

Trustees' Annual Report and Accounts for the year
ending 30 June 2025

Berwickshire Swap SCIO

SC050223

**Berwickshire Swap SCIO
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For the year ended 30 June 2025**

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Berwickshire Swap SCIO
Legal and administrative information

Trustees
Jim McDevitt - Chair (appointed 13 November 2024)
Michelle Ritchie CA – Treasurer
Sarah Bruce – Secretary
Kim Walker Woolley (formerly Reid) (appointed 04 December 2024)

Charity no
SC050223

Registered office
South Crofts
Chirnside
Duns
TD11 3XP

Independent examiner
Sharon Ferguson

**Berwickshire Swap SCIO
Trustees Report
For the year ended 31 December 2025**

The trustees present their annual report for the year ended 31 December 2025 and financial statements for the year ended 30th June 2025.

The financial statements have been prepared in accordance with the Charities & Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended) to comply with the charity's governing document. Berwickshire Swap is a Scottish Charitable Incorporated Organisation (SCIO) and is governed by its' constitution.

Objectives

The charity's objective is to relieve financial hardship for children and their families and reduce environmental damage through swap events where caregivers can bring outgrown clothes, toys and equipment and swap these for 'new to you' items. Swap events are held across a variety of locations in the Scottish Borders, East Lothian and North Northumberland.

Any surplus items from swap events are sorted, stored and then brought back to future swaps, where it's organised and displayed to enable families to take whatever they need. Entry to swap events is by donation with any items then free to take home. By encouraging a circular economy, we are promoting the protection of the environment by diverting clothing from landfill and promoting more sustainable lifestyles.

Berwickshire Swap also work closely with professionals such as social workers, health visitors, midwives and schools to deliver emergency parcels by referral. These contain 7 days-worth of clean, good quality clothing appropriate for the child's age for families in need.

Summary Of Activities, Achievements and Performance

During the year Berwickshire Swap supported families from 29 postcode areas through the delivery of 74 swap events and the provision of 412 emergency clothing parcels.

Berwickshire Swap continues to play an important role in supporting families across the Scottish Borders and North Northumberland during a period of ongoing cost-of-living pressures. The charity's mission remains to ensure that children's clothing and equipment are accessible to all families while promoting reuse and reducing textile waste.

Our swap events provide a welcoming environment where families can exchange good quality children's clothing and equipment. These events help reduce financial pressure on families while also encouraging a circular approach to children's items, ensuring clothing remains in use for longer and reducing waste.

Alongside our swap events, our Emergency Clothing Parcel Service continues to provide vital support for families experiencing immediate hardship. Referrals are received from a range of partners including health professionals, schools and third sector organisations. During the reporting period we provided 412 emergency clothing parcels to families across the region.

We also continued to support wider community initiatives. As part of a collaborative Christmas project led by the charity Splash, we distributed 95 Christmas clothing parcels to children and families experiencing financial hardship during the festive period. We also launched our ELC partnership with 15 new swap events.

The impact of the charity's work has also been recognised at a strategic level. Berwickshire Swap was highlighted within the Scottish Borders Council Child Poverty Report as a contributing factor in the reduction of child poverty in the region. This recognition reflects the growing role the organisation plays in supporting families and addressing clothing poverty locally.

A significant development during the year was the opening of our first physical shop. The shop has created an independent income stream for us, further strengthening our sustainability and hopefully lessening our reliance on grant funding in the future.

We also moved to our new premises, South Crofts, in Chirnside. This provides a permanent base for the organisation. Chirnside allows the charity to redistribute a greater volume of children's clothing and equipment, expand community engagement and provide more regular access to affordable items for families. This move has enabled us to hold open events and sorting events regularly. We are now open to volunteers twice a week and members of the public at least monthly.

These developments represent an important step in strengthening the sustainability and reach of the organisation as demand for our services continues to grow.

