Charity registration number SC050445 (Scotland)

FAITH IN COMMUNITY DUNDEE

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2026

FAITH IN COMMUNITY DUNDEE

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Efi Papagianni	
	John Ralfe	
	Maggie Powell	
	Neil Campbell	
	Mary Swift	(Appointed 26 May 2025)
	Jennifer Christieson	(Appointed 22 September 2025)
Director	Gill Bain	
Charity registration	Scotland	SC050445
Principal address	The Roundhouse Lothian Crescent Dundee DD4 0HU	
Independent examiner	BK Plus Limited Stannergate House 41 Dundee Road West Broughty Ferry Dundee DD5 1NB	

FAITH IN COMMUNITY DUNDEE

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FAITH IN COMMUNITY DUNDEE

CHAIRPERSON'S REPORT

FOR THE YEAR ENDED 31 MARCH 2026

It is a privilege to present my first Chairperson's report for Faith in Community Dundee for the year ended 31 March 2026. This has been another year in which the charity has continued to demonstrate the value of rooted, relational and practical community development across Dundee. In a city where many communities continue to experience the effects of poverty and inequality, our work remains grounded in dignity, partnership and the belief that lasting change is made possible when people are listened to, supported and enabled to lead.

During the year, Faith in Community Dundee has continued to build on its core strands of work: supporting dignified access to food and financial advice through the Dundee Community Food Network and Cash First approach; amplifying the voices of people with lived experience of poverty through Dundee Fighting for Fairness and the Fairness Leadership Panel; and strengthening connections between faith communities, local communities and voluntary sector partners. The breadth and quality of this work reflect the commitment of our staff team, trustees, volunteers, community members and partners.

The Dundee Community Food Network continues to be a significant and trusted city-wide partnership, bringing together more than 30 grassroots food projects including larders, community cafés, drop-ins, community fridges and growing projects. Through coordination, practical support, training and advocacy, the Network has helped ensure that people across Dundee can access food, support and welcoming places of connection in ways that respect their dignity. The scale of support provided through member projects, including thousands of people reached each week, is testament to the compassion, resilience and determination of communities across the city.

Alongside this, the continued development of Dundee's Cash First approach has been a real success. The Community Guiders programme, co-location of advice and support services, and training for frontline staff and volunteers are helping to shift responses to food insecurity towards earlier, more holistic support. This work recognises that food insecurity is often connected to wider pressures including income, debt, housing, health and wellbeing, and it supports people to find the help that is right for them.

We also celebrate the work of Dundee Fighting for Fairness and the Fairness Leadership Panel. Members have brought courage, insight and leadership to strategic conversations across the city and beyond, ensuring that decisions about poverty and inequality are informed by those who know these realities first-hand. Their contribution to local plans, budget consultation, public presentations and creative projects has strengthened accountability and helped keep fairness at the centre of policy and service development.

Our faith-based community development work has also grown in depth and reach. Through the Faith Forum, one-to-one support, multi-faith engagement, links with education, statutory partners and community organisations, we have helped build greater understanding, cohesion and connection. The work has continued to affirm the important role of faith communities in tackling poverty, welcoming diversity and contributing to the wellbeing of Dundee.

This year has also brought change, including the conclusion of some funded work and important staff and trustee transitions. I want to record the Board's sincere thanks to Gordon Sharp for his committed leadership as Chair of Faith in Community Dundee since its beginning, to Jacky Close for her 10 years of dedicated service as Director, to Audrey Thomson for guiding the organisation through an interim period with steadiness and care, and to Gill Bain as she takes up leadership of the organisation with deep experience and commitment. I also thank every member of staff, trustee, volunteer, supporter and partner who has contributed to another strong year of impact and achievement.

Looking ahead, Faith in Community Dundee will continue to support local faith communities and bring people together to respond to changing community needs, while staying true to our purposes: preventing and relieving poverty, promoting fairness, building partnerships, and challenging discrimination. The continued success of the work taking place across Dundee gives us much to be proud of, and it strengthens our resolve to keep working alongside communities with hope, humility and determination.



