



Duns Fair Share

Trustees' Annual Report

May 1 2025 to April 30 2026

Scottish Charity Number: SC053316

15 Murray St, Duns, Scottish Borders, TD11 3DE

Email address: dunsfairshare@gmail.com

Website: www.dunsfairshare.co.uk

Foreword from the Chair

It is a pleasure to present this 2025/26 Annual Report to all our volunteers, friends, partner organisations and supporters. This document is more than just a compilation of numbers and accounts; it describes the outcome of a year of resilience and hard work from our amazing volunteers and tremendous goodwill from our community.

Over the year we have sustained and expanded our operation, despite the shock and sadness of losing two of our staunchest volunteers, Dianne Repsch and Steven Reed. We owe it to Dianne and to Steve to continue play our part in lessening food poverty in our community through the Food Bank as well as reducing food waste through our Community Larder.

David Adams, whose vision and drive helped us realise Duns Fair Share, stepped down from the Board in September and I became Chair at that point. We are grateful to David, and his wife Louise, for all their hard work in setting up and running the cafe and larder.

Duns Fair Share is a wholly voluntary organisation, and I would like to thank each and every volunteer for their commitment and for the professionalism and compassion they display every day. Whether they are packing and delivering Food Bank parcels across our area, serving tea and coffee in the Social Café, running the Community Larder, keeping our premises clean, sorting out the provisions in the Food Bank, collecting spare food from the Coop in the evenings and making it available for free to anyone who needs it, or performing any other tasks, large or small, they are all, without exception, doing a brilliant job for our community.

We also owe our achievements to all who donate to us. The National Lottery Community Fund showed huge confidence in us with a grant of £20,000 which will help us remain in our premises for another 2 years. But more donations are still essential if we are to provide our services into the future. Non-perishable provisions for the Food Bank (used only for the Food Bank), or simple cash donations are always very welcome.

We have, I believe, a positive future ahead. Our mission of alleviating food poverty and reducing food waste requires that we make the most of every opportunity to extend our services into the community. Increasing Community Larder openings, pop-up Larders in Longfield care facilities and working with local schools are just the beginning. If we get more volunteers we can do so much more! If you would like to volunteer with us, please do get in touch.

Finally, I wish to pay a special and personal tribute to all the Trustees. Kate, Fiona, Donald, Roz, Kelly, Ian, Sandra and Rosie have been by my side since I became Chair last September. Each of them also volunteers with us in at least one other capacity, beside being a Board member. They are terrific to work with, generous

with their time and full of creative ideas. We could not operate without them. There are still spaces on the Board so, once again, please get in touch if you are interested in joining this very special team.

Carol Pease

Chair

Duns Fair Share

Charity trustees on date of approval of Trustees' Annual Report

	Trustee name	Office (If Any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1.	Rosie Blair			Duns Fair Share
2.	Fiona Gaddes	Secretary 11/11/2025 to Present		Duns Fair Share
3.	Sandra Grigg		09/06/2026 to Present	Duns Fair Share
4.	Roslyn Hall		11/11/2025 - Present	Duns Fair Share
5.	Kelly Howitt		11/11/2025 - Present	Duns Fair Share
6.	Carol Pease	Chair – 30/09/2025 to Present		Duns Fair Share
7.	Ian Repsch			Duns Fair Share
8.	Kate Williamson	Treasurer		Duns Fair Share
9.	Donald Wilson			Duns Fair Share

Names of all other charity trustees during the period, if any, (for example, those who resigned part way through the financial period)

	Trustee name	Office (If Any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1.	David Adams	Chair 01/05/25 - 22/09/2025	01/05/25- 22/09/2025	Duns Fair Share
2.	Mary McPherson		01/05/25- 11/11/2025	Duns Fair Share
3.	Steven Reed	Secretary 01/05/25- 24/10/2025	01/05/25- 24/10/2025	Duns Fair Share

Structure, governance and management

Type of governing document

SCVO Model SCIO Constitution (two tier)

Trustee recruitment and appointment

Trustees are recruited and appointed in accordance with clauses 64 to 74 of the Constitution and the policy adopted by the Committee of Trustees at its meeting on 8 April 2025.

