,000	10,298	5,969
Net receipts / (payments)	(12)	616	(920)	-	(315)	2,169
Transfers to / (from) funds					-	
Surplus / (deficit) for year	(12)	616	(920)	-	(315)	2,169

Nature and purpose of funds

Restricted funds may only be used for the purposes specified by the donor or grant provider.

APPENDIX 3



Report to the trustees/members of

Registered charity number

On the accounts of the charity for the period

Set out on pages

Respective responsibilities of trustees and examiner

Basis of independent examiner's statement

Independent examiner's statement

Signed:**

Name:

Relevant professional qualification(s) or body (if any):

Address:

Independent examiner's report on the accounts v2						
Charity name Findochty and Buckie Development Trust						
Registered charity number SC052237						
Period start date			Period end date			
Day	Month	Year	to			
01	09	23	31	08	24	
Set out on pages N/A					(remember to include the page numbers of additional sheets)	

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 (as amended). 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.

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.

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



*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.

** OSCR will accept digital or typed signatures