Impact Snapshot (2025)

- 74 swap events delivered across the region
- 412 emergency clothing parcels provided to families in need
- 95 Christmas clothing parcels distributed through the Splash partnership
- 29 postcode areas represented by families attending our events
- Recognised in the Scottish Borders Council Child Poverty Report as contributing to reducing child poverty locally

Staff

Our staff team plays a vital role in the smooth and effective running of the organisation. As at the end of 2025, the charity employed the following individuals:

- **Chief Officer** (see also Chair's Report): We were pleased to welcome Nicky to this role in late summer. She brings valuable experience and leadership as we navigate both opportunities and challenges in the years ahead.
- **Project Managers:** Anna and Lianne continue to provide strong oversight of our projects. We were delighted to welcome Anna back from maternity leave during the year and remain grateful to Amy, who supported the charity so capably while covering the role.
- **Emergency Parcels Manager:** Mel continues to lead this essential area of our work and remains a valued member of the team.
- **Shop Manager and Assistant** (see also Chair's Report): Following the opening of our first shop in September, we were delighted to appoint Lucy (formerly our Operations Manager) as Shop Manager, supported by Milly as Shop Assistant. Their work has been instrumental in establishing this new and exciting development for the charity.

The Trustees extend their sincere thanks to all staff for their dedication, professionalism and commitment to supporting the charity's mission. Their contribution makes a tangible difference to the communities we serve.

Risks and risk mitigation

At Berwickshire Swap we acknowledge there are a range of factors outside of our control, which are included below, along with how we aim to mitigate each risk identified:

- Surging demand for our services - managed by conducting regular surveys, speaking to professionals, schools and other charities to determine where we would have the biggest impact. We then monitor attendance and adapt as required.
- Limited capacity - every charity is limited by its resources. As such we hope to maximise our impact by working smarter, e.g. increasing the number of volunteers but also ensuring we have trustees with a broad range of expertise, clear areas of responsibility and adequate training.
- Limited storage space and damage to donated clothing and toys - due to the success of our services, we've received a massive increase in donated clothing, toys and equipment and in turn the amount of items given to families. We're regularly reviewing the items we hold to ensure we make effective use of our storage space.

Financial review

The financial results of the charity are detailed in the Receipts and Payments account on page 7 and in the notes to the accounts on page 9. At the end of the financial year the charity had an overall deficit of £1,230 (2024 £10,834 surplus). As at 30 June 2025 the charity had net assets of £74,962 (2024 £76,192) as detailed by the Statement of Balances on page 8.

Reserves

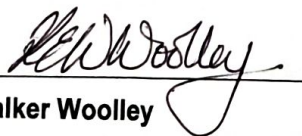
Berwickshire Swap attracts the majority of its funding from restricted grants that we've been generously awarded by a range of external sponsors and organisations. We ensure each grant is used appropriately (solely for its intended purpose), funds aren't wasted and are used to support our services which make the biggest impact on pregnant women and young families. We do however have a small amount of unrestricted reserves which are raised from donations or unrestricted grants received. Current reserves are sufficient for our immediate needs, however we are actively reviewing ways we can raise funds to ensure we can properly fund our increased running costs and future events as we expand our services with the surging demand.

Trustees

Our trustees who served during the financial year were:

Jim McDevitt (Chair) (appointed 13 November 2024)
 Kim Walker Woolley (formerly Reid) (appointed 04 December 2024)
 Rebecca Gilbert (Chair) (resigned 26 August 2024)
 Sarah Bruce (secretary)
 Michelle Ritchie CA (Treasurer)
 Fi Beal (resigned 14 November 2025)
 Andrew Gilbert (resigned 29 November 2024)
 Jennifer Mitchinson (resigned 28 October 2024)
 Carol Cliffe (appointed 16 December 2024 and resigned 07 April 2025)

This trustees report has been approved by the Board of Trustees and we accept responsibility for the financial reports for the year to 30 June 2025.

