

Borders Organic Gardeners

(A company limited by guarantee)

Annual Report and Financial Statements
for the Year Ended 31 March 2026

Contents

Reference and Administrative Details	1
Trustees' Report	2 to 3
Statement of Trustees' Responsibilities	4
Independent Examiner's Report	5
Statement of Financial Activities	6
Balance Sheet	7
Notes to the Financial Statements	8 to 12

Borders Organic Gardeners

Reference and Administrative Details

Trustees	D Griggs
	S Watts
	K R Banyard
	C A Ross
	K Knight
	J M Simmons
	W J Wylie
	Dr M Bankin
	M Van Bienum
	L Daniels
Secretary	P Pullen
	J Ambrose
Charity Registration Number	SC026903
Company Registration Number	SC279474
Principal Office	The charity is incorporated in Scotland.
	3 Oliver Place
	Hawick
	TD9 9BG
Independent Examiner	David Campbell
	Deans Chartered Accountants
	27 North Bridge Street
	Hawick
	TD9 9BD
Bankers	Triodos Bank
	Brunel House
	11 The Promenade
	Bristol
	BS8 3NN

Borders Organic Gardeners

Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 March 2026.

Objectives and activities

Objects and aims

The principal object of the company is to promote organic gardening methods and education of the public.

To develop the knowledge and expertise of members, BOG has a programme of workshops, talks and visits related to organic gardening. We look for new ideas on engaging the general public and encouraging organic food production and the management of land to maximise biodiversity.

Achievements and performance

We have attended several events with leaflets, books for sale and a display about BOG to spread our ideas and to recruit new members. The set of leaflets about organic gardening produced in 2023, aimed at those new to gardening in general or to organic gardening in particular, continue to be well received.

Membership continues to increase and BOG had 585 members at the end of March 2026. All members receive an informative and well produced newsletter three times a year and can also opt to be sent a monthly eNews via email. BOG continues to develop an attractive website with event details and useful information.

Our winter programme of online talks is very popular and attract members from a wide area. In the summer we run visits and workshops and attendance has been excellent with the majority of events fully booked.

We again held a very successful two-day Apple Festival in conjunction with an independent garden centre in October even though it had to be postponed by a week due to inclement weather. Through this event we raised £350 for Abundant Borders, a charity that seeks to teach people how to grow food in a sustainable way, and cook healthy affordable meals from the locally grown food.

Our Potato Day in March 2026 was another great success with well over 1000 attendees and we recruited around 10 new members. The filming of the event in 2025 for the BBC gardening programme Beechgrove Garden helped boost attendance. Potato Day is the key event in the BOG calendar: it is important for publicity, for gaining new members, for spreading the organic message and helps to maintain our financial position.

The Seed Collective initiative, started in 2024 in collaboration with Abundant Borders and the Live Borders library Service, continues to grow with seed distributed to all the Scottish Borders libraries in March 2026. The idea is to encourage people to save seeds and these are then distributed free of charge to other members and the general public mostly via public libraries. It is hoped this will allow plants to become more adapted to local growing conditions and encourage more people to grow organically.

BOG has produced a presentation to take into schools and volunteers visit schools as part of our aim to engage children and young people. Activities for children are an important feature of both Potato Day and the Apple Festival. We also attended the annual Border Union Agricultural Show Countryside Day. Over 1000 primary school children from across the Scottish Borders come to this event and BOG aimed to entertain and educate the children about organic gardening.

Financial review

Policy on reserves

It is our policy to maintain a cash reserve of around £10,000 - £12,000 as working capital for the organisation of events and as a contingency against unforeseen expenditure.

Going concern

The trustees consider that the company is a going concern.

Borders Organic Gardeners

Trustees' Report

Structure, governance and management

Nature of governing document

The company, which is a recognised charity in Scotland, is registered as a charitable company limited by guarantee and was set up by a Memorandum of Association on 7 February 2005 .

Recruitment and appointment of trustees

The management of the company is the responsibility of the Trustees who are elected and co-opted under the terms of the Articles of Association.

Organisational structure

The charity is a company limited by guarantee, governed by a Memorandum and Articles of Association.

Funds held as custodian trustee on behalf of others

No funds are held on behalf of other organisations.

Creditor payment policy

It is policy to settle invoices within normal payment terms.

Small companies provision statement

This report has been prepared in accordance with the small companies regime under the Companies Act 2006.

