

Dunoon Foodbank

Scottish Charity No- SC051874

**Annual Report and Financial Statements
for the year to 31st March 2026**

Trustees' Annual Report for the year to 31st March 2026

The Trustees present this, their report together with the financials statements for the year to 31st March 2026.

Information

Charity Name

Dunoon Foodbank

Charity Number

SC051874

Address

Flat 2, Sands Court
139 Alexandra Parade
Dunoon
PA23 8AW

Current Trustees

		Appointed	Resigned
Anne Robertson	Chair	27/07/2022	
Gill Robertson	Trustee	10/03/2023	
Anthony David Andrews	Trustee	11/03/2024	
Frauke Thornton	Trustee	11/03/2024	
Jean Christie -Flight	Trustee	01/04/2025	
Mary Gorman O'Neil	Trustee	19/01/2026	
Thomas McGowan	Trustee	09/01/2026	

Dunoon Foodbank SC051874

STRUCTURE, GOVERNANCE AND MANAGEMENT.

The Charity is a Scottish Charitable Incorporated Organisation (SCIO) and was registered in its current legal form on 17 July 2022. Prior to this, the Charity operated as an unincorporated association. All assets, activities, and responsibilities of the unincorporated association were formally transferred to the SCIO on 27 July 2022.

Constitution and Structure

The Charity initially operated under a single-tier SCIO structure, in which the trustees were also the members and collectively formed the Board.

During the reporting year, the trustees undertook a review of the governing document and approved revisions to introduce a two-tier structure.

This change was made to strengthen community involvement, improve governance clarity, and ensure the Charity's structure reflects its scale and activities.

Under the revised constitution, the Board of Trustees retains responsibility for governance, strategic oversight, compliance, and stewardship of charitable assets.

The wider membership supports the charitable purposes, contributes to the community-led ethos of the organisation, and participates in key decisions reserved for members

under SCIO regulations.

The Board

The Board meets regularly and has overall responsibility for the governance and strategic management of the Charity. This includes oversight of operations, stewardship of the Charity's assets, and financial management.

The Charity's constitution provides for a maximum of 12 trustees and a minimum of 4. A meeting of the Board at which a quorum is present may exercise all powers vested in the Board. The quorum for Board meetings is three trustees present.

Trustees

The trustees form the Board and are responsible for the strategic direction, financial oversight, risk management, and compliance with OSCR requirements. Trustees are appointed in accordance with the governing document and bring a range of skills and experience relevant to the Charity's activities.

Induction and ongoing support are provided to ensure trustees understand their duties and the regulatory framework within which the Charity operates.

Appointment of Trustees

The Board may appoint any eligible person to serve as a Charity trustee by passing a resolution with a majority vote at a Board meeting. A formal register of Charity trustees is maintained and kept up to date in accordance with SCIO requirements.

Membership

All volunteers are members of the Charity, recognising their active contribution to its purposes and ensuring their voices are represented within the governance framework.

Membership is also open to the wider community, reflecting the Charity's commitment to accessibility, participation, and local engagement.

The membership structure is designed to encourage involvement from individuals who support the Charity's aims and wish to contribute to its development.

Accounting and Annual Accounts

The Board ensures that proper accounting records are maintained in line with all applicable statutory requirements. This includes overseeing the preparation of compliant annual accounts and ensuring that financial reporting meets OSCR standards and supports transparent governance.

OBJECTIVES AND ACTIVITIES

Charitable Purposes

The prevention or relief of poverty for those in need by reason of age, ill-health, disability, financial hardship or other disadvantage within the community of Cowal, Argyll and Bute.

The provision of recreational facilities or the organisation of recreational activities with the object of improving conditions of life for the person for whom the facility or activities were originally intended.

Activities

The Charity advanced its purposes through the operation of a food bank and by offering practical support, services, and activities to people experiencing hardship.

Alongside this, the building was developed as a safe space and community resource for those who needed support.

The Foodbank

The Foodbank continued to provide food parcels and meals throughout the year.

