Machar's Churches Basics Food Bank SCIO

Trustees' Report and Accounts
for the Year to 31st March 2026

Charity No: SC053465

Machars Churches Basics Food Bank SCIO - SC053465

Trustees' Report
Year ended 31 March 2026

The trustees present their annual report and financial statements for the Machars Churches Basics Food Bank SCIO for the year to 31 March 2026. Statements have been prepared in accordance in accordance with the accounting policies set out in the notes to the accounts and comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the legislation applicable in the UK and Republic of Ireland published on 16 July 2016.

Objectives and Activities
The charity has been set up to provide relief to those in need by reason of age, ill health, disability, financial hardship or other disadvantage by providing practical help to individuals and families in need by giving emergency food supplies and other essentials.
To achieve this a shop in Newton Stewart has been rented that is open three mornings a week where anybody can come in, enjoy some company, collect fresh food donated by local supermarkets and be given information about contacting other local support organisations. Food parcels are also distributed to those in need in the Machars area.

Achievements and Performance
During the year the number of people helped has increased since 2024-25, with an average of 137 individual adults or children supported compared to 119 last year. Our two main activities remain the delivery of food bags to those in need and the provision of a welcome in the shop premises where anyone can call in on us for refreshments and/or to collect fresh food, donated by two local supermarkets. Grant funding from the Wellbeing Fund allowed us to provide healthy food, cheese, eggs and yoghurt, plus fresh whole milk to children. It has also allowed us to supply homeless individuals living in local hotel accommodations with food parcels that met their specific needs.
The first paid coordinator, appointed in January 2025, continued the review of the processes and procedures of our operations. Due to personal circumstances she resigned in January 2026 but was replaced immediately. The new coordinator has continued the review of our operation and is looking to both expand the outreach of the Food Bank and ensure its efficient working. The Food Bank works closely with other statutory and voluntary organisations and actively seeks to provide our clients with the information they require to access further services as needed.
The trustees are very grateful to all those who have assisted us with grant funding including Dumfries and Galloway Council, Wigtown Community Shop, the Diocese of Galloway, the McCrorie Trust., Newton Stewart Initiative and Foundation Scotland. We also wish to thank the local churches, businesses and many individuals who give both money and food to the charity and also the twenty two volunteers without which the Food Bank would not operate.

Financial Review
The principal source of unrestricted income is from regular giving although the charity also received a significant grant funding, including a grant from of £7,500 Dumfries and Galloway Council and one of £5,957 to cover 50% of the costs of employing a coordinator, given by Foundation Scotland on behalf of the Kilgallioch Community Fund. There was an decrease of 9% in the level of unrestricted income, although 78% of this was due to the timing of the reclaim of tax on gift aid donations. The decrease in unrestricted income was largely matched by a further reduction in non-client expenses, although expenditure on food etc increased by 13% due to inflationary pressures and increased demand. The combined impact of these reductions in income and increase in expenditure reduced the unrestricted surplus to £1,394 in 2025-26 compared with one of £6,192 in 2024-25. The restricted grant income received at the end of 2024-25 was used to pay the coordinator, provide additional items of healthy food and support people living in local hotel accommodations with food parcels that met their specific needs.

Reserves Policy
The charity trustees have considered the reserves required and have taken into account their current and future liabilities. It is the trustees' policy to hold reserves of approximately six months expenditure. The charity had unrestricted reserves of £25,927 at the end of the financial year 2025-26, which is equivalent to nearly ten months total expenditure. While this is higher than the policy it is anticipated that the grant income from Dumfries and Galloway Council may decrease in 2026-27.

Structure, Governance and Management
The Machars Churches Basics Food Bank is a registered charity, number SC049351 and is administered in accordance with the terms of its constitution. The charity has members who can attend the annual general meeting and any special general meetings and a management committee (the Trustees) who hold regular meetings and are responsible for supervising the activities of the organisation.. The charity holds committee meetings at least twice a year and holds an annual general meeting open to all members.

Machars Churches Basics Food Bank SCIO - SC053465

Trustees' Report (cont.)
25th June 2025 to 31 March 2026

Reference and Administrative Information

Trustees

Ruth Pym - Chair person
Margaret Flanagan - Secretary
Caroline McQuistan - Treasurer
Gillian Gibson

Principal Office: 5 Albert Street,
Newton Stewart,
Wigtownshire,
DG8 6EF

Charity Registration Number: SC053465

Independent Examiner

Mr Peter J Sainty, BA, Amberley, Carsluith, Newton Stewart. DG8 7DU

Bankers

Bank of Scotland, 64-66 George Street, Stranraer DG9 7JN

Trustees' Responsibilities in Relation to the Financial Statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland requires the charity trustees to prepare financial statements for each year which show a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that . In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the method and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any 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 charity will continue in operational existence.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the 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 charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,

Ruth Pym

Ruth Pym
Chairperson

Date 16th April 2026

Machars Churches Basics Food Bank SCIO - SC053465

Independent Examiner's Report to the Trustees of Machars Churches Basics Food Bank SCIO
Year ended 31 March 2026

I report on the accounts of the charity for the year ended 31 March 2026 which are set out on pages 5 to 6.