Objectives and activities

Our objectives and activities centre upon the relief of poverty. We currently have three main areas of activity:

Duns Food Bank which provides emergency food support to individuals and families across Berwickshire.

Duns Community Larder – a green initiative, making good quality, surplus food available to anyone in Duns for a nominal sum.

Duns Social Café – an inclusive, pay as you feel café that sells hot drinks and snacks and provides free WIFI.

We offer numerous volunteering opportunities, promote community wellbeing and help tackle loneliness.

Achievements and performance

Summary of the main achievements of the charity during the financial period

Duns Food Bank

Duns Food Bank tackles directly the diverse and pervasive ill effects of food poverty. It responds to referrals from over 40 external agencies and delivers across Berwickshire. The Food Bank is available 365 days a year and during 2025/26 we made 367 deliveries helping 657 people (466 adults, 191 children) and 284 pets. Some of these are repeat referrals.

In 2025/26 we delivered to nearly 23% fewer people than in 2024/25. Although the causes of food poverty are complex, we are hopeful that the introduction of community larders across our communities has contributed to this decrease in referrals. However, as we often see an almost direct correlation between increases in the cost of living and food bank demand we are anticipating increased

demand this year. In any event, the food bank remains a vital safety net in our community.

Social Café

In 2025/26 the Social Café opened on Tuesdays & Thursdays 10am-12pm. The Scottish Borders Council What Matters Hub continued to attend the cafe twice a month, to provide helpful information, advice and support on a wide range of issues to our visitors.

Community Larder

The Community Larder runs alongside the Social Café on Tuesdays and Thursdays. Customers of the Larder may take a broad selection of fresh and frozen foodstuffs for a nominal donation of £2.

From March 27, 2026, we started a larder -only session on Fridays between 1 – 2pm. Early signs are positive and we believe that this opening is making the larder available to a different sector of the community.

During the year May 2025 – April 2026 we had 2,489 customer visits to the regular Tuesday / Thursday café & larder. The new Friday larder had 78 visits in its first 5 weeks.

We are also excited by our Larder's new approach to outreach. We are working more closely with our local schools, providing regular donations of food including fruit, bread and breakfast bars. Feedback from the schools has been extremely positive. We are also trialling a monthly larder at Longfield Crescent Assisted Living. Our goal is to take the Larder out into more areas of the community, although we will need more volunteers to do so.

Fundraising

Funds for Duns Fair Share and the Food Bank are raised through individual and organisational donations, grants and café / larder Pay as You Feel donations. Funds raised for the Food Bank are kept in our restricted fund and used only for food bank activities. Details of our 2025/26 fundraising are detailed in the Financial Review section of this report.

Collaborations

In 2025/26 the Scottish Borders Council What Matters Hub continued to attend the café / larder twice a month, to provide café visitors with helpful information, advice and support on a wide range of issues. The NHS ran a mental health training course at Murray Street in February / March. Local organisations such as Duns Community Council and Ex-Reivers also use our premises for their meetings.

Over the last year we have continued our relationships with Fareshare (Cyrenians, Edinburgh), Eildon Housing Association, Duns Co-op, Duns News Plus, Farne

Salmon and Greenvale Potatoes. In summer / harvest time we satisfy the demand for fresh fruit and vegetables through collaboration with Abundant Borders, the Hugo Burge Foundation and many individual, local gardeners.

As noted above we are also developing our relationships with local schools and are trialling an outreach larder at Longfield Crescent Assisted Living. Our hope is to expand this type of activity in 2026/27.

Feedback, social interaction and volunteering

Feedback from Food Bank clients, Café/Larder customers and volunteers continues to be positive. In August 2025 we asked our customers and collaborators for some feedback and some excerpts are shown below.

“This larder has helped tremendously in terms of saving money, keeping my kitchen stocked and giving me a space where I feel cared about and accepted.”

“Food, friendship, support; Reducing stress, having a safe and welcoming place. It’s very good because supports a lot people.”

“Saving money, reducing waste, improving wellbeing. Safe and welcoming place, meeting people”

“Saving money, chatting with friends. A nice place to have a coffee and chat. I bring my daughter and she loves chatting to everyone and teaches her new values.”

