

Trustees' Annual Report including
Annual Receipts & Payments Accounts

for

Coldstream Community Larder

for the year

to 31st May 2025



Scottish Charity No: SC052421

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Reference & Administrative Information

Charity Name:	Coldstream Community Larder
Scottish Charity No:	SC052421
The Charity's Principal Address:	Coldstream Community Annexe 3 Home Place COLDSTREAM TD12 4DN
Charity's Registered Address:	61a High Street Coldstream TD12 4DL

Management Committee on date of approval including office held:

Chairperson	John Edwards
Treasurer	Alison Campbell
Secretary	Susan Burnett
Trustee	Michael Rowe
Trustee	Dawn Clough
Trustee	Christine Johnston
Trustee	Lorraine Bowyer

Independent Examiner:	John Evans ACIE. MBA. Borders Community Action 1 Drygrange Cottages, Drygrange Steading, Melrose, Td6 9DJ
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Bankers:	Bank of Scotland PLC PO Box 1000 BX2 1LB
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Structure, Governance & Management

Governing Document:

The Charity is a Scottish Charitable Incorporated Organisation (SCIO) that was incorporated on 21st March 2023 after several months operating as an unincorporated organisation.

Trustee Recruitment & Appointment:

As set out in our constitution, the members of the Trust elect at least five and up to ten Trustees to join the Management Committee at each Annual General Meeting (AGM). From amongst themselves, the Trustees elect a Chairperson, Secretary and Treasurer, and the holders of any other offices. Between AGMs the Management Committee may co-opt new Trustees to fill vacancies. The Management Committee meet monthly.

Objectives & Activities

The Charity's Charitable Purpose:

As set out in the constitution and The Charities and Trustee Investments (Scotland) Act 2005 the purpose(s) of Coldstream Community Trust SCIO are the following: -

- a) To promote environmentally friendly lifestyles and the reduction of food waste
- b) To encourage the development of a more circular economy focusing on reducing, repairing, re-using and recycling all types of resources.
- c) To promote volunteering and community involvement and a culture of sharing
- d) To support efforts to improve biodiversity, to protect nature and expand accessible green spaces
- e) To support the development of more sustainable food systems
- f) To help and collaborate with others to develop more sustainable energy use in buildings
- g) To purchase, take on lease, hire, or otherwise acquire, any property or rights which are suitable for the association's activities
- h) To liaise with other voluntary sector bodies, local authorities, UK or Scottish government departments and agencies, and other bodies, with a view to furthering the association's objects
- i) To accept appropriate grants, donations and legacies and to accept any reasonable conditions attaching to them
- j) To do anything which may be incidental or conducive to the furtherance of any of the association's objects

Summary of the main activities in relation to these purposes:

The charity's main objectives in relation to the above are:

To run a Community Larder to encourage the use of food that would otherwise go to landfill and to encourage residents of Coldstream to Reduce, Reuse and Recycle.

Chairman's Report on Achievement & Performance

A full fifteen months have passed since our last AGM and what an amazing time it has been. The Annexe has proved to be a fantastic asset and we are delighted to report that we have a long-term lease agreed with Scottish Borders Council so our future is secure. The building is in good shape and we have enhanced our environment credentials through the installation of solar panels.

Our reason for being, reduction of food waste and concern for the environment, has been achieved in great measure through the tireless efforts of the volunteers and management team. The staggering statistics speak for themselves. Within a 12-month period from 2024 to 2025 the Community Larder has distributed the following items, saving them from landfill:

Number of items given to households	50,442
In addition – given out for animal feed	2,988
Household visits	4,985

Donations have been generously provided by our good friends in the Coldstream Co-op, Sainsburys, Morrison's, Lidl, Asda, and M&S. Within the year we started our relationship with FareShare and in the past 3 months have increased our subscription to FareShare and now have two major deliveries per week. We calculate that we now collect or have delivered and donated circa 200 kg of product a week which equates to circa 10 tonnes of food waste saved from landfill per annum. As you are all too well aware, every donation to the Larder has to be picked up by volunteers, travelling on a daily basis to the Co-op and regularly to Kelso, Berwick and Duns. Once in the building all items need to be sorted, checked for use-by dates, labelled and stored. Such are the efforts of our 46 volunteers, that we average over 400 volunteer hours each month. I think that is a conservative figure as much time is spent organising events, flash openings and in travel time. Our volunteers offer friendly and efficient service to customers during opening times, recording the number of visitors, their postcode, number of people and pets benefiting and the number and type of produce taken.

