



Scottish Charitable Incorporated Organisation No: SC051098

## **Annual Report and Accounts January to December 2025**

**Principal Office:** Baptist Manse, Jamieson Street, Bowmore, Isle of Islay PA43 7HL

**Trustees,** on date of approval of Trustees' Annual Report:

Bronwen Currie (Chair)	Appointment 5 July 2021
Scott Currie (Treasurer)	Appointment 20 May 2024
Mary Bavin (Secretary)	Appointment 22 March 2023
Andrew Burnham	Appointment 5 July 2021
Paul Cairns	Appointment 20 May 2024
Rose Keogh	Appointment 5 July 2021
Peter Roberts	Re-Appointment 22 March 2023

**Bankers:** Royal Bank of Scotland

## **Structure, governance and management**

Islay Foodbank was established in 2019 as “Islay and Jura Community Store Cupboard” and changed its name to Islay Foodbank on becoming registered as a Scottish Charitable Incorporated Organisation (SCIO) in July 2021. The SCIO is governed by its Governing Document which was drawn up in May 2021.

Islay Foodbank is managed by its Board of Trustees. There is no formal end date to appointment of trustees, though at the close of each AGM a third of the trustees are required to step down. They are eligible for re-appointment at the next Board meeting.

The Board of Trustees meet monthly to monitor activities, supplies, finance and any issues that require discussion. All meetings are minuted, and a publicly-advertised AGM is held annually.

## **Objectives and activities**

The charitable purposes of the organization are the prevention or relief of poverty and the relief of those in need.

Islay Foodbank exists to serve the whole population of Islay and Jura. People struggling financially, for whatever reason, can contact the Foodbank by phone, text, email or Facebook Messenger, and will be provided with food and other essentials such as cleaning and hygiene supplies, according to their requirements. No referral from other agencies is required, though referral from friends or neighbours can be accepted, with the willingness of the client involved. In principle, the Foodbank’s guidelines, which are made clear to clients, state that a maximum of 3 disbursements of aid will be offered in any 3-month period, after which time we will encourage the client to seek further support for advice on benefits and budgeting. We also point clients towards agencies such as the Bute Advice Centre which can offer help with food and fuel poverty. In practice we will not see any client go hungry, and under the financial pressures increasingly experienced since 2022 we have found ourselves responding to the same clients more frequently.

In contrast to many other foodbanks, we do not have premises that clients can attend to collect goods, but we operate a store from the Islay Development Initiative Hub in Bowmore, from which volunteers collect what is required and then deliver to the client. This system maintains confidentiality in a very small community.

Supplies come from generous members of the community, and also from the Dunlossit and Islay Community Trust, with whom we are in partnership and who have given us valuable support. A basket is maintained in the Co-op store central to the island, in which customers can place donations in kind. This encourages community engagement with the Foodbank. The Foodbank also has a good level of funds from which we can purchase extra items, again thanks to the generosity of the community.

Minimal client data is recorded with the client’s permission (address and date of disbursements only) according to GDPR guidelines, and is deleted 6 months after their last

disbursement. Numerical data about numbers of clients, children and the elderly, is also recorded.

### **Achievements and Performance**

Demand in 2025 was slightly down on the previous year. Around 210 provisions of support were given to individuals, including 86 children (2024 figures were 224;90). Some of these individuals have required regular support, sometimes owing to difficulties with budgeting and with benefits, but generally owing to inflation and particularly the rising cost of fuel. A significant proportion of our clientele are families, many of whom are in work. We believe this reflects the cost of raising a family on an island, including the necessity of running at least one car. Where users are clearly struggling on a regular basis we try to offer further advice and support in the form of contact with Bute Advice Centre who can give access to the Argyll & Bute Flexible Food & Fuel Fund, which is funded by Argyll & Bute Council. Thanks to generous funding we are also in a position to help with repairs to or replacement of white goods, if clients have no means of cooking.

In 2025 we were approached by Small Isles Primary School in Jura, where the pupils were keen to have Jura included within our remit. We met with the headteacher Andrew Welch and agreed to amend our website to indicate that Jura residents can contact us for help. Between Andrew, and Angela Greenhill who is a community support worker based in Jura, we have worked out a system whereby boxes can be picked up by either Angela or Andrew (who as headteacher also of Keills PS is in Islay every week) and delivered to Jura clients. In addition, having received a grant from Argyll & Bute Council to support Jura, we are supporting the establishment of a small emergency box of supplies to be kept in Craighouse and maintained by Angela and Andrew.

A representative of Islay Foodbank regularly attends meetings of the Argyll & Bute Food Forum, maintaining links with other foodbanks in Argyll.

We ensure that a range of publicity materials, including posters and cards, are distributed around the island in GP surgeries, churches, shops and other public places. We have an attractive website ([www.islayfoodbank.com](http://www.islayfoodbank.com)) through which clients can contact the Foodbank directly, and an advert is posted regularly on the Facebook Islay Community Noticeboard.

### **Financial Review**

Financial donations continue to be received from members of the Islay Community, with one individual now giving a regular monthly amount, and in addition Argyll & Bute Council gives an annual grant. Overall income was down compared to 2024 as that year had seen an exceptional grant for island food banks, and thus we reduced our donations to other food banks. The day-to-day operational costs increased by some 10% but some administrative savings on telephone costs and a generous distillery donation meant that we still made a surplus.



**Independent Examiner's Report  
To the Trustees of Islay Foodbank**

**SCIO Number: SC 051098**

I report on the accounts of the Trust for the year ended 31<sup>st</sup> December 2025, which are set out below.

**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. The charity trustees consider that the audit requirement of Regulation 10 (1) (a) to (c) 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 the examiner's report**

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 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 which gives me reasonable cause to believe that in any material respect 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 with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations.

have not been met.

There are no other matters to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: TYPED

Date: 2/6/2026

Douglas W Adams  
2bCraiglochart Park  
Edinburgh EH14 1ER

# Islay Foodbank Accounts

## SC051098

	Notes	2025	2024
<b>Receipts</b>		£	£
One-off donations	1	4,487	6,284
Grants received		5,000	9,203
<b>Total Receipts</b>		9,487	15,487
<b>Payments</b>			
Payments relating directly to Charitable			
Activities	3	5,106	4,662
Grants and donations	3	1,000	7,000
Administration	4	603	683
Governance	5	0	100
<b>Total Payments</b>		6,709	12,446
<b>Surplus/ (Deficit)</b>		2,778	3,042
<b>Statement of Balances</b>			
Cash & Bank Balance at start of year (1st January)		14,861	11,820
Surplus/(deficit)		2,778	3,041
<b>Cash &amp; Bank Balance at end of year (31st December)</b>		17,639	14,861

## Notes to the Accounts for the year ending 31 December 2025

1      **Nature of Funds**      All funds are unrestricted. Income of £4,900 in 2024 was recorded as being a grant, but was in fact a donation so this has been retrospectively corrected to enable proper year on year comparison.

3      **Trustees' remuneration and expenses**      In 2025, two trustees were reimbursed for purchases made on behalf of the charity to a total of £94. No other remunerations were made to trustees.

3      **Payments**      Payments were made as follows:

Food purchased to supplement Store:	£3,602
Non-food support	£1,240
Volunteer travel expenses	<u>£264</u>
Total	£5,106

3      **Donations**      A total of £1000 was given to one like-minded Foodbank this year.

4      **Administration**      Advertising and website      £297  
Admin and general costs      £316  
Total      £603

5      **Governance**      There was no fee for account examination this year.