“Gets me up and out of the house.... meeting new people”

“Feeling less isolated”

“Feeling less alone – boosting my day”

“Café means people can meet up for a chat and a cuppa. The larder is very handy for people getting things that they need. Coming to the larder means that you meet different people and has a good atmosphere.”

“The low-cost food is fantastic. We are new here, so coming to chat to others is great. Definitely has made me feel less isolated.”

Berwickshire Housing Association (BHA) is the main social landlord in Berwickshire with around 600 tenants in the Duns area. Per Evie Copland, Director of Customer and Communities, *“We’ve referred more than 100 households who have accessed Duns Fair Share assistance to combat food insecurity in the last 12 months. BHA customers are both volunteering with the organisation and accessing food through the larder service to prevent food waste, and more recently, benefitting from connections with others via the community café....In our view, the opportunities and assistance provided by Duns Fair Share*

have been instrumental to the positive wellbeing, resilience and continued independent living for many of our customers in Duns. Their vital work makes a difference to many people in our community.”

Duns Social Care & Health hold their What Matters Hub at our café twice a month and are also supportive of our activities. *“We believe this initiative brings significant value to the local community by offering a welcoming space that promotes inclusion, reduces isolation, and provides access to essential resources such as The What Matters Hub... This arrangement allows us to engage with individuals informally during café hours and offer scheduled appointments afterwards—ensuring timely support and advice is available to the community on a regular basis. The concept of a shared, inclusive space where individuals can connect, stay warm, and access vital information and services aligns closely with our values and mission. We are confident that the Fair Share Café and Larder is a vital asset to the Duns community.”*

Financial review

Income

Funds for Duns Fair Share and the Food Bank are raised through grants, individual and corporate donations and café / larder Pay as You Feel donations. Funds raised for the Food Bank are kept in our restricted fund and used only for food bank activities.

Unrestricted Fund

In 2025/26 Duns Fair Share received a two-year grant of £20,000 from the National Lottery Community Fund. This will cover most of our rent and utilities for two years from April 1, 2026 until March 30, 2028. This financial security guarantees our premises and will allow us to focus on expanding our activities. Café / Larder Pay as You Feel donations totalled £5,700 and we will also claim gift aid on these donations. We received gift aid of £1,012 on our 2024/25 donations, mainly on our PAYF café/ larder donations.

Food Bank Restricted Fund

In March 2026, the Food Bank received a grant of £2,500 from the Scottish Borders Community Welfare Trust. We also received the final payment of £375 from the Tesco Stronger Starts Grant. The Food Bank also received cash donations from individuals, churches, UNISON, the Preston Abbey & Trust, Duns Rugby Club Tractor Run, Go Fibre and the Two Davies YouTube Channel. We have a collection tin at Duns News Plus, who also provide the food bank with goods at cost. We received gift aid of £495 on our 2024/25 donations and will apply for gift aid on 2025/26 qualifying donations.

We continue to receive food donations via our three local drop off points at the Church, COOP and Duns News Plus and from Christmas and Harvest food collections.

We are very grateful to these grant programmes and to all our generous individual and corporate donors.

Expenditure

Relationship with Duns and District Parishes

In 2024/25 all Food Bank expenses were covered by funds still held by the Duns and District Parishes (Church of Scotland) (SCO05161) ("the Church"). These funds are now zero and all food bank expenses from October 2025 were made from the Duns Fair Share Restricted Fund and are shown in the financial statements herein.

The Church had also previously held all Duns Fair Share Unrestricted funds until Duns Fair Share was able to open a bank account. In 2024/25 these funds were spent on Duns Fair Share activities. The year-end balance of £156 was spent on electricity and partial rent in May 2025 and all subsequent cafe and larder expenses were spent from the Duns Fair Share Unrestricted Fund.

In summary, as of November 1, 2025 all Duns Fair Share and Food Bank expenses came from the Duns Fair Share held bank accounts.

Expenses

Food Bank Expenses are for COOP vouchers which are given to clients (£3,640) and food purchases (£1,592) which are made to supplement food donations. Unfortunately, we can no longer fulfil demand from food donations alone.