Signed:  11/03/26
 Kim Walker Woolley

Berwickshire Swap SCIO
Chairs report and plans for the future
For the year ended 31 December 2025

The calendar year 2025 was a year of real momentum for *Berwickshire Swap* — a year in which ambition translated into action and vision became reality.

When the Board first met in January, we set ourselves two significant ambitions:

1. To secure suitable premises to support our current activities and future growth.
2. To develop an additional income stream that would reduce our reliance on grant funding.

I am delighted to report that we achieved both.

By early summer, we secured the lease of the former doctors' surgery at South Crofts, Chirnside. This milestone has been transformative for the charity. For the first time, we have a dedicated base from which our staff can coordinate and expand their work across the community.

These premises have already strengthened our operations in practical and meaningful ways. We are now able to host volunteer sorting sessions following our Swap events, improving efficiency and extending the life of donated items. We can also hold open-door sessions, enabling families to access larger items that cannot always be transported to our village hall Swaps. The building is more than a base — it is becoming a hub for community engagement, sustainability and reuse.

At the heart of our work is a simple but powerful environmental principle: keep good-quality items in circulation for as long as possible. Each year we redistribute significant volumes of clothing for babies and children up to 12 years of age, alongside toys, books and essential equipment. Every pram, coat, pair of wellies or box of Lego that is rehomed through Berwickshire Swap is one less item going to landfill and one less item needing to be newly manufactured.

For our grant funders, this environmental impact is central to our mission. The fashion and textile industry remains one of the largest contributors to global carbon emissions and waste. By extending the lifespan of children's clothing — which is often outgrown long before it is worn out — we are making a practical contribution to reducing waste, lowering carbon impact and embedding circular economy principles within our local communities.

Put simply: children grow quickly. The planet should not have to pay the price for that.

Our second ambition was realised with the opening of our first charity shop, **The Loop**, in Duns. This represents an exciting new chapter for Berwickshire Swap. While still in its early stages, the shop is establishing itself within the town and has been warmly received. Our goal is for The Loop to become a stable and sustainable source of income, helping to underpin our work for years to come.

Reducing reliance on grant funding strengthens our resilience and enables us to plan with greater confidence for the future — something that benefits our members, reassures our funders and allows us to focus on impact rather than uncertainty. We will carefully review performance over time and assess whether there is scope to expand this model further once profitability is firmly established.

In July, the Trustees set a further ambition: to appoint a Chief Officer who could guide the charity through this next phase of development. We were therefore delighted when Nicky Seed accepted the role in August. Nicky

brings clarity, commitment and calm leadership at a time of growth and change. The Trustees are confident that under her guidance, Berwickshire Swap will continue to thrive.

None of this progress would have been possible without the extraordinary contribution of our volunteers, the dedication of our staff, and the commitment of my fellow Trustees. Our volunteers sort, lift, label, organise and occasionally marvel at just how many coats one small person can own. Their generosity of time and spirit is what turns donations into real community impact.

As we look ahead, we do so with optimism. We have strengthened our foundations, diversified our income and invested in leadership. Most importantly, we remain committed to our core purpose: supporting families, reducing waste and building a culture of reuse that benefits both our communities and our environment.

Thank you for being part of this journey — and for helping us prove that small clothes can make a very big difference.

Jim McDavitt

**Chair
Berwickshire Swap**

Berkshire Swap SCIO
 Receipts and Payments Account
 for the year ended 30 June 2025