Distributing essential food along with personal and household supplies to those in need.

During the year in excess of 200 families and individuals were supported by the food

bank operations, with over 2890 parcels distributed.

During the year the Foodbank offered additional season support providing a Christmas dinner and New Year's Day meal and by distribution gift bags to all clients.

The food and supplies were donated by local businesses and individual and the parcels and meals are prepared by volunteers and clients.

Other Charitable Activities

The Café

The café operations continued during the year with extended hours. Breakfast and supper clubs continued providing cooked meals free of charge. The meals are prepared by both volunteers and clients giving ongoing opportunities for nutritional advice and volunteers and clients cooking skills development.

The café also operates as a "warm space" hub during the colder weather.

In addition to The Café the Charity continued to provide activities and clubs to support clients.

Job Club- The Foodbank also operated a Job Club resource, offering laptop and Wi-Fi access.

Crafting/Art Club- During the year the Charity continued to provide a range of clubs, groups to support clients and the local community. Crafting, gardening and cookery activities were provided.

Uniform Bank

The Uniform Bank continued to grow and remains a major part of the Foodbank's community support. Since launching over 2,000 individual items have been received and processed.

All items are sorted, washed and pressed or responsibly recycled. Over 1000 items have been distributed with uniforms for 6 local primary schools and Dunoon Grammar School.

Trustees wish to thank Carrie O'Brien for her extensive work, much of which was carried out at home before the purchase of the washing machine and tumble dryer.

Volunteer Engagement

Volunteers remain central to the Foodbank's work. The Charity could not operate without the ongoing support of the volunteers and the trustees were happy to be able to provide a "Thank You" Christmas Lunch at the Argyll hotel, attended by 21 volunteers. This was funded by the Cora Foundation.

The Charity continued to provide training for volunteers including potentially life saving defibrillator training.

During the year 5 new volunteers joined further expanding capacity. Currently 25 people regularly volunteer supporting additional opening hours and activities.

Partnerships

During the year the Charity continue to strengthen collaborations with the local community organisations.

- Alienergy, providing fuel-poverty support, renewable energy advice, and access to energy-efficient white goods.
- Citizens Advice Bureau, forming a homelessness-prevention partnership across Oban and Dunoon.
- ARC, Addiction Recovery Café, supporting those in recovery.

Operations

During the year the Charity reviewed and updated the Safety and Safeguarding policies and introduced new procedures including:

- Introduction of an Incident Book for recording all incidents.
- Implementation of minimum two people required in the building at all times.
- Review and confirmation of the guidelines on how to deal with threatening behaviour including calling police

- Planning de-escalation/conflict-resolution training
- During the year the Charity also reviewed security and introduced the ring door bell system.

Opening hours were extended, with Thursday sessions now running until 5.30pm, and meals served from 3.30–5pm.

Premises

The Chairty carried out significant improvements and refurbishment of the premises.

A complete refurbishment of the kitchen area was undertaken and completed including new cooker, fridges and dishwasher. Part funded by the Screwfix Foundation.

The external cladding and the ceiling were replaced and repaired.

A new gas meter and a new boiler were installed.

All require safety checks including electrical and fire alarms were completed in the year along with the ongoing repairs and maintenance.

FINANCIAL REPORT

The charity's accounts for the year ended 31 March 2026 have been prepared on a Receipts and Payments basis, in accordance with the Charities and Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

Overall Financial Position

During the year, the charity received total income of £40,934 (2024/25: £32,058) and incurred total expenditure of £36,412 (2024/25: £40,056). This resulted in a surplus of £4,522, representing a return to a stable financial position following the prior year's deficit of £7,998. During the year, the charity received total income of £40,934 (2024/25: £32,058) and incurred total expenditure of £36,412 (2024/25: £40,056). This resulted in a surplus of £4,522, representing a return to a stable financial position following the prior year's deficit of £7,998.