Neil Campbell
Chair of the Board

Date: 21 September 2026

FAITH IN COMMUNITY DUNDEE

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2026

The Trustees present their annual report and financial statements for the year ended 31 March 2026.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Constitution, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objectives and activities

Faith in Community Dundee was established as an independent SCIO in 2020 to bring a more localised focus to the work that was previously undertaken under Faith in Community Scotland.

Faith in Community Dundee has continued to build on many years of community based responsive work, connecting people to bring real change.

The organisation's main purposes are;

- To promote the prevention and relief of poverty and/or disadvantage in Dundee and its environs through encouraging and enabling local faith communities to prevent and relieve poverty and/or disadvantage.
- To increase awareness and promote learning of the impact of poverty and/or disadvantage with decision makers and wider society through developing and supporting the voices of those in poverty and/or suffering disadvantage.
- To encourage the development of partnership across agencies in local communities and in the City of Dundee and its environs; working together to alleviate and prevent poverty with those in poverty and/or disadvantage.
- To promote the elimination of discrimination (whether on the grounds of race, religion, disability, sexual orientation, poverty or otherwise).

At Faith in Community Dundee, we believe that everyone has a right to a minimum standard of living that embraces dignity and enables people to be part of their communities and wider society. Poverty is a denial of this basic human right. In all aspects of our work, we empower people to be human rights defenders (human rights defenders are defined by the United Nations as "people who, individually or with others, act to promote or protect human rights").

We focus our work in Dundee where 6 of the 8 Wards contain significant areas of multiple deprivation (15% of the most deprived data zones according to the Scottish Index of Multiple Deprivation).

There are three main strands to our core work; Faith, Fairness, and Food & Financial Insecurity.

Dundee Community Food Network & Cash First:
We continue to facilitate the Dundee Community Food Network – a network of 30+ independent grass roots community food projects (larders, community cafes, drop-ins, community fridges, food growing), working closely with Dundee City Council and key partners across the city, to ensure there is coordinated and dignified access to food, community activities and spaces for social connectedness.

Through this work we also lead the development of the Cash-First Approach in Dundee, aiming to move away from the need for food support through increasing access to money advice (maximising income and minimising debt), working very closely with the 3 main money advice agencies. Our What Do I Do If Leaflet continues to be a core resource for many agencies across Dundee, ensuring effective signposting and referral to money advice. Our Community Guider Programme has developed considerably over the past year, widening its impact in unexpected ways.

Dundee Fighting for Fairness and The Fairness Leadership Panel
We ensure the voices of those with lived experience of poverty and inequality are heard by those who have influence over policy and service delivery within Dundee and amplifying this up to Scottish Government level. Dundee Fighting for Fairness are a campaigning/accountability group, all with lived experience of poverty and inequality, committed to elevating the voices of others in their communities and working with key partners in the city to address issues of fairness and inequality. The Dundee Fairness Leadership Panel brings together people who are experts by experience and experts by profession to address the key drivers of child poverty, and essentially the key drivers of overall poverty

Support to Faith Communities
We seek to increase community cohesion, mutual understanding and respect, and resilience through building connections between faith communities and:

1. Local communities
2. Local partners agencies
3. Other faith communities
4. City wide agendas.

Our aim is that by building meaningful connections this will help develop strong, resilient and supportive communities in which diverse faith communities can feel safe, included and valued.
We do this through supporting diverse faith communities, primarily Christian, Muslim, Hindu, Sikh, Buddhist, offering 1:1 support, running multi-faith activities that bring people together, and leading on the city's Faith Forum, connecting Faith Leaders and Statutory Leaders in Dundee.

Achievements and performance

Dundee Community Food Network (DCFN)

A key component of the achievements and impact of the work of DCFN continues to be the strength of our direct, and facilitation of, partnership working with community larders, cafes, fridges and drop ins, alongside the local authority, key advice and support services and logistics partners including Alexander Decorators and Fareshare. We facilitated several meetings throughout the year; quarterly DCFN meetings (avg. 30 people), larder meetings (avg. 20 people) and ward-based meetings, DCFN Campaign Group meetings and surplus/food distribution strategy meetings. Partnership working is also supported by 4 active network WhatsApp Groups - DCFN, Food Larders, Community Home Goods and Fareshare Dundee Forum - which include services such as Children's and Community Justice Social Work, Help for Kids, OPFS, Starter Packs, Haven and Dundee Pregnancy and Parenthood Support.

