

BORTHWICK WATER COMMUNITY DEVELOPMENT TRUST

**Scottish Charity SC038428
Scottish Charitable Incorporated Organisation**

**Trustees Annual Report & Accounts
for the year ended 31st March 2026**

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Reference & Administrative Information

Charity Name: Borthwick Water Community Development Trust

Scottish Charity No: SC038428

Principal Address: Forman Memorial Hall
Roberton
Hawick
Scottish Borders
TD9 7LX

Charity Trustees on date of approval including office held:

David Warwick	Chairman
Donald Knox	Secretary
James Arnott	Treasurer
Eileen Randall	
Kevin Marsh	
David Anderson	
Anthony Carson	
James Gray	

Names of other trustees during the period:

Independent Examiner: Mr. Robert Kellett
3 Park View
Wilton Dean
Hawick
TD9 7JE

Bankers: Royal Bank of Scotland
35 Bank Street
GALASHIELS
TD1 1EP

Structure, Management & Governance

Borthwick Water Community Development Trust is a Scottish Charitable Incorporated Organisation (SCIO). The charity was previously a Company Ltd by Guarantee and converted to a SCIO on 10 April 2019.

Appointment of Trustees

Charity Trustees are appointed by the membership at the publicly advertised AGM every year. Membership of the SCIO is open to all residents aged over 18 of the community of benefit.

Objectives & Activities

Charitable Purposes

The organisation's main purpose is consistent with furthering the achievement of sustainable development. The organisation's purposes are:

To promote the benefit of the inhabitants of the Community, without distinction on grounds of race, religious or other opinions, by associating with the local statutory authorities, voluntary organisations and inhabitants in a common effort to advance education and to provide, or assist in providing, facilities for recreation and other leisure time occupation, following principles of sustainable development and in the interests of social welfare so that their conditions of life may be improved, where 'sustainable development' means development which meets the needs of the present without compromising the ability of future generations to meet their own needs.

To advance the education of the Community about its environment, culture and/or history.

Main Activities in Relation to the Charitable Purposes

The main activities are:

Carrying out research/surveys with the valley residents to assess the wishes and needs of the Community in order to plan, promote, develop and manage projects and initiatives identified by these means and which further the purposes of the organization or are conducive or incidental to doing so.

Organising events, workshops and publications for educational, recreational and leisure time purposes. This includes running the Gardeners Forum.

Maintaining close links with the Community Council and forging links with community associations and societies in the Borthwick and neighbouring valleys; working with the Community Council to promote and run Resilient Communities.

Managing the Borthwick Water newsletter and valley website.

Managing the Teviot and Borthwick Red Squirrel Network.

Achievements & Performance

The Borthwick Water newsletter, a vital communication for the trust area, continues to be published monthly and is emailed to all residents wishing to receive it. Paper copies are available for those unable to receive it by email.

The Gardeners Forum has run a series of events, including garden visits in the summer, plant swap, the Harvest Supper in October, and a Christmas event.

The BWCDT provided and served mulled wine and mince pies refreshments for the valley Christmas Carol Service in Robertson.

The Borthwick Valley Walks booklet has been revised and updated and will be republished in April 2026, using the money raised from sales of the first booklet. The booklet will be available for sale soon after to residents, visitors and through outlets in Hawick.

We are provisional members of the Development Trusts Association Scotland. Together with the Upper Teviotdale and Borthwick Water Community Council we have completed a Community Action Plan/Local Place Plan, a document which DTAS recommended we produce. Following events with the community to finalise the draft plan, the final document was completed in December 2025 and formally approved by and registered with SBC in February 2026. The trustees have identified a draft 5 year plan of priorities driven by the community action plan. Some activity has already started around a potential community asset transfer, affordable housing, conservation, heritage and digital resources.

Discussions are also ongoing with members of the Upper Teviotdale and Borthwick Water Community Council to look at the possibility of extending the area the Trust covers to include Teviotdale and the rest of the Community Council area. The idea in principle was supported by just over 50% of survey respondents.

Vicky Davidson, a self-employed Project Manager continues to work with the BWCDT to progress projects. With Vicky's help we are continuing to speak to Forestry and Land Scotland about upgrading paths in Craik Forest and helping us progress the agenda on Affordable Housing in the Borthwick Valley. The latter led to a significant exercise, including an extra-ordinary meeting in November 2025, to approve changes to our constitution that were required by Scottish Government Community Land Department and subsequently approved by them as compliant with recent land registration acts.

A trial 6 week Arts Group programme took place in April/May 2025 at the Forman Hall Robertson. Unfortunately, the level of support was not at a level we had hoped. For the time being this is shelved, as it did not come up as a planning priority in the community plan.

The Teviot and Borthwick Red Squirrel Network, meets regularly, working to safeguard the red squirrels in the valley, and is now working with trustees on a potential community asset transfer that would fit with the conservation and environment themes identified in our plan.

We have secured support from the Scottish Government Accelerate Programme to help with the initial build of a community website that will provide digital links to all major organisations in our Community Council area – Community Council itself, Teviothead Village Hall, Forman Memorial Hall, Teviothead Show, Robertson Show, and our own Development Trust (CDT). The CDT is taking the lead on this joint activity.

Financial Review & Reserves Policy

There was a surplus for the year of £1,302.11. Funds held at 31 March 2026 were £10,721.39 of which £4,912.57 are unrestricted. Though £1,474.50 of this sum is already assigned to the Walks Booklet project and £2,261.17 is the second part of a grant awarded to cover the costs of advisory support on affordable housing and engagement with Forestry and Land Scotland.