The gardening team has worked hard over the past year with the resulting bountiful yield of vegetables, herbs and beautiful flowers. Donated vegetables that are past their best are composted thereby adding organic fertilizer to the wonderful raised beds. The team is working with the school to expand its garden and encourage the pupils to enjoy growing plants. A very successful apple press day was held last September and we are delighted to have had a press donated to the Larder. In recognition of their efforts the gardening team was presented with the gold award for Sustainability under the Greener Gateway scheme.

The Committee constantly reviews all aspects of Larder operations throughout the year and as a result have modified opening hours, goods that are on offer on different days, and responded to offers of assistance both practical and funding

Thanks to the hard work of Lorraine the Larder was awarded The Volunteer Friendly Award in recognition of the high standards which all volunteers ascribe to.

The Larder's commitment to environmental issues continued this year with recycling boxes provided in the Larder for ink cartridges, single use plastics and blister packs, bras,

batteries. These facilities together with the garden and the provision of foodstuffs that would otherwise go to landfill underlines the Larder's commitment to environmental issues.

Coffee mornings were held in October and March and raised considerable funds for running the Larder utilities and well as enhancing the reputation of the Larder within the community.

This year we have two valued Committee members retiring from the team. Susan Burnett has been a champion of the Larder from the very start whose knowledge and enthusiasm has been key to the success of the Larder and Lorraine Bowyer has used her considerable talents to the development and success of the Volunteer Code of Conduct. We will greatly miss Susan and Lorraine at our monthly meetings and I wish to thank them for their contribution to the success of the Larder.

In conclusion I would like to thank Alison, our Treasurer; Christine our garden co-ordinator; Dawn for doing the monthly rota; and Mike a valued member of the team.

Most of all I wish to thank all volunteers for their enthusiastic support of the Larder for all that they do in making the Coldstream Community Larder the success that it is.

Fundraising Events

Fundraising events which we have run have only been possible through the hard work of the Trustees, our willing volunteers and others who have given of their time and energy.

- We held two successful coffee mornings.
- Scottish Borders Council also generously allowed us to share in some of their purchasing discounts

Other Means of Fundraising

- **Renting out the spare room** From February 2024 the Berwickshire Connect Youth Drop In sessions have taken place most weeks and they pay a small hourly fee to use the space.

Voluntary Help and Gifts in Kind

In addition to the work of the Management Committee, we have a fantastic band of volunteers who work extremely hard preparing for when we are open, collecting and sorting food and cleaning the building. We also have a dedicated team of gardeners who have transformed the garden at the back of the Annexe with the garden in autumn of 2024 being awarded Gold at the Greener Gateway Awards for Sustainability from Scottish Borders Council. We also worked with the Friends of Coldstream Primary School on a successful bid to Destination Tweed which includes another community raised bed and some raised beds for the school. In total we currently have 46 volunteers.

Building

During the financial year we have been able to source significant funding from CARES and SOSE to fund the vast majority of an energy efficiency project, providing solar panels and a solar battery, new hot water system and energy efficient lighting which has significantly improved both our carbon footprint and our energy bills.

Grants/Funding

We received the following grants during the financial year: -

- **Co-op** -We have been lucky enough to be chosen again as a good cause and have received £1,849 in addition to the £1,295 brought forward from last year. The grant funded £1,103 of food purchases and our total £1,037 FareShare bill. FareShare are a charity we started working with during the year who redistribute food that might otherwise go to landfill and charge only delivery costs. The Co-op also allowed shoppers to buy Christmas saving stamps for the larder which raised £250 to be spent on food for the larder.
- **Berwickshire Housing Association** passed to us £500 of money during the period which we were required to spend on food purchases.
- **J Sainsbury & Lidl** We applied for and were successful in receiving £500 from J Sainsbury which was required to be spent on food purchases and £230 plus toys donated by shoppers to support our work at Christmas.
- **SBCAN** granted us £250 to purchase gardening tools and equipment.
- **SOSE and CARES** granted us £8,016 and £11,600 respectively to fund our energy efficiency work on the annexe building which has so drastically improved our energy bills and our carbon footprint.
- In addition we spent the remainder of the grant from **Yorkshire Building Society**. Of the £299 carried forward £139 was spent on food purchases and the balance was spent on garden benches provided by the Men's Shed
- **Anonymous donors** have also provided money for food purchases

We are immensely grateful to all of these individuals and organisations as without their help we could not operate the larder.