We also gave bespoke 1:1 support to 21 community food projects – wellbeing support/guidance, funding, staff/ volunteer recruitment (including job description, reviewing applications), training, governance, building partnerships, accessing advice, co-location of services and additional food and resources. Between Nov – April we hosted a 4th year CLD student on placement, in which they thrived and supported the DCFN Campaign Group, mapping and resource development.

Funding – Dundee City Council Funding Proposal / Budget Response / Other funds and resources
Working closely with DCC, we facilitated the allocation of council funding to 16 larders **(who supported on avg. 6000 people per week)** - including review and approval of funding applications and food stock;

- **Ambient Food: Avg. £5000 weekly spend**
- **Fresh Food Grants: £29,800**
- **Winter Grant: £13,750;** Incl. a 'Cash First Approach' provision of purchasing supermarket vouchers
- **Funding for 26/27: We submitted an impact report and funding proposal to help secure a further £300,000 for 26/27;** which is providing more ambient food, fresh food grants, winter grants, logistics support and free rent to food larders/projects.
- **DCFN Campaign Group**: We coordinated a network wide response to the DCC Budget Consultation (which was in part led by our student Natasha) to advocate for continued funding for; Local Planning Partnerships, Scottish Welfare Fund, Boomerang Community Centre and Community Regeneration and Inequalities Fund **(which many community cafés/drop ins are funded by – supporting over 3000 people per week)**; all of which retained funding for 26/27.
- **Roundhouse Community Kitchen**: We provided £1000 from our **Bank of Scotland funding** to support their food sessions/events for adults, children and families, **engaging with 553 people**
- **Northwood Small/Transition Grants**: We supported 4 food projects to buy food items/transition models (£2,242 total). We still have £8,925.37 for this year
- **Foundation Scotland**: We secured two grants (£8600 total) for food items
- **CJ Lang:** We secured two deliveries of bulk quantities of tea, coffee and cereal
- **Fans Supporting Foodbanks Dundee:** £28,439.21 fundraised for DCFN and partner projects

Training/ Resources
- *We continued to support volunteers and staff by delivering and coordinating access to a range of free training, including; REHIS Food Hygiene* ***(54 volunteers trained),*** *Adult Protection/Safeguarding, Suicide Awareness and Community Guiders (triage/signposting)*
- We supported our student Natasha to lead on the **DCFN Christmas Provision Calendar, distributed to over 400 staff/volunteers** including; NHS, DWP, Enable, and Police Scotland.

DCFN Party
In June 2025, we organised and hosted a party for 100+ staff/volunteers (with funding support from Lochee Community Larder and Cafe) to recognise and celebrate all of their incredibly impactful work for the community, which we will continue to support and build on going forward.

Cash First Approach

Our Cash First strategy continues to be at the heart of our ongoing commitment to reduce the need for emergency food aid across Dundee, mirroring a larger national push for adoption of this strategy alongside organisations such as Independent Food Aid Network and Trussell.

Our Community Guiders training, developed by our Cash First Coordinator, continues to be revised and rolled out to organisations across Dundee, but conversations continue to be had with other localities across the UK to see uptake and adaptation of the training material.

In essence, the training focuses on providing trainees with the skills, confidence and knowledge to have conversations with people about their financial insecurity and signpost/refer on to a wide number of organisations; not just money advice agencies, but also substance use and mental health services too. These are issues that commonly present alongside poverty, offering whoever is in crisis the choice to decide what's appropriate to address first in moving forwards. As such, we maintain that Cash First isn't cash only.

Community Guiders - Dundee 25/26

Community Guiders: 11 active volunteers across 8 projects in 6 wards
Cash First Training Sessions for frontline services: 32 staff/volunteers from Ninewells Hospital/Dundee University Social Medicine Society and Douglas Medical Centre

Co-Location 25/26

Mapping/Co-Location: Community Guiders and training has been mapped alongside co-location of advice and support services within food projects, which includes; The Community Health Team, Dundee Carers, Barnardo's, Alzheimer's Scotland, Feeling Strong, DCC Literacy Team, Employability Team, With You Dundee, Dundee Carer's Centre, Social Security Scotland, The Connect Team and Housing Options.

