

Scottish Charity No. SC043216

Dunfermline Foodbank
SCIO

Trustees' Report and Financial Statements
For the year ended 30 June 2026

Dunfermline Foodbank SCIO
Report of the Trustees for the year ended 30 June 2026

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Dunfermline Foodbank SCIO

Report of the Trustees for the year ended 30 June 2026

The Trustees are pleased to present their report together with the financial statements of the charity for the year ended 30 June 2026.

Status of Charity and Governing Document

The charity was set up in May 2012 and was recognised as a Scottish Charity (SCIO) with effect from 15 June 2012. It was established with the support of a number of local churches as a member of the Trussell network of Foodbanks in the United Kingdom and it adheres to the governance and policies of Trussell.

Charity information

Address

Liberty Centre
Pitreavie Way
Dunfermline
KY11 8QS

Independent Examiner

Alison Franks CA
Cornerstone Accounting Ltd
11 Erngath Road
Bo'ness
EH51 9DP

Trustees

Peter Lloyd	Chair
Martin Smith	Treasurer
Janet Brand	Secretary
David Henderson	
Christopher Benson	(appointed 11/8/26)
David Linton	(appointed 11/8/26)
Gillian McLauchlan	(appointed 11/8/26)
Alan Mutter	(appointed 15/8/2025; resigned 1/6/2026)
Mitchell Skinner	(resigned 6/5/2026)
Jon Farrimond	(resigned 24/2/2026)

Any person, nominated individual or body who wishes to become a Charity Trustee can apply by signed written application for Charity Trusteeship. New Trustees applications are then considered by the Trustees at the next board meeting. The Board may, at its discretion, refuse to admit any person, nominated individual or corporate body, or veto the proposed authorised officer acting as a representative of a corporate body, to Charity Trusteeship.

Charitable Purposes, Objectives and Activities

The purposes of the charity are the relief of poverty and the advancement of citizenship.

The objective of the charity is to organise donations of food from churches, schools, businesses, and individuals and to prepare and distribute food packages to those in need within our community as advised by front line support agencies and organisations under the Trussell procedures.

Dunfermline Foodbank SCIO

Report of the Trustees for the year ended 30 June 2026

Achievements and performance

This year the charity has partnered with around 120 referring agencies and continued to develop relationships with local churches, businesses and charities. The charity distributed 73,213kg of food in the year to disadvantaged people in the Fife region which fed 6,876 clients (4,497 adults and 2,379 children) after receiving 75,342kg of donated food. In addition, within the period, 740 first time referrals/clients used the foodbank. The main reasons people needed assistance were due to cost of living increases, extraordinary expenses, debt issues, benefit delays and issues, cost of dependant increases, personal circumstances and health issues. Food donations were mainly received from Supermarket collections from Tesco and Asda (32,541kg) with the remaining food being donated by local schools, churches, businesses, social clubs and individuals. We also had to purchase 13,028kg of food in the period.

We continued to operate out of 5 main food bank centres in Dunfermline, Rosyth, Inverkeithing, Cowdenbeath and Benarty and have a warehouse facility in the Pitreavie business park in Dunfermline. The Foodbank centres and warehouse are fully open to clients and 99% of all Referrers now use the new electronic process (DCS) to refer clients.

Our new Assistant Foodbank Manager has been in post for 7 months on a part-time 20 hour a week contract and our Foodbank manager has been working on the Foodbank's Strategy Plan as part of her role. Trussell has provided funding for this strategic planning role for a 2-year period.

We now have a Financial Inclusion Officer from CARF in our team who came into post in March 2025 with funding support from Trussell to cover a two-year period. This role will allow the foodbank to assist clients with issues they may be experiencing around accessing funding or benefits they may be entitled to.

Food donations have dropped this year by 17% meaning we have had to purchase additional stock during the year to top up supplies for essential items not donated. We are continuing to give out more stock than we receive each month so this continually puts pressure on our warehouse stock levels. We continue to see new clients who have never used the foodbank before.

Plans for Future Periods

The trustees and staff will continue to develop the service that the charity provides for the benefit of those who are vulnerable and in need within our communities.

In March 2026, we managed to negotiate a reduction to the warehouse lease costs for the 5-year lease period. We will continue to seek external funding sources to cover these the warehouse costs and our ongoing operational costs. We are hoping that due to the reduction in the warehouse lease costs, we will be able to operate a balanced budget in the current year and thus have minimal impact on our cash reserves.

We will continue to meet regularly with other foodbanks in the Trussell network and we are a stakeholder in the Dunfermline Poverty Action group, South West Fife Poverty Action group and Cowdenbeath Poverty Action group. We also engage with other local initiatives to learn and share with other organisations.