Duns Fair Share Larder & Café expenses were made up as follows:

Rent	£7,071
Utilities	£2,858
Fare Share Subscription	£3,595
Insurance	£699
Large Equipment	£1,089
Café & larder running expenses	£521
Misc	£66
Total	£15,899

Our rent is £7,200 per year but as explained above £156 was paid from the legacy Duns Fair Share Church account.

Fare Share is a charity that redistributes surplus food to charities across Scotland. We have a monthly subscription which allows us to stock the larder with an array of fresh, chilled and frozen products. Duns COOP also provides the larder with surplus food, but it is insufficient to stock the larder adequately. The location of Duns makes it difficult to collect donations from other supermarkets in the Borders.

The large, larder fridge broke and a refund of £966 was provided and a new one purchased for £963.

Cafe expenses include supplies and hygiene training courses. Other expenses include the purchase of a small second-hand fridge for the larder (£60) and 2 chairs & tables from BAVS Reuse Hub (£55).

Risk management

The Trustees have assessed the major risks to which the Charity is exposed and are satisfied that systems are in place to mitigate exposure to the major risks.

Statement of the charity's policy on reserves

It was agreed by the Board of Trustees that Duns Fair Share should maintain sufficient reserves to cover three (3) months of overhead costs. This would be in the region of £6,000 to £6,500. Duns Fair Share currently has reserves well in excess of this guideline. As we spend grant funds during 2026 and 2027, in accordance with the grant terms, we will be seeking new grants and donations to secure the future of our operations beyond March 2028.

Details of any deficit

There is no deficit.

Donated facilities and services

Duns Fair Share is grateful to all its generous donors of food, time and money including:

Food donations received via drop off points at Duns COOP, Duns News Plus and Duns Parish Church

Food donations from Farne Salmon, Greenvale Potatoes, Eildon Housing Association, The Hugo Burge Foundation, Abundant Borders and local gardeners.

41 Volunteers in Cafe, Larder & Food Bank

Volunteer driver collecting donations

Volunteer Portable Electronic Testing (PET)

Volunteer fire extinguisher review

Volunteer website support

Future plans

In addition to the Tuesday, Thursday and Friday larder sessions Duns Fair Share hopes to extend our community outreach with larder sessions at more local

venues. We will continue to work to support our local schools. We are currently taking steps to become part of a network of Food banks and Community Larders across the Scottish Borders. The main restriction on our vision is volunteer numbers and availability. We have a fantastic core team of volunteers, but they are already stretched. We are liaising with the Borders Community Action Volunteer Coordinator and other local organisations to try and recruit more volunteers. Please contact us at dunsfairshare@gmail.com if you are interested in joining our team.

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity trustees:

Carol Pease

Full name

Carol Pease

Designation

Chair

Date

August 11, 2026

Receipts and Payments Accounts

FOR THE PERIOD MAY 1 2025 to APRIL 30 2026

Section A Statement of receipts and payments

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total funds current period to nearest £	Total funds last period to nearest £
A1 Receipts				
Donations	6,281	7,803	14,084	14,256
Grants	20,000	2,875	22,875	16,147
Gross receipts from other charitable activities	3,323	495	3,818	1,480
Total Receipts	29,604	11,173	40,777	31,883
A3 Payments				
Payments relating directly to charitable activities	- 15,899	- 5,232	- 21,131	- 6,035
Total payments	- 15,899	- 5,232	- 21,131	- 6,035
Net receipts / (payments)	13,705	5,941	19,646	25,848
A5 Transfers to / (from) funds	-	-	-	-
Surplus / (deficit) for year	13,705	5,941	19,646	25,848

Section B Statement of balances

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
B1 Cash funds	Cash and bank balances at start of year	14,671	11,176	25,848	-
	Surplus / (deficit) shown on receipts and payments account	13,705	5,941	19,646	25,848
	Cash and bank balances at end of year	28,376	17,117	45,494	25,848

Signed by one or two trustees on behalf of all the trustees

Signature*

Print Name

Date of approval

Kate E Williamson	Kate Williamson	August 11, 2026
Carol Pease	Carol Pease	August 11, 2026

* Please note - OSCR will accept digital or typed signatures

Note

Surplus / Deficit includes £841.35 received but not banked by April 30, 2026.