Connect Team: Avg. 36 client contacts per week across 8 venues, 4 of which are food larders, with 2 of those providing their highest client contact (including pension aged people)

Housing Options: Avg. 21 client contacts per week across 7 venues (incl. 5 larders)

Multi-Agency Drop-ins: A Community Guider has been present and active at both Douglas Works and Stobswell Together

National 25/26

Based in Northern Ireland, Fermanagh Rural Community Network and the Financial Inclusion Manager for Northern Ireland at Trussell approached our Cash First Coordinator about adopting the Community Guiders approach for their locality. Calling the initiative 'Hear & Here', FRCN were awarded funding and recruited a Community Navigator to oversee the development of this project in County Fermanagh, and we continue to link in and offer advice where appropriate.

Our Cash First Coordinator has also been part of an Angus based working group alongside Aberlour, Angus Council, Voluntary Action Angus, D&A College, TCA & others to develop poverty signposting & awareness training for frontline workers. Some of our Community Guiders training material has been used and adapted for the purpose of supporting this initiative.

Dundee Fighting For Fairness

Over the past year, there has been a core membership of 12. Much of their work over the past year has been connected to the Fairness Leadership Panel, which they've found incredibly rewarding, as it has opened up many new opportunities and pathways for their involvement. You can read more about the work they've done with the Panel in the **'Fairness Leadership Panel Report 2025'**.

However, they also did some work independently of the Fairness Leadership Panel including:

Child Poverty and Inequalities Strategic Leadership Group
Met in: May 2025, September 2025, November 2025, February 2026
One member of DFFF met with this group four times over the past year. The group focuses on addressing child poverty and the various inequalities faced in the city, including those related to income, education, and health. They work to identify and implement improvements in governance and accountability to communities and partners. Our DFFF member contributes a valuable community perspective, often highlighting when jargon or policies feel confusing or out of touch, and they are one of only 2 community members in this group.

Fairness and Local Child Poverty Action Plan
Annual Cycle of working:

- 2-3 meetings in the spring to review the full plan and give feedback
- In June, the report presented to the City Governance Committee
- 1-2 meetings in the autumn to review the 'easy read' version of the plan and give feedback
- In November, the easy read version is presented at the Fairness Leadership Panel conference

Dundee Fighting for Fairness has been actively reviewing and providing thoughtful feedback on each section of the Plan. They've offered honest insights into how the proposed actions may benefit the community and shared valuable ideas for expanding their reach and impact. As the Action Plan continues to evolve, the Panel plays an ongoing role in its review, helping to ensure that the actions remain realistic, achievable, and truly move forward.
So what? Why does this matter? No other local authority is allowing community members to challenge and change local fairness plans. DFFF members are not only bringing their personal experiences of poverty and inequality to the themes in Dundee's Fairness Action Plan, but they're also bringing the experiences of the communities they're representing.

Budget Consultation
Members of DFFF wrote to the Leader of the Council and the Director of Corporate Finances, urging them to safeguard 10 key areas from budget cuts. They expressed serious concern that reducing funding in these areas would have a harmful impact on some of the city's most vulnerable communities. The letter also made it clear that the group expected any budget decisions to be supported by evidence showing that the implications for people experiencing poverty had been fully considered.

During the months of April, May, June, and July 2025, DFFF presented the Fairness Leadership Panel report to the following agencies:

- Dundee City Council City Governance Committee
- Dundee's Child Poverty and Inequality Strategic Leadership Group
- Dundee's Health & Social Care Partnership Integrated Joint Board
- Dundee City Council Housing Department
- The Cabinet Secretary for Social Justice, Housing and Local Government

There were 4 DFFF members who had never presented to strategic partners at that level before and the Project Coordinator took time to prep with them individually to ensure they felt confident and prepared as well as supporting members who have presented at this level many times now with DFFF.
They also worked on a photo project that ran throughout the summer of 2025. Because the past year had been full of intense work, the Panel facilitators developed this project, so they had something lighter but still meaningful. It also created an opportunity for new members of the Panel to get to know other members better. The project also gave Panel members an opportunity to express their feelings, ideas, opinions, and experiences in a different way.