The annual report was approved by the trustees of the charity on^{17/8/26} and signed on its behalf by:



K Knight
Trustee

Borders Organic Gardeners

Statement of Trustees' Responsibilities

The trustees (who are also the directors of Borders Organic Gardeners for the purposes of company law) 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), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland". The report and accounts have been prepared in accordance with the provisions in the Companies Act 2006 relating to small companies.

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including its income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and 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, comprising FRS 102 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 charitable company will continue in business.

The trustees are responsible for keeping proper accounting records that can disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006, Charities and Trustee Investment (Scotland) Act 2005 and The Charities Accounts (Scotland) Regulations 2006 (as amended). They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees of the charity on 19/12/26 and signed on its behalf by:



K Knight
Trustee

Independent Examiner's Report to the trustees of Borders Organic Gardeners

I report on the accounts of the charity for the year ended 31 March 2026 which are set out on pages 6 to 12 .

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) 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 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 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 report

My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

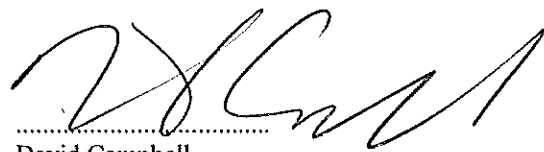
In connection with my examination, no matter has come to my attention:

(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 8 of the 2006 Accounts Regulations

have not been met; or

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



David Campbell
Deans Chartered Accountants
ICAS

27 North Bridge Street
Hawick
TD9 9BD

Date: 31-8-26

Borders Organic Gardeners

Statement of Financial Activities for the Year Ended 31 March 2026 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted £	Total 2026 £
Income and Endowments from:			
Charitable activities	2	10,709	10,709
Other trading activities	2	5,446	5,446
Investment income	3	71	71
Total income		16,226	16,226
Expenditure on:			
Raising funds		(3,906)	(3,906)
Charitable activities	4	(12,085)	(12,085)
Total expenditure		(15,991)	(15,991)
Net income		235	235
Net movement in funds		235	235
Reconciliation of funds			
Total funds brought forward		17,385	17,385
Total funds carried forward	11	17,620	17,620
		Unrestricted funds £	Total 2025 £
Income and Endowments from:			
Charitable activities	2	9,863	9,863
Other trading activities		5,443	5,443
Investment income	3	70	70
Total income		15,376	15,376
Expenditure on:			
Raising funds		(3,914)	(3,914)
Charitable activities	4	(11,061)	(11,061)
Total expenditure		(14,975)	(14,975)
Net income		401	401
Net movement in funds		401	401
Reconciliation of funds			
Total funds brought forward		16,984	16,984
Total funds carried forward	11	17,385	17,385

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2025 is shown in note 11.

Borders Organic Gardeners

(Registration number: SC279474)
Balance Sheet as at 31 March 2026

	Note	2026 £	2025 £
Current assets			
Stocks	9	781	815
Cash at bank and in hand	10	<u>16,839</u>	<u>16,570</u>
		<u>17,620</u>	<u>17,385</u>
Funds of the charity:			
Unrestricted income funds			
Unrestricted funds		<u>17,620</u>	<u>17,385</u>
Total funds	11	<u>17,620</u>	<u>17,385</u>

For the financial year ending 31 March 2026 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime and in accordance with section 44 of the Charities and Trustee Investment (Scotland) Act 2005.

These financial statements have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

The financial statements on pages 6 to 12 were approved by the trustees, and authorised for issue on 19/8/26 and signed on their behalf by:



K Knight
Trustee

Notes to the Financial Statements for the Year Ended 31 March 2026

1 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

The financial statements have been prepared in accordance with 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 October 2019* - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) .

Basis of preparation

Borders Organic Gardeners meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The financial statements have been prepared on a going concern basis.

The trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. The trustees make this assessment in respect of a period of one year from the date of approval of the financial statements.

Exemption from preparing a cash flow statement

The charity opted to early adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statements.

Income and endowments

Turnover from the sale of goods is recognised when the significant risks and rewards of ownership of the goods has transferred to the buyer. This is usually at the point that the customer has signed for the delivery of the goods

Investment income

Investment income is recognised on a receivable basis.