Section C Notes to the Accounts

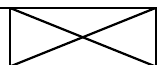
C1 Nature and purpose of funds
(may be stated on analysis of funds worksheets)

i) Unrestricted funds are those that may be used at the discretion of the trustees in furtherance of the objects of the charity. Our Unrestricted Fund is used to fund the activities of the community café and food pantry. The Restricted funds may only be used for specific purposes. Restrictions arise when specified by the donor or when funds are raised for specific purposes. Our Restricted Fund is used solely for Food Bank activities

	Type of activity or project supported	Individual / institution	Number of grants made	£
C2 Grants				
			Total	-

C3a Trustee remuneration

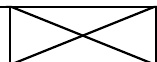
If no remuneration was paid during the period to any charity trustee or person connected to a trustee cross this box (otherwise complete section 3b)



	Authority under which paid	£
C3b Trustee remuneration - details		

C4a Trustee expenses

If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)



		Number of trustees	£
C4b Trustee expenses - details			

	Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)
C5 Transactions with trustees and connected persons				

C6 Other information

DFS insurance policy includes Trustee Indemnity Insurance for all its trustees. No remuneration was paid to the trustees or any connected persons during the year.

Additional Analysis (1)**Analysis of Receipts and Payments****1 Donations**

	Unrestricted funds	Restricted Fund (Duns Food Bank)	Total current period	Total last period
	to nearest £	to nearest £	to nearest £	to nearest £
Donations - Café Pay As You Feel	5,700	-	5,700	4,237
Donations - Other	6	367	373	742
Donations - Businesses & Organisations	550	1,986	2,536	2,808
Donations - Individuals	24	5,000	5,024	3,287
Donations - Churches	-	450	450	830
Transfer from Constituted Group	-	-	-	2,351
Total	6,281	7,803	14,084	14,256
	-	-	-	-

2 Grants

	Unrestricted funds	Restricted Fund (Duns Food Bank)	Total current period	Total last period
	to nearest £	to nearest £	to nearest £	to nearest £
Grants Received	20,000	2,875	22,875	16,451
Portion of Grant Owed to Abundant Borders	-	-	-	304
Total	20,000	2,875	22,875	16,147
	-	-	-	-

3 Gross receipts from other charitable activities

	Unrestricted funds	Restricted Fund (Duns Food Bank)	Total current period	Total last period
	to nearest £	to nearest £	to nearest £	to nearest £
Room Rentals	1,270	-	1,270	1,480
Gift Aid	1,012	495	1,507	-
Water rebate following Regional Cut Off	75	-	75	-
Refund on broken fridge	966	-	966	-
Total	3,323	495	3,818	1,480
	-	-	-	-

4 Payments relating directly to charitable activities

	Unrestricted funds	Restricted funds	Total current period	Total last period
	to nearest £	to nearest £	to nearest £	to nearest £
Utilities	2,858	-	2,858	1,209
Larder Food Purchases - Cyrenian Fare Share	3,595	-	3,595	1,541
Rent	7,071	-	7,071	-
Café & Larder Running Expenses	521	-	521	1,074
Misc Expenses	44	-	44	1,599
Insurance	699	-	699	613
Large Equipment	1,089	-	1,089	-
Bank Charges	22	-	22	-
Expenses - COOP Vouchers	-	3,640	3,640	-
Expenses - Food Purchases	-	1,592	1,592	-
Total	15,899	5,232	21,131	6,035
	-	-	-	-

ADDITIONAL ANALYSIS 1 NOTES

Duns Fair Share Income: we received a two-year grant of £20,000 from the National Lottery Community Fund, to cover most of our rent and utilities for two years from April 1, 2026 until March 30, 2028. PAYF Donations totalled £5700 (including £457 of PAYF received but not banked by April 30, 2026) and we received £500 from Go Fibre. Other local organisations use our premises when they are not in use and contributed income of £1,270 (including £25 received but not banked by April 30 2026).