The charity's closing cash balance increased to £38,895, compared with £34,373 at the end of the previous financial year. This provides a sound basis for ongoing operations and supports the trustees' assessment that the charity remains financially sustainable.

Income

Income increased significantly during the year, driven by:

- Grant funding totalling £20,000 from Argyll and Bute Council, The Corra Foundation,
- TotalEnergies Community Fund, and the Co-operative Group.
- Earned income of £5,954 from foodbank-related activities mainly venue hire.
- Fundraising income of £1,128 from the Argyll Lottery and other local activities.

Personal and community donations were lower, £10,281 in the current year than the previous year £15868, but this was offset by stronger institutional support and improved income diversification.

Expenditure

Expenditure totalled £36,412, reflecting the costs of delivering the charity's core activities:

- Food purchases and distribution costs.
- Utility costs associated with operating the foodbank.
- Insurance, rent, and rates.
- Project and garden activity.
- Refurbishment works funded by restricted grants.
- Miscellaneous operational costs.

The charity did not incur governance costs, as the independent examination of the accounts was carried out free of charge.

Restricted Funds

Restricted income for the year totalled £1,302 with £7,858 of restricted funds carried forward from the previous year.

Restricted expenditure amounted to £9,160 leaving no restricted funds carried forward to the next year.

Restricted funds were applied in accordance with donor conditions, supporting:

- Food purchases.
- Heat and light costs.
- Project and garden activity.
- Refurbishment works funded by the Screwfix Foundation.

Reserves

The trustees aim to maintain a £15,000 of reserves sufficient to ensure continuity of service and to manage fluctuations in demand. The reserves policy is reviewed annually and is set at a level the trustees consider appropriate for the charity's scale and operating model.

Going Concern

The trustees are satisfied that the charity remains financially sustainable. The improved surplus position, strengthened cash balance, and continued support from funders and the local community provide confidence in the charity's ability to meet its obligations deliver its charitable purposes in the year ahead.

ACHIEVEMENTS AND SUCCESSES

Demand for the Charity's food bank services remained high throughout the year, and the Charity was able to meet this need consistently. Uptake of the wider support offered—including warm spaces, access to advice and support services, and other community-focused activities—also increased, and the Charity successfully met this growing demand.

The continued commitment of volunteers across all areas of the Charity's work was central to these achievements. Their engagement with training and development opportunities further strengthened service delivery and contributed significantly to the Charity's impact. With a £5,000 grant combined with strong financial management, enabled the Charity to undertake the major refurbishment of the kitchen area while maintaining appropriate reserves and free funds. These improvements have supported both service delivery and community engagement.

The premises also saw increased use by local community groups. In addition to generating room-rental income, this growing community use has further established the building as an accessible and valued community hub.

PLANS FOR THE FUTURE

The Charity intends to continue delivering its core services, maintaining the strong community support that has underpinned its achievements to date. Demand for food bank provision, warm spaces, and access to support services is expected to remain high, and the Charity will focus on sustaining and strengthening these essential activities.

A key priority for the coming year is further developing community ownership and involvement in the Charity's work. The revised membership structure provides a foundation for deeper engagement, and the Charity will continue to encourage participation from

volunteers, clients, and the wider community.

The Charity also plans to progress work relating to the building asset transfer.

This will support long-term sustainability, ensure the premises remain a secure and accessible community resource, and reinforce the Charity's commitment to local ownership and stewardship of the space.

Overall, the Charity aims to build on its existing strengths—continuing effective service delivery, enhancing community participation, and securing the future of the building as a as a valued community hub.