The Foodbank Manager has been working on our future strategic plan which we would hope to implement in the coming year.

Dunfermline Foodbank SCIO

Report of the Trustees for the year ended 30 June 2026

Financial Review

The accounts show a loss of £1,919 from an income of £244,379 with financial reserves decreasing to £227,116 at the year end. The Foodbank has comfortably been meeting its obligations including the employment of the Foodbank manager, the Assistant Foodbank Manager and a part-time administration assistant along with the ongoing rental of a warehouse. The costs for the FI Inclusion Officer are fully funded by Trussell for a 2-year period. It is important to note that the financial figures do not reflect the full operation of the charity because our purpose is to receive and distribute free donations of food and these have not been valued for the purposes of these financial statements.

Reserves Policy

The trustees' policy is to maintain unrestricted reserves of a minimum of 6 months of normal running costs in order to meet ongoing commitments and to cover any unexpected expenditure. Unrestricted reserves at the end of the year were £187,264 which is higher than 6 months running costs. However, we believe it is prudent to maintain cash resources to enable us to meet ongoing operational costs associated with our warehouse and our staff costs. Our current year expenditure was £246,298 which is higher than last year, mainly due to the increase of the lease payments for the Foodbank warehouse up to Feb 2026 and additional staff costs.

Signed on behalf of the Board on 30 September 2026.

Peter Lloyd (Chair)

Peter Lloyd

Martin Smith (Treasurer)

Martin Smith

Dunfermline Foodbank SCIO

Report of the Independent Examiner to the Trustees of Dunfermline Foodbank SCIO

I report on the accounts of Dunfermline Foodbank SCIO (SC043216) for the year ended 30 June 2026 which are set out on pages 5 to 8.

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 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 (as amended). 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 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

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 (as amended), and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations (as amended)

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.

Alison Franks

Alison Franks CA
Cornerstone Accounting Ltd
11 Erngath Road
Bo'ness
EH51 9DP

30 September 2026

Dunfermline Foodbank SCIO
Receipts and Payments Account
for the year ended 30 June 2026

	2026	2026	2026	2025	2025	2025
Receipts	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
Donations						
Tesco & Asda topups/collections	8,428	-	8,428	14,316	-	14,316
Churches	2,325	-	2,325	1,242	-	1,242
Individuals	66,143	-	66,143	72,173	-	72,173
Legacy income	-	-	-	4,528	-	4,528
Other organisations	46,115	-	46,115	34,996	-	34,996
Grants *	-	114,509	114,509	-	53,000	53,000
Bank Interest	3,542	-	3,542	2,718	-	2,718
Tax reclaim	3,317	-	3,317	3,633	-	3,633
Total receipts	129,870	114,509	244,379	133,606	53,000	186,606
Payments						
Advertising and Marketing	240	-	240	335	-	335
Food/consumables	8,266	8,500	16,766	30,938	-	30,938
Equipment	908	-	908	2,344	-	2,344
Property costs	37,928	40,000	77,928	50,671	35,000	85,671
Printing/stationery/post/phones	4,827	-	4,827	4,388	-	4,388
Insurance	14,156	-	14,156	14,121	-	14,121
Utilities	5,855	-	5,855	6,559	-	6,559
General Admin/expenses	-	-	-	21	-	21
Repairs and Maintenance	5,954	-	5,954	2,723	-	2,723
Cleaning	120	-	120	60	-	60
Vehicles costs/Fuel/Travel	5,649	-	5,649	6,659	-	6,659
Fees	1,397	-	1,397	916	-	916
Salary /PAYE	48,416	18,000	66,416	43,961	18,000	61,961
Financial Inclusion Officer costs	-	43,177	43,177	-	15,792	15,792
Salary Processing Fees	360	-	360	360	-	360
Consumable expenses	1,469	-	1,469	543	-	543
IT Software and Consumables	476	-	476	623	-	623
Independent examination fees	600	-	600	600	-	600
Total payments	136,621	109,677	246,298	165,822	68,792	234,614
Surplus/(deficit) for the year	(6,751)	4,832	(1,919)	(32,216)	(15,792)	(48,008)
Balance brought forward	194,015	35,020	229,035	226,231	50,812	277,043
Balance carried forward	187,264	39,852	227,116	194,015	35,020	229,035
* Grants received			2026			2025
Robertson Trust	Warehouse Costs		15,000			15,000
Postcode Community Fund	Warehouse costs		25,000			-
National Lottery Community Fund	Warehouse Costs		-			20,000
Trussell	Strategic officer post		18,000			18,000
Trussell	Financial Inclusion Officer		48,009			-
Arnold Clark Community Fund	Food purchases		2,000			-
Fife Council	Food purchases		6,000			-
Neighbourly Community Fund	Food purchases		500			-
Total grants			114,509			53,000