Respective responsibilities of trustees and examiner
The charity trustees 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 (as amended).

The charity trustees consider that the audit requirement of Regulation 10(1) (a) to (c) 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 (as amended). 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 the trustees concerning 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 of the statement of accounts for the year ended 31 March 2026, 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 (as amended), and
   - to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations (as amended) 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.

Peter J Sainty

Peter J Sainty, BA
Amberley,
Carsluith,
Newton Stewart.
DG8 7DU

Date 18th June 2026

Machars Churches Basics Food Bank SCIO - SC053465

Receipts and Payments Account

Year to 31 March 2026

	Note	Unrestricted Funds 2026 £	Restricted Funds 2026 £	Total 2026 £	Total 2025 £
Receipts					
Donations	3	22,515	0	22,515	33,940
Grants	4	10,875	5,957	16,832	31,221
Interest		254		254	0
Other Income		54		54	0
Total Receipts		33,697	5,957	39,654	65,161
Payments	5				
Costs of generating funds		53	0	53	90
Charitable activities		32,250	18,504	50,754	34,375
Governance costs		0	0	0	50
Total Payments		32,303	18,504	50,807	34,515
Excess of Receipts before transfers		1,394	-12,547	-11,153	30,646
Transfers				0	0
Excess of Receipts over Payments for the year		**1,394**	**-12,547**	**-11,153**	**30,646**

Statement of Balances
At 31 March 2026

	Note	Unrestricted Funds 2026 £	Restricted Funds 2026 £	Total 2026 £	Total 2025 £
Bank & Deposit Balances					
Bank & deposit balances brought forward		24,533	24,453	48,986	18,340
Movement in year:					
Excess of Receipts over Payments for the year		1,394	-12,547	-11,153	30,646
Transfers		0	0	0	0
carried forward		**25,927**	**11,907**	**37,833**	**48,986**

The accounts were approved by the Trustees on 16th April 2026

Caroline McQuistan

Machars Churches Basics Food Bank SCIO - SC053465

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

One trustee, received reimbursement for expenses paid on behalf of the Food Bank. No other trustee received any monies.

2. Movements in Funds

	At 1 Jan 2026 £	Receipts £	Payments £	Transfers £	At 31 Dec 2026 £
Unrestricted funds					
General Fund	24,533	33,697	32,303		25,927
	24,533	33,697	32,303	0	25,927
Restricted funds					
Coordinator Costs	18,491	5,957	12,542		11,907
Airfryer Project	5,962	0	5,962		0
	24,453	5,957	18,504	0	11,907
Total funds	48,986	39,654	50,807	0	37,833

	Unrestricted Funds 2026 £	Restricted Funds 2026 £	Total 2026 £	Total 2025 £
3. Analysis of Donations				
Gift Aid Donations	8,142		8,142	12,517
Non-Gift Aid Donations	13,306		13,306	17,506
Tax Recovered on Gift Aid Donations	1,067		1,067	3,917
	22,515	0	22,515	33,940
4. Analysis of Grants				
Newton Stewart Initiative	300		300	500
D&G Council - Area Committee	7,500		7,500	7,500
National Lottery - Awards for All			0	11,423
Wigtown Community Shop	1,500		1,500	0
McCrorie Trust	400		400	0
Corra Foundation	675		675	0
TSD&G - Airfryer project			0	5,962
Foundation Scotland	500	5,957	6,457	5,836
Other Small Grants	0		0	0
	10,875	5,957	16,832	31,221
5. Analysis of Payments				
Costs of generating funds				
Just Giving Subscription/Floats	53		53	90
	53	0	53	90
Charitable activities				
Direct Support				
Food purchases	22,467		22,467	19,961
Non-food purchases	367		367	150
Client Utilities	300		300	0
Administration Costs				
Coordinator Costs		12,542	12,542	3,768
Premise Costs	8,438		8,438	8,987
Miscellaneous	678	5,962	6,640	1,511
	32,250	18,504	50,754	34,375
Governance costs				
Independent examiner's fees	0		0	50
Total payments	**32,303**	**18,504**	**50,807**	**34,515**