Panel members were split into pairs and asked to capture images together that said something to them about poverty and inequality. Then together, they discussed the photos in their pairs and what the photos meant to them. The Panel's photos were displayed at Dundee's Central Library for the month of October and Panel members attended a launch night of the display. Hundreds of people saw these photo stories. The photo stories were also shared at the Fairness Leadership Panel Conference in November.

Faith Based Community Development

Over the last year we have made key developments in the faith-based work including:

- Making connections with the Jewish Community through representatives of the Jewish Council for Scotland (JCForS).
- The Lord Provost of Dundee hosted a visit from the Lord High Commissioner, Lady Elish Angiolini May and a civic reception was held with representatives from the Faith Forum.
- We joined the Protecting People Workplace Development Group for 3 key meetings, discussing the communication and delivery of the protecting people strategies, training and support they can offer and how they reach out to Faith Communities.
- We continued to provide 1:1 support to various faith-based organisations which included support with funding bids, providing our What Do I Do If... leaflets.
- We curated information for all 8 ward areas to make it easier for faith communities to connect with what's going on in their area.
- We worked with Mears who manage the accommodation for Asylum seekers to provide support packs including prayer mats, bibles and contact details for the various faith organisations in the City.
- We continue to work with the Faith Forum, meeting on a quarterly basis.
- Faith forum & education- a session was held with members of the faith forum and headteachers. Training is also underway for those faith leaders who wish to visit schools to discuss their faith with the young people and for visits to places of worship.
- Making positive connections between Police Scotland and the Faith Forum.
- Supported training for those involved with the Faith Forum.
- Feedback from the Faith Forum to Dundee City Council resulted in the planning of The Dundee Get Together as members were keen for an event where the diversity of Dundee could be celebrated.

Financial review

Income for the year ended 31 March 2026 was £239,249 (2025: £286,715). Expenditure totalled £229,829 (2025: £235,408), resulting in a surplus for the year of £9,420 (2025: £51,307). The majority of the charity's income continues to be received as restricted funding in support of specific projects and activities. While the charity remains in a strong financial position, the surplus for the year was lower than the previous year, reflecting changes in the timing and profile of funding and expenditure across a number of restricted projects.

At 31 March 2026 the charity held unrestricted reserves of £120,073 and restricted reserves of £62,729, giving total reserves of £182,802 (2025: £173,382). The Trustees consider this to provide a sound financial base from which to continue delivering the charity's objectives while responding to future funding challenges.

Going Concern

The trustees monitor the finances of the charity regularly to ensure that sufficient reserves are available to support the ongoing charitable objectives. The trustees are satisfied that sufficient reserves have been maintained to meet the going concern concept.

Reserves

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a minimum of three month's ordinary expenditure. The Trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves is monitored throughout the financial year as part of our monthly financial reporting and we can confirm that it has been maintained throughout the year.

Plans for future periods

DCFN: our support to and the work of the members of DCFN is always evolving, responding to the change in community needs and access to relevant resources. We are very grateful that Dundee City Council have committed to give a further £300,000 in 2026-27 towards ambient goods to our larder and we continue to build on this excellent partnership. But with Budgets continuing to tighten and pressures continuing to increase, we don't know if this will continue long-term. Our primary focus will be embedding cash first approaches, empowering DCFN to have a voice, and developing partnerships that increase access to additional resources.

As the Cash First Approach plays a key role in reducing the numbers of people facing food insecurity moving forward, we will continue to build our holistic city-wide approach to cash first. We will train Community Guiders based in community projects, train frontline staff from third sector and statutory organisations to ensure the cash first approach is built into their support offer and continue to work with partners to collocate key advice and support services in community food projects.

DFFF/FLP: DFF and the Panel continued to do excellent work as detailed in this report. Unfortunately, the funding for this was discontinued and we have had to end our involvement with this work at the end of the financial year.

Faith Communities: The work of the Faith Forum continues to grow and we continue to make new connections. Our CDW left the organisation, but we have successfully recruited a new worker who is keen to build on the excellent work that has already taken place.