Expenditure

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

Notes to the Financial Statements for the Year Ended 31 March 2026

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Stock

Stock is valued at the lower of cost and estimated selling price less costs to complete and sell, after due regard for obsolete and slow moving stocks. Cost is determined using the first-in, first-out (FIFO) method.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Financial instruments

Classification

Financial instruments are classified and accounted for, according to the substance of the contractual arrangement, as financial assets, financial liabilities or equity instruments. An equity instrument is any contract that evidences a residual interest in the assets of the company after deducting all of its liabilities.

Recognition and measurement

Where shares are issued, any component that creates, a financial liability of the company is presented as a liability in the balance sheet. The corresponding dividends relating to the liability component are charged as an interest expense in the profit and loss account.

Impairment

At the end of each reporting period financial instruments measured at fair value are assessed for objective evidence of impairment. The impairment loss is recognised in the profit and loss account.

Borders Organic Gardeners

Notes to the Financial Statements for the Year Ended 31 March 2026

2 Income from charitable activities

	Unrestricted funds General £	Total 2026 £
Potato Day	8,608	8,608
Entry Fees & Donations	1,248	1,248
Gift aid tax reclaimed	853	853
Subscriptions	4,913	4,913
Literature & sundry sales	533	533
	<u>16,155</u>	<u>16,155</u>
	Unrestricted funds General £	Total 2025 £
Potato Day	8,562	8,562
Entry Fees & Donations	1,301	1,301
Subscriptions	4,352	4,352
Literature & sundry sales	1,091	1,091
	<u>15,306</u>	<u>15,306</u>

3 Investment income

	Unrestricted funds General £	Total funds £
Interest receivable and similar income; Interest receivable on bank deposits	<u>71</u>	<u>71</u>
Total for 2026	<u>71</u>	<u>71</u>
Total for 2025	<u>70</u>	<u>70</u>

4 Expenditure on charitable activities

	Activity undertaken directly £	2026 £
Potato day costs	5,141	5,141
Accountancy fees	72	72
Fees and insurance	385	385
Sundry expenses	1,586	1,586
Advertising and website	2,741	2,741
Cost of sales literature etc	3,906	3,906
Bank charges	48	48
Postage	1,322	1,322
Charitable donations	<u>790</u>	<u>790</u>
	<u>15,991</u>	<u>15,991</u>

Borders Organic Gardeners

Notes to the Financial Statements for the Year Ended 31 March 2026

	Activity undertaken directly £	2025 £
Potato day costs	5,496	5,496
Accountancy fees	72	72
Fees and insurance	377	377
Sundry expenses	786	786
Advertising and website	2,161	2,161
Cost of sales literature etc	3,914	3,914
Bank charges	93	93
Postage	1,474	1,474
Charitable donations	602	602
	<u>14,975</u>	<u>14,975</u>

5 Analysis of governance and support costs

Governance costs

	Unrestricted funds General £	Total funds £
Independent examiner fees		
Examination of the financial statements	<u>72</u>	<u>72</u>
Total for 2026	<u>72</u>	<u>72</u>
Total for 2025	<u>72</u>	<u>72</u>

6 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

7 Independent examiner's remuneration

	2026 £	2025 £
Examination of the financial statements	<u>72</u>	<u>72</u>

8 Taxation

The charity is a registered charity and is therefore exempt from taxation.

9 Stock

	2026 £	2025 £
Stocks	<u>781</u>	<u>815</u>

Borders Organic Gardeners

Notes to the Financial Statements for the Year Ended 31 March 2026

10 Cash and cash equivalents

	2026 £	2025 £
Cash on hand	580	693
Cash at bank	16,259	15,877
	<u>16,839</u>	<u>16,570</u>

11 Funds

	Balance at 1 April 2025 £	Incoming resources £	Resources expended £	Balance at 31 March 2026 £
Unrestricted				
General	<u>17,385</u>	<u>16,226</u>	<u>(15,991)</u>	<u>17,620</u>
	Balance at 1 April 2024 £	Incoming resources £	Resources expended £	Balance at 31 March 2025 £
Unrestricted				
General	<u>16,984</u>	<u>15,376</u>	<u>(14,975)</u>	<u>17,385</u>

12 Analysis of net assets between funds

	Unrestricted funds General £	Total funds at 31 March 2026 £
Current assets	<u>17,620</u>	<u>17,620</u>
	Unrestricted funds General £	Total funds at 31 March 2025 £
Current assets	<u>17,385</u>	<u>17,385</u>

13 Related party transactions

There were no related party transactions in the year.