Looking to the Future

Our future plans are likely to include:-

- Continuing to broadening our recycling and food waste initiatives
- Supporting basic cooking skills education
- Educating ourselves and others on good environmental practice
- Increasing the use of our building as a free resource to charitable groups or those who are offering a much needed service to the community e.g. what matters hubs, BHA advice sessions, debt advisers etc.

Financial Review

We are pleased to report that we have a small surplus this year on the General Funds of £571 (first 15 months to May 2014 £5,266 including £2,629 generated before incorporation). In addition we drew down £590 more in year than was added to restricted reserves (2024 net addition to restricted reserves of £1,594). This means that we have a net decrease in year of total reserves of £18 and a total balance on reserves of £6,802 (2024 £6,820).

All Trustees are responsible for the keeping of proper accounting records which must show the financial position at any one time. To this end Management Committee are given, by the Treasurer, details of the financial position at each Management Committee meeting. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006. The Trustees are also responsible for safeguarding all the assets of the Charity and must take reasonable steps for the prevention and /or detection of fraud and other irregularities.

Statement of Reserves Policy:

In normal years, the Trustees consider it desirable that annual expenditure is met out of annual income. It is the objective of the Trustees to achieve a small surplus each year but not to build up reserves unless there is a specific known need in the future, to that the equivalent of 6 months running costs as a reserve against contingencies is normally desirable, estimated currently to be around £4,000.

Details of Donated Facilities & Services:

The Charity benefits from the time given by all the Trustees to the running of the Charity, including monitoring, supervision and meeting times.

Statement of Trustees Responsibilities

The members of the Charity must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Charity during the financial year. The members of the Charity are responsible for keeping proper accounting records which, on request, must reflect the financial position of the Charity at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006.

Approved by the Trustees and signed on their behalf by:

John Edwards
Chairman
Date:

Coldstream Community Larder SC052421

Year to 31 May 2025

<u>Receipts & Payments Account</u>		2025	2025	2025	2024	2024	2024
	Notes	Unrestricted Funds £	Restricted Funds £	Total £	Unrestricted Funds £	Restricted Funds £	15 months Total £
<u>Income</u>							
Donations		3,066	495	3,561	5,507	2,340	7,847
Fundraising activities	1	1,362	0	1,362	1,705	0	1,705
Charitable activities	2	2,215	0	2,215	1,183	0	1,183
Grants	3	0	22,945	22,945	0	14,738	14,738
Gift Aid		1,085	0	1,085	948	0	948
Receipts		7,728	23,440	31,168	9,343	17,078	26,421
<u>Expenditure</u>							
Fundraising activities	4	70	0	70	81	0	81
Charitable activities	5	6,837	24,030	30,866	6,635	16,084	22,749
Inspection of accounts		250	0	250	30	0	0
Total payments		7,157	24,030	31,186	6,746	16,084	22,830
Net Receipts/(Payments)		571	-590	-18	2,597	994	3,591
Transfer between funds		0	0	0	0	0	0
Transfer of Funds prior to charity registration		0	0	0	2,629	600	3,229
Surplus/(Deficit) for the year		571	-590	-18	5,226	1,594	6,820

Statement of Balances as at 31st May 2025

Balances at start of the period		5,226	1,594	6,820	0	0	0
Surplus/(deficit) for Year	7	571	-590	-18	5,226	1,594	6,820
Balances at end of the period	8	5,797	1,004	6,802	5,226	1,594	6,820