Staffing: Our Director, Jacky Close left the organisation after many years with us. With the help of Interim Director, Audrey Thomson, we were able to ensure that this transition period was handled seamlessly and there was no impact to the work we are doing. Our new Director, Gill Bain, has now joined us and brings deep experience in the community development and a strong commitment to tackling poverty and inequality across the city.

Structure, governance and management

The charity is a Scottish Charitable Incorporated Organisation, registered in Scotland and governed by its Constitution. The Trustees are responsible for the administration and direction of the charity and for monitoring and controlling the financial position. The Trustees meet regularly throughout the year, with focused meetings where required in between for any matters arising.

The Trustees review the major strategic business and operational risks to which the Charity is exposed and establish procedures to mitigate any risks identified. Day to day running of the charity is delegated to the Director.

The Trustees who served during the year and up to the date of signature of the financial statements were:

Efi Papagianni	
Gordon Sharp	(Resigned 22 September 2025)
John Ralfe	
Maggie Powell	
Neil Campbell	
Rizwan Rafik	(Resigned 24 August 2025)
Mary Swift	(Appointed 26 May 2025)
Jennifer Christieson	(Appointed 22 September 2025)

Recruitment and appointment of trustees

The charity Trustees have been drawn from local communities that we serve and all are active in promoting the objectives of the charity. The Board may at any time appoint any person to be a charity Trustee, with due consideration to the skills and experience required across board members. A resolution passed by a majority vote at a board meeting is required to formalise the appointment.

The charity Trustees may be paid for all travelling and other expenses reasonably incurred by them in connection with carrying out their duties.

Trustees' responsibilities

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that year.

In preparing these financial statements, the Trustees are required to:
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the provisions of the Constitution. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees' report was approved by the Board of Trustees.



Neil Campbell
Trustee

21 September 2026

FAITH IN COMMUNITY DUNDEE

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF FAITH IN COMMUNITY DUNDEE

I report on the financial statements of the charity for the year ended 31 March 2026, which are set out on pages 11 to 21.

Respective responsibilities of Trustees and examiner

The charity's Trustees are responsible for the preparation of the financial statements in accordance with the terms of the Charities and Trustee Investments (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity's Trustees consider that the audit requirement of Regulation 10(1)(a) to (c) of the 2006 Accounts Regulations does not apply. It is my responsibility to examine the financial statements 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 financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking 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 financial statements.

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

In connection with my examination, no other matter except that referred to in the previous paragraph has come to my attention:

(a) which gives me reasonable cause to believe that in any material respect the requirements:
   (i) to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
   (ii) to prepare financial statements which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations;

   have not been met or

(b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Ross Graham

Ross Graham
BK Plus Limited
Stannergate House
41 Dundee Road West
Broughty Ferry
Dundee
DD5 1NB

Dated: 21 September 2026

FAITH IN COMMUNITY DUNDEE

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2026

	Notes	Unrestricted funds 2026 £	Restricted funds 2026 £	Total 2026 £	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
Income and endowments from:							
Donations and legacies	3	12,776	226,473	239,249	19,438	263,944	283,382
Other income	4	-	-	-	3,333	-	3,333
Total income		12,776	226,473	239,249	22,771	263,944	286,715
Expenditure on:							
Charitable activities	5	1,252	228,577	229,829	948	234,460	235,408
Total expenditure		1,252	228,577	229,829	948	234,460	235,408
Net income/(expenditure)		11,524	(2,104)	9,420	21,823	29,484	51,307
Transfers between funds		(137)	137	-	-	-	-
Net movement in funds	9	11,387	(1,967)	9,420	21,823	29,484	51,307
Reconciliation of funds:							
Fund balances at 1 April 2025		108,686	64,696	173,382	86,863	35,212	122,075
Fund balances at 31 March 2026		120,073	62,729	182,802	108,686	64,696	173,382

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

FAITH IN COMMUNITY DUNDEE

BALANCE SHEET

AS AT 31 MARCH 2026

	Notes	2026 £	£	2025 £	£
Current assets					
Cash at bank and in hand		237,048		273,247	
Creditors: amounts falling due within one year	13	(54,246)		(99,865)	
Net current assets			182,802		173,382
Net assets excluding pension liability			182,802		173,382
The funds of the charity					
Restricted income funds	15		62,729		64,696
Unrestricted funds	16		120,073		108,686
			182,802		173,382

The notes on pages 13 to 21 form part of these financial statements.