	Unrestricted £	Restricted £	Total 2025 £	Total 2024 £
Receipts				
<u>Grants & Donations</u>	2,938	-	2,938	6,285
Donations	36,000	58,907	94,907	108,487
Grants				
<u>Other activities</u>	2,414	-	2,414	260
Receipts from fundraising activities	180	-	180	-
Gross trading receipts				899
Receipts from charitable activities				
<u>Other Income</u>	-	-	-	615
Other income - Gift aid	60	-	60	39
Bank interest				
Total receipts	41,592	58,907	100,499	116,545
Payments				
<u>Fundraising activities</u>	-	-	-	29
Fundraising activities	1,736	14	1,750	5,575
Swap equipment				
<u>Charitable activities</u>	21,750	44,942	66,692	47,726
Salaries	603	1,512	2,115	675
Pensions	1,264	-	1,264	1,239
Insurance	73	1,389	1,462	1,895
Heat, light & water	179	318	497	514
Telephone	1,233	696	1,929	2,659
General expenses	299	855	1,154	7,869
Consulting fees	-	7,603	7,603	6,974
Charitable expenses	-	5,514	5,514	4,924
Travel costs	-	6,000	6,000	6,920
Rent	839	159	998	750
Repairs and maintenance	936	560	1,497	886
IT costs	1,822	-	1,822	-
Legal costs	-	145	145	45
Staff costs				
<u>Governance costs</u>	1,038	-	1,038	50
Independent examiners fees				
	31,773	69,706	101,480	88,730
Purchase of fixed assets	250		250	16,981
Total payments	32,023	69,706	101,730	105,711
Surplus/(Deficit) for the year	9,569	(10,799)	(1,230)	10,834

Derwicksire Swap SCIO
Statement of Balance
for the year ended 30 June 2025

	Unrestricted £	Restricted £	Total 2025 £	Total 2024 £
Fund reconciliation				
Opening cash at bank and in hand	18,933	57,259	76,192	65,358
Surplus/(Deficit) for the year	9,569	(10,799)	(1,230)	10,834
Closing cash at bank and in hand	28,502	46,460	74,962	76,192

	Unrestricted £	Restricted £	Total 2025 £	Total 2024 £
Bank and cash in hand				
Current account	23,396	46,460	69,856	71,228
Soldo	4,599	-	4,599	425
Reserve account	507	-	507	4,539
Closing cash and bank in hand	28,502	46,460	74,962	76,192

	Total 2025 £	Total 2024 £
Fixed Assets		
Computer equipment held at cost	2,059	2,059
Fixture and fittings held at cost	1,498	1,498
Motor vehicles held at cost	24,000	24,000
Office equipment held at cost	2,041	1,791
Plant and machinery held at cost	559	559
Intangibles held at cost	349	349
	<u>30,506</u>	<u>30,256</u>

	Total 2025 £	Total 2024 £
Current assets		
PAYE (SMP recovery)	2,941	-

	Total 2025 £	Total 2024 £
Current liabilities		
PAYE	-	269
Pension contributions	228	189
Trade creditors	-	947
	<u>228</u>	<u>1,405</u>

Approved by the Trustees on 11/3/26 and signed on their behalf

Signed 

Michelle Ritchie
Treasurer

Berwickshire Swap SCIO
Notes to the Accounts
for the year ending 30th June 2025

1. Basis of accounting

These accounts have been prepared on the Receipts and Payments basis in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities accounts (Scotland) Regulations 2006 (as amended).

2. Nature and purpose of funds

Unrestricted funds are used at the discretion of the trustees in furtherance of the objects of the charity. Unrestricted funds consist of individual donations, entry fees to events and other fund raising.

Restricted Funds can only be used for restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

3. Related party transactions

During the year the total amount of related party transactions was £Nil (2024 £Nil)

4. Trustee Expenses

£Nil (2024 - £20) was reimbursed to trustees during the year in relation to expenses incurred on behalf of the charity.

**Berwickshire Swap SCIO
Independent Examiner's Report
for the year ending 30th June 2025**

I report on the accounts of the charity for the year ended 30 June 2025 which are set out on pages 3 to 10.

Respective responsibilities of Trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) 2005 Act and the Charities Accounts (Scotland) Regulations 2006 (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 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 seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, I do not express an audit opinion on the 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, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulationshave not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: 

Date: 25 Feb 2026

Sharon Ferguson