Financial Statements approved by the charity and signed on its behalf by

Signed

Dated

Coldstream Community Larder SC052421

Year to 31 May 2025

Notes to the Accounts

	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	Funds	Funds	2025	Funds	Funds	2024 (15 mths)
	£	£	£	£	£	£
1 Receipts from fundraising activities						
School raffle	0	0	0	151	0	151
Coffee Mornings	1,146	0	1,146	887	0	887
Warm Hubs - Plough	0	0	0	490	0	490
SBC discounts shared	216	0	216	0	0	0
Doorstep sale	0	0	0	143	0	143
Collecting tins	0	0	0	34	0	34
	1,362	0	1,362	1,705	0	1,705
2 Receipts from Charitable Activities						
Room Hire	2,215	0	2,215	1,183	0	1,183
3 Grants Received						
DTAS via Coldstream						
Community Trust	0	0	0	0	4,172	4,172
Co-op	0	1,849	1,849	0	2,866	2,866
Berwickshire Housing Assoc.	0	500	500	0	2,200	2,200
J Sainsbury	0	500	500	0	500	500
LIDL	0	230	230	0	500	500
SBCAN	0	250	250	0	0	0
SOSE	0	8,016	8,016	0	0	0
CARES	0	11,600	11,600	0	0	0
Yorkshire Building Society	0	0	0	0	1,500	1,500
Hudson Hirsell	0	0	0	0	3,000	3,000
	0	22,945	22,945	0	14,738	14,738
4 Expenses from fundraising activities						
Gaming license	0	0	0	20	0	20
Room hire	70	0	70	0	0	0
Raffle prizes	0	0	0	61	0	61
	70	0	70	81	0	81

Coldstream Community Larder SC052421

Year to 31 May 2025

Notes to the Accounts

	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	Funds	Funds	2025	Funds	Funds	2024
						(15 mths)
	£	£	£	£	£	£
5 Expenses from charitable activities						
Food purchases including						
Christmas hampers	0	2,967	2,967	60	6,941	7,001
Fareshare subscription	0	1,037	1,037	0	0	0
Fridges & Freezers	210	0	210	0	3,660	3,660
Electricity	2,861	0	2,861	2,113	1,000	3,113
Larder Equipment	0	0	0	757	641	1,398
Laptop & printer	180	0	180	0	260	260
Storage boxes and racking	0	0	0	0	887	887
Landlord costs - water						
& service charges	350	0	350	25	300	325
Insurance	297	0	297	265	262	527
Legal fees	0	0	0	0	558	558
Waste collection	318	0	318	206	0	206
General Maintenance & Keys	70	0	70	906	479	1,384
Garden costs	98	410	508	1,436	400	1,836
Green initiatives	638	0	638	242	0	242
Solar PV and energy works	805	19,616	20,421	0	0	0
Training	97	0	97	0	457	457
Publicity	90	0	90	0	240	240
Consumables	336	0	336	286	0	286
Wifi & mobile phone	407	0	407	202	0	202
Sundries including stationery						
fees & mileage	80	0	80	137	0	137
	6,837	24,030	30,866	6,635	16,084	22,719

Coldstream Community Larder SC052421

Year to 31 May 2025

6 Trustee remuneration and related party transactions

The trustees did not receive any remuneration during the year.

7 Total Funds Carried Forward

The balance of funds carried forward is as follows:-

		2025	2024
		£	£
Bank of Scotland	Restricted	1,004	1,594
	Unrestricted	5,797	5,226
		<u>6,802</u>	<u>6,820</u>
Restricted Funds			
	Co-operative Fund	1,004	1,295
	Yorkshire Building Society	0	299
	Total Restricted Funds	<u>1,004</u>	<u>1,594</u>

9 Fixed Assets

The annexe is not owned by the larder but held on a 20 year lease from Scottish Borders Council with 19 years left to run. As all the assets have been fully funded by grant they hold no monetary value on the Balance Sheet

Independent Examiner's Report on the Accounts

Report to the trustees of Coldstream Community Larder
Registered charity number SC052421
On the accounts of the charity for the year to 31st May 2025
Set out on Pages 11 - 14

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) 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.

Basis of independent examiner's statement

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.

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 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 Regulationshave 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.

Signed:

Date:

Relevant professional qualification(s) or body:

ACIE (Associate of Charity Independent Examiner)