The financial statements were approved by the Trustees on 21 September 2026

John Ralfe
Trustee

Neil Campbell
Trustee

1 Accounting policies

Charity information

Faith In Community Dundee is a Scottish Charitable Incorporated Organisation (SCIO), registered in Scotland and governed by its Constitution.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's constitution, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a statement of cash flows.

The accounts have been prepared on an accrual basis.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.7 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.8 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2026	Restricted funds 2026	Total 2026	Unrestricted funds 2025	Restricted funds 2025	Total 2025
	£	£	£	£	£	£
Donations and gifts	12,776	226,473	239,249	19,438	263,944	283,382

4 Other income

	Unrestricted funds 2026	Unrestricted funds 2025
	£	£
Other income	-	3,333

The other income relates to a reclaim of employers national insurance from an earlier year.

5 Expenditure on charitable activities

	2026	2025
	£	£
Direct costs		
Staff costs	184,908	199,838
Staff expenses and travel costs	3,012	2,953
Staff training	331	2,402
Direct project activity costs	18,779	16,961
Sundry expenses	4,635	404
	211,665	222,558
Grant funding of activities (see note 7)	2,242	500
Share of support and governance costs (see note 8)		
Support	13,277	9,998
Governance	2,645	2,352
	229,829	235,408
Analysis by fund		
Unrestricted funds	1,252	948
Restricted funds	228,577	234,460
	229,829	235,408

6 Description of charitable activities

The charitable activities of the charity are all in support of the main objective to promote the prevention and relief of poverty and disadvantage, and focused work under three main headings surrounding food, fairness and faith are undertaken. Staff work with other charitable organisations and government agencies facilitating their own work, and where appropriate supplying direct project based assistance.

7 Grants payable

	2026	2025
	£	£
Northwood Trust Small Grants	2,242	500

-

8 Support costs

	Support costs	Governance costs	2026	Support costs	Governance costs	2025
	£	£	£	£	£	£
Staff costs	7,543	-	7,543	5,655	-	5,655
IT support	3,452	-	3,452	1,080	-	1,080
Telephone	270	-	270	772	-	772
Printing & Stationery	70	-	70	213	-	213
Insurance	1,091	-	1,091	1,229	-	1,229
Professional fees	560	-	560	324	-	324
Bank charges	135	-	135	98	-	98
Sundry expenses	156	-	156	627	-	627
Independent Examination fees	-	2,520	2,520	-	2,280	2,280
Trustee expenses	-	125	125	-	72	72
	13,277	2,645	15,922	9,998	2,352	12,350
Analysed between Charitable activities	13,277	2,645	15,922	9,998	2,352	12,350

Governance costs includes payments to the independent examiners of £2,100 plus VAT (2025 - £1,900) for professional fees.

9 Net movement in funds

	2026	2025
	£	£
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	2,520	2,280

10 Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

11 Employees

The average monthly number of employees during the year was:

	2026	2025
	Number	Number
Charitable activities	5	7
Support	1	1
Total	6	8

11 Employees

(Continued)

Employment costs

	2026	2025
	£	£
Wages and salaries	169,298	181,316
Social security costs	10,596	12,151
Other pension costs	12,557	12,026
	192,451	205,493

There were no employees whose annual remuneration was more than £60,000.

Remuneration of key management personnel
The remuneration of key management personnel was as follows:

	2026	2025
	£	£
Aggregate compensation including ER NIC and pension costs	55,600	55,995

12 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

13 Creditors: amounts falling due within one year

	2026	2025
	£	£
Deferred Income	51,366	97,261
Accruals	2,880	2,604
	54,246	99,865

14 Retirement benefit schemes

Defined contribution schemes

	2026	2025
	£	£
Charge to profit or loss in respect of defined contribution schemes	12,557	12,026