Our Reserves Policy states that: The monies standing to the credit of the Account shall be applied as the Trustees decide to meet the charitable purposes. The Trustees shall aim to build up a reserve of £500.

Nature & Purpose of Funds

All funds raised are used solely towards promoting the Purposes of the organisation and do not belong to the members. Any surplus income or assets of the organisation are to be applied for the benefit of the community.

Remuneration to Charity Trustees

No charity trustees received any remuneration during the year. No person connected to a trustee received any remuneration. No charity trustees received out of pocket expenses during the period.

This report was approved by the trustees on
and signed on their behalf by

23rd June 2026

David Warwick – Chairman

Signed: D.B. Warwick 23/6/2026

Borthwick Water Community Development Trust
Scottish Charity SC038428

	Notes	Un-Restricted	Restricted	Total 2026	2025
Receipts					
Donations	1	26.00	0.00	26.00	0.00
Grants	2	600.00	5451.85	6051.85	3060.00
Fundraising Activities	3	184.73	0.00	184.73	222.70
Charitable Activities	4	0.00	676.00	676.00	883.50
Total Receipts		810.73	6127.85	6938.58	4166.20
Payments					
Expenses for Fundraising Activities		0.00	0.00	0.00	0.00
Relating directly to Charitable Activities	5	0.00	5389.35	5389.35	3517.03
Governance costs	6	247.12	0.00	247.12	75.80
Total Payments		247.12	5389.35	5636.47	3592.83
Net Surplus/(Deficit)		563.61	738.50	1302.11	573.37

**Statement of Balances as at
31st March 2026**

	Un-Restricted	Restricted	2026	2025
Cash Funds				
Balance at the Start of Financial Year	2915.96	6503.32	9419.28	8845.91
Surplus/(Deficit)	1996.61	-694.50	1302.11	573.37
Balance at the Finish of Financial Year	4912.57	5808.82	10721.39	9419.28

These accounts were approved by the trustees on
and signed on their behalf by

23rd June

2026

David Warwick – Chairman and Trustee

signed: D. B. Warwick 23/6/2026

Notes to the Accounts

	2026	2025
1 Donations		
Donations from individuals	26.00	0.00
Gift Aid reclaimed	0.00	0.00
Total	26.00	0.00
2 Grants		
Langhope Rig Windfarm (TBRed Squirrel Network)	237.67	1280.00
Langhope Rig Windfarm (Newsletter)	589.18	780.00
Langhope Rig Windfarm (Community Planning)	0.00	1000.00
Pines Burn Windfarm (General grant - unassigned)	600.00	0.00
SBC Neighbourhood Support Fund (Advisory work)	4625.00	0.00
Total	6051.85	3060.00
3 Fundraising Activities		
Bank interest from savings	184.73	222.70
Total	184.73	222.70
4 Receipts from Charitable Activities		
Newsletter	0.00	46.50
Gardeners' Forum	490.00	820.00
Walking booklets	16.00	0.00
Trust activities	170.00	0.00
Membership	0.00	0.00
TB Red Squirrel Network	0.00	0.00
One-off projects (Community Planning)	0.00	17.00
Total	676.00	883.50
5 Payments for Charitable Activities		
Newsletter	574.64	754.14
Gardeners' Forum	259.47	617.58
Trust activities (Arts Project 2026)	761.49	738.15
Printing - Walks Booklet	59.70	0.00
TB Red Squirrel Network	542.05	1210.33
One-off projects (Community Planning/Advisory)	3192.00	196.83
Total	5389.35	3517.03
6 Governance Costs		
Independent examiner	28.00	0.00
Insurance	44.62	44.62
Website domain	0.00	31.18
Other costs (hall hire, printing etc.)	174.50	0.00
Total	247.12	75.80

Notes to the Accounts continued**6 Funds**

	Balance 1/4/2025	Incoming Resources	Resources Expended	Balance 31/3/2026
Unrestricted funds				
General	613.29	810.73	247.12	1176.90
Walks booklet	1474.50	0.00	0.00	1474.50
One-off (Advisory)	828.17	4625.00	3192.00	2261.17
Total unrestricted	<u>2915.96</u>	<u>5435.73</u>	<u>3439.12</u>	<u>4912.57</u>
Restricted funds				
Newsletter	713.88	589.18	574.64	728.42
Arts Group	2321.70	170.00	761.49	1730.21
Gardeners' Forum	1563.40	490.00	259.47	1793.93
Walks Booklet	270.40	16.00	59.70	226.70
Red Squirrel Network	1633.94	237.67	542.05	1329.56
Total restricted	<u>6503.32</u>	<u>1502.85</u>	<u>2197.35</u>	<u>5808.82</u>
Total funds	<u>9419.28</u>	<u>6938.58</u>	<u>5636.47</u>	<u>10721.39</u>

7 Accounting Notes

Receipts are recognised when receivable, which is when the charity becomes entitled to resource.

Payments are recognised when there is a legal or constructive obligation to make payment. They are classified into the following categories:

- Costs of Generating Funds (Fundraising)
- Charitable Activities (Costs incurred in the delivery of the charities activities and service)
- Governance Costs (Costs associated with the strategic management of the charity)

Independent Examiner's Report on the Accounts of**Borthwick Water Community Development Trust
Scottish Charity SC038428****For the Period 1st April 2025 to 31st March 2026
Set out on pages 1 to 9****Receptive Responsibilities of Trustee & 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. The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. 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 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 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.

Name of Examiner

ROBERT KELLETT MCIBS (RETIRED)

Signed

Robert Kellett

Dated

17/6/26

Address

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WILTON DEAN
HAWICK TD9 7JE