Dunfermline Foodbank SCIO

Statement of Balances

As at 30 June 2026

	Notes	2026			2025		
		Opening balance	Loss for year	Closing balance	Opening balance	Loss for year	Closing balance
		£	£	£	£	£	£
Cash at bank and in hand							
Current accounts		228,570	(2,559)	226,011	276,669	(48,099)	228,570
Cash		465	(173)	292	374	91	465
Paypal		-	813	813	-	-	-
Total cash at bank and in hand		229,035	(1,919)	227,116	277,043	(48,008)	229,035
Represented by:							
Unrestricted fund							
General fund				187,264			194,015
				187,264			194,015
Restricted funds							
Staff Training Fund	5			1,352			1,352
FI Officer Fund				38,500			33,668
Strategic Fund				-			-
Warehouse Fund				-			-
Food Fund				-			-
				39,852			35,020
Total funds				227,116			229,035
Statement of assets at 30 June							
				£			£
Gift Aid due				1,650			1,800
				1,650			1,800
Statement of liabilities at 30 June							
				£			£
Independent examination fees				672			600
HMRC and pension costs due				476			885
				1,148			1,485

Signed on behalf of the trustees on 30 September 2026.

Peter Lloyd

Peter Lloyd (Chair)

Martin Smith

Martin Smith (Treasurer)

Dunfermline Foodbank SCIO

Notes to the Financial Statements for the year ended 30 June 2026

1. Accounting Policies

Accounting Convention

The financial statements have been prepared under the historical cost convention, and in accordance with the Charities Accounts (Scotland) Regulations 2006 (as amended).

Basis of financial statements

The financial statements have been prepared on a receipts and payments basis.

Receipts and Payments Account

For the purpose of the Receipts and Payments account as shown on page 5, funds are defined as follows:

Unrestricted funds comprise grants and other income received for the objects of the charity without further specified purpose and available as general funds.

Restricted funds comprise income which has been received for the restricted purposes of paying staff salaries, property costs, training and food costs.

2. Tangible fixed assets

The Charity owns a van, purchased in 2021, for £22,000.

3. Transactions with Trustees

A leaving gift was purchased for a retiring Trustee for £60. There were no other payments to Trustees other than for the reimbursement of expenses incurred on behalf of the charity.

Unrestricted donations of £1,500 were made by the Trustees to the Charity in the year.

4. Donated Goods and Services

The majority of the work is carried out by c200 volunteers at the main Dunfermline centre, our satellite centres in Rosyth, Inverkeithing, Benarty and Cowdenbeath, and at the Dunfermline Warehouse/distribution centre.

Local companies, churches, schools, associations and individuals have donated both food and financial contributions towards the running of the Foodbank. Trussell also co-ordinates collections through national agreements with major supermarkets such as Tesco and Asda.

Dunfermline Foodbank SCIO

Notes to the Financial Statements for the year ended 30 June 2026

5. Restricted Funds

2025/26	01/07/25	Receipt	Payment	Transfers	30/06/26
Staff Training Fund	1,352	-	-	-	1,352
FI Officer Fund	33,668	48,009	(43,177)	-	38,500
Strategic Fund	-	18,000	(18,000)	-	-
Warehouse Fund	-	40,000	(40,000)	-	-
Food Fund	-	8,500	(8,500)	-	-
	<u>35,020</u>	<u>114,509</u>	<u>(109,677)</u>	<u>-</u>	<u>39,852</u>

2024/25	01/07/24	Receipt	Payment	Transfers	30/06/25
Staff Training Fund	1,352	-	-	-	1,352
FI Officer Fund	49,460	-	(15,792)	-	33,668
Strategic Fund	-	18,000	(18,000)	-	-
Warehouse Fund	-	35,000	(35,000)	-	-
	<u>50,812</u>	<u>53,000</u>	<u>(68,792)</u>	<u>-</u>	<u>35,020</u>

Explanation of funds

Staff training fund - Grant received to cover external training costs.

FI Officer fund – Grant received to cover costs of a Financial Inclusion Officer employed by CARF.

Strategic fund – Grant received to cover the staff costs for strategic planning.

Warehouse fund – Grants received to cover the lease and operating costs of the Foodbank warehouse.

Food fund – Grants received to cover costs of purchasing food.