Expenses: Utilities include Gas, Electricity, Water, Waste Management & Internet. DFS purchases surplus food from a food surplus charity, Cyrenian Fare Share, which allows us to provide a well stocked and varied larder offering. Cafe & larder running expenses include supplies and hygiene training courses. Large equipment were the purchase of a replacement display fridge for the larder (£963), a small fridge for the larder (£70) and 2 chairs & tables from BAVS Reuse Hub (£55).

In 2024/25 Duns and District Parishes (Church of Scotland) (SC005161) ("the Church") held all Duns Fair Share Unrestricted funds & these were spent on Duns Fair Share activities. The year-end balance of £156 was spent in May 2025 on electricity & partial payment of rent. All subsequent cafe and larder expenses were spent from the Duns Fair Share Unrestricted Fund and are shown above.

Duns Food Bank continues to be supported by a mixture of generous individual, business, charity and Church donors. We received a grant of £2500 from the Scottish Borders Council Community fund and the remaining £375 of our 2025 Tesco Stronger Starts grant. £727 of donations were received via Justgiving whose fees totalled £1.29.

Expenses are for COOP Vouchers which are provided to clients along with food parcels. Food purchases are for the food bank only. In 2024/25 all Food Bank expenses were covered by funds still held by the Church. These funds are now zero and all food bank expenses from October 2025 were made from the Duns Fair Share Restricted Fund and are shown in the financial statements herein.

Additional analysis (2)

5 Breakdown of Unrestricted Funds

	Unrestricted Fund Duns Fair Share	Unrestricted Fund Duns Fair Share last period
Receipts		
Donations	6,281	6,704
Legacies		-
Grants	20,000	12,522
Receipts from fundraising activities		-
Gross trading receipts		-
buildings		-
Rents from land & buildings		-
Gross receipts from other charitable activities	3,323	1,480
Total receipts	29,604	20,706
Payments		
Payments relating directly to charitable activities	- 15,899	6,035
Total payments	- 15,899	6,035
Net receipts / (payments)	13,705	26,741
Transfers to / (from) funds	-	-
Surplus / (deficit) for year	13,705	26,741

Nature and Purpose of Funds

Note: In 2024/25 Duns and District Parishes (Church of Scotland) (SC005161) ("the Church") held all Duns Fair Share Unrestricted funds & these were spent on Duns Fair Share activities. The year-end balance of £156 was spent in May 2025 on electricity & partial payment of rent. All subsequent cafe and larder expenses were spent from the Duns Fair Share Unrestricted Fund and are shown above.

See Additional Analysis (1) for details of Income & Expenditure

Additional analysis (3)

6 Breakdown of restricted funds

	Restricted Fund (Duns Food Bank)	Restricted Fund Last Period
Receipts		
Donations	7,803	7,551
Grants	2,875	3,625
Gross receipts from other charitable activities	495	-
Total Receipts	11,173	11,176
	-	
Payments		
Payments relating directly to charitable activities	- 5,232	-
Total Payments	- 5,232	-
Net receipts / (payments)	5,941	11,176
Transfers to / (from) funds	-	-
Surplus / (deficit) for year	5,941	11,176
	-	

Nature and Purpose of Funds

Note; In 2024/25 all Food Bank expenses were covered by funds still held by the Church. These funds are now zero and all food bank expenses from October 2025 were made from the Duns Fair Share Restricted Fund and are shown above.

See Additional Analysis (1) for details of Income & Expenditure

APPENDIX 3



		Independent examiner's report on the accounts						v2
Report to the trustees/members of		Charity name DUNS FAIR SHARE						
Registered charity number		SC053316						
On the accounts of the charity for the period		Period start date				Period end date		
		Day	Month	Year		Day	Month	Year
		01	May	2025	to	30	April	2026
Set out on pages		13 to 19						(remember to include the page numbers of additional sheets)
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 - 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 - to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.						
Signed**:						Date:	12 th August 2026	
Name:		Kate Stephenson						
Relevant professional qualification(s) or body (if any):		CPFA						
Address:		Pipers House						
		Blanerne						
		Duns						
		TD11 3PZ						

*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.

** OSCR will accept digital or typed signatures

APPENDIX 3

Disclosure section

Only complete if the examiner needs to highlight material problems.

**Give here brief details of
any items that the
examiner wishes to
disclose**