Statement of Receipts and Payments for the Year ended 31st March 2026

		Unrestricted funds	Restricted funds	Year ended 31/03/2026	Year ended 31/03/2025
Receipts					
Personal Donations	Note 2	6,884	1,302	8,186	10,945
Donations from Clubs & Societies	Note 2	1,396	-	1,396	4,873
Corporate Donations	Note 2	700	-	700	50
Grants	Note 4	20,000	-	20,000	12,250
Receipts from fundraising activities	Note 5	1,128	-	1,128	764
Earned Income		5,954	-	5,954	3,038
Gift Aid Income From HMRC		3,224	-	3,224	-
Miscellaneous Income		347	-	347	139
		-	-	-	-
Total receipts		39,632	1,302	40,934	32,058
Payments					
Cost of Charitable Activity	Note 6	27,252	9,160	36,412	40,056
Governance Costs	Note 7	-	-	-	-
Total payments		27,252	9,160	36,412	40,056
Surplus Deficit for the year		-	-	4,522	(7,998)
Transfers to / (from) funds		-	-	-	-
Surplus / (deficit) for year		-	-	4,522	(7,998)

Statement of Balances as at 31st March 2026

	Unrestricted funds	Restricted funds	Total funds current period	Yr. to 31/03/2025
Opening cash at bank and in hand	26,515	7,858	34,373	42,371
Surplus/(Deficit) for the year	3,220	1,302	4,522	- 7,998
Closing cash at bank and in hand	<u>29,735</u>	<u>9,160</u>	<u>38,895</u>	<u>34,373</u>
Bank and Cash Balances				
Bank account balance	38,661	-	38,661	33,535
Cash in hand	233	-	233	838
	<u>38,895</u>	<u>-</u>	<u>38,895</u>	<u>34,373</u>

Signed by a trustee on behalf of the other trustees

Signature

G.M. Robertson

Print Name

Gillian Margaret Robertson

Date

4th September 2026

Notes to the accounts for year ended 31st March 2026

1: Basis of Accounting

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

2: Nature and Purpose of Funds

Unrestricted funds are those that may be used by the trustees for the furtherance of the Charity's objectives.

The Charity maintains unrestricted funds balance to enable the Charity to run from day to day. Restricted funds may only be used for specific purposes.

	Personal Donations	Screwfix Foundation	ABCAN Grant	Total
Food	1,200	-	-	1,200
Heat/Light/Utilities	102	-	1,799	1,900
Projects/Garden	-	-	885	885
Refurbishment	-	5,000	-	5,000
Miscellaneous	-	-	175	175
Total Restricted Funds	1302	5000	2858.11	9160
Restricted funds used in year to 31st March 2026	1,302	5,000	2,858	9,160
Restricted Funds Carried Forward	-	-	-	-

3: Related Party Transactions

There were no related party transactions.

4: Grants Received

	Unrestricted funds	Restricted funds	Total funds current period	Yr. to 31/03/2025
Argyll and Bute Council	5,000	-	5,000	
The Corra Foundation	3,000	-	3,000	
Total Energy Community Fund	10,000	-	10,000	
Argyll and Bute Council	1,500		1,500	
Co-operative Group	500	-	500	
	-			
	<u>20,000</u>	<u>-</u>	<u>20,000</u>	<u>12,250</u>

5: Income from Fundraising Actives

	Unrestricted funds	Restricted funds	Total funds current period	Yr. to 31/03/2025
Argyll Lottery	665	-	665	
Other Fundraising Activity	463	-	463	
	<u>1,128</u>	<u>-</u>	<u>1,128</u>	<u>764</u>

6: Cost of Charitable Activity

	Unrestricted funds	Restricted funds	Total funds current period	Yr. to 31/03/2025
Property Rent & Rates	6,900	-	6,900	6,900
Purchase of Food & Supplies for Distribution	5,967	1,200	7,167	4,478
Consumables	-	-	-	269
Insurance	688	-	688	514
Utility Costs including Heat and Light	3,959	1,900	5,859	4,914
Building Repair and Renewals	2,022	-	2,022	19,870
Project Expenditure	-	885	885	2,775
Refurbishment	6,317	5,000	11,317	-
Bank Charges	137	-	137	130
Misc.	1,263	175	1,437	206
	<u>27,252</u>	<u>9,160</u>	<u>36,412</u>	<u>40,056</u>

7: Governance Costs

Independent Examiner carrying out examination of accounts free of charge.