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

15 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2025	Incoming resources	Resources expended	Transfers	At 31 March 2026
	£	£	£	£	£
Joseph Rowntree Foundation	492	24,723	(16,866)	-	8,349
SG Connected Communities Fund	779	40,000	(40,779)	-	-
Northwood Trust	27,702	31,600	(20,248)	-	39,054
Rank Foundation	17,602	25,000	(34,181)	-	8,421
Robertson Trust	6,146	31,500	(32,100)	-	5,546
Dundee Partnership DFFF	1,568	32,167	(32,376)	-	1,359
DCC Equalities Fund	138	-	(138)	-	-
Trussel Trust	10,047	13,345	(23,460)	68	-
A Moncur Trust	222	-	(291)	69	-
Bank of Scotland Foundation	-	17,972	(17,972)	-	-
BT & Foundation Scotland	-	8,600	(8,600)	-	-
Fans Supporting Foodbanks	-	1,000	(1,000)	-	-
NHS Tayside Fund	-	566	(566)	-	-
	64,696	226,473	(228,577)	137	62,729

Previous year:	At 1 April 2024	Incoming resources	Resources expended	Transfers	At 31 March 2025
	£	£	£	£	£
Joseph Rowntree Foundation	694	21,154	(21,356)	-	492
SG Connected Communities Fund	15	40,000	(39,236)	-	779
Northwood Trust	21,852	31,600	(25,750)	-	27,702
Rank Foundation	9,661	25,792	(17,851)	-	17,602
Robertson Trust	-	37,424	(31,278)	-	6,146
Dundee Partnership DFFF	1,040	25,923	(25,395)	-	1,568
Arnold Clark	-	2,500	(2,500)	-	-
Balgay Children's Society	739	-	(739)	-	-
DCC Equalities Fund	65	215	(142)	-	138
Trussel Trust	-	61,396	(51,349)	-	10,047
A Moncur Trust	1,146	-	(924)	-	222
Bank of Scotland Foundation	-	13,126	(13,126)	-	-
NHS Tayside Fund	-	4,704	(4,704)	-	-
Ladies Night	-	110	(110)	-	-
	35,212	263,944	(234,460)	-	64,696

15 Restricted funds **(Continued)**

The restricted funds of the charity, where donors have supported particular projects or strands of our work are as follows;

Joseph Rowntree Foundation

Awarded to fund a portion of the salary and project costs of Dundee Fighting for Fairness' involvement in the Dundee Fairness Leadership Panel.

Scottish Government Connected Communities Fund

Awarded for salary costs for work with Faith Communities.

Northwood Trust

NT supports four main projects. Separate awards were given to assist in the core and salary costs for Participatory Budgeting, Community Life Project and Dundee Community Food Network. The trust also supports the FiCD Small Grants Programme for the Dundee Community Food Network.

Rank Foundation

This award can be fluid in support of all projects and can also be used where required to contribute to core running costs.

Robertson Trust

This award contributes along with the Northwood Trust to the salary and project costs of the Dundee Community Food Network.

Dundee Partnership DFFF

Grants awarded to fund a portion of the salary and project costs of Dundee Fighting for Fairness.

DCC Equalities Fund

Activities for older people from faith communities.

NHS Tayside Charitable Foundation

To access Vicarious Traumatisation training for 80 volunteers and staff from local community projects.

Trussel Trust

This award supports salary and project costs of our Cash First project for those in financial crisis.

Alexander Moncur Trust

This award was to fund costs of Ladies Nights for faith communities and bringing faith communities together.

Bank of Scotland Foundation

Salary and project costs - awarded for Cost of Living Workshops and core running costs.

Fans Supporting Foodbanks

Public donations gathered by Fans Supporting Foodbanks to purchase additional food for Community Larders.

BT & Foundation Scotland

Funds received for food larder projects.

16 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2025 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2026 £
General funds	108,686	12,776	(1,252)	(137)	120,073

Previous year:	At 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2025 £
General funds	86,863	22,771	(948)	-	108,686

17 Analysis of net assets between funds

At 31 March 2026:	Unrestricted funds 2026 £	Restricted funds 2026 £	Total 2026 £
Current assets/(liabilities)	120,073	62,729	182,802
	120,073	62,729	182,802

At 31 March 2025:	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
Current assets/(liabilities)	108,686	64,696	173,382
	108,686	64,696	173,382

18 Related party transactions

There were no disclosable related party transactions during the year (2025 - none).