Trustees Annual Report including Annual Receipts & Payments Accounts

for

St Abbs Community Trust SCIO
for the period

to 31st March 2026



Scottish Charity No: SC022555

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Reference & Administrative Information

Charity Name:	St Abbs Community Trust SCIO
Scottish Charity No:	SC022555
The Charities Principal Address:	Ebba Centre St Abbs Eyemouth Berwickshire TD14 5PH

Charities Trustees on date of approval including office held:

Chairperson	Derek Wilson
Secretary	Maureen Wilson
Treasurer	Patricia Williams
Trustee	Ann Collin
Trustee	Peter Ross
Trustee	Allan Green
Trustee	Carol Isherwood
Trustee	Philippa Millard
Trustee	Lorraine Sinclair

Names of other trustees during the period:

None

Independent Examiner:	Sue Bennett ACIE 21 Dounehill JEDBURGH TD8 6LJ
Bankers:	The Royal Bank of Scotland 32 Court Street Haddington EH41 3NS

Structure, Governance & Management

Governing Document:

This SCIO was incorporated on the 05 January 2015 as a result of a Change to SCIO application by St Abbs Community Trust SC022555, which was a Trust registered as a charity since 14 April 1994.

Trustee Recruitment & Appointment:

At each Annual General Meeting all of the charity trustees must retire from office - but may then be re-elected. The board may at any time appoint any member to be a charity trustee, if they so qualify under the terms of the governing document.

All members of this committee are the designate Trustees of the Charity.

Objectives & Activities

The Charities Charitable Purpose:

As set out in the 'Constitution' and 'The Charities and Trustee Investments(Scotland) Act 2005' the purpose(s) of St Abbs Community Trust SCIO are the following:-

- To promote the general good of the community in St Abbs and its environs and to assist the work of statutory authorities and voluntary organisations in advancing education, furthering health, social work and recreation.
- To manage and maintain, on behalf of the community, all owned assets including; the Ebba Community Centre, putting green, stores, steps and land.

Any other purpose that may reasonably be regarded as analogous to any of the preceding purposes.

Summary of the main activities in relation to these objectives:

The charity's main activities in relation to the above are:

- The employment and management of an Administrator to assist in the running of the Ebba Community Centre and the fulfilling of financial and regulatory responsibilities .
- Utilisation of the Ebba Centre hall for village, charitable and commercial events.
- Maintenance and support of a café facility within the Centre.
- Raising funds for Trust purposes through hall hire, café rental, grants and fund raising activity.
- Facilitating local and external educational and recreational group activity.

Achievement & Performance to 31st March 2026

The St Abbs Community Trust SCIO was established to promote the well-being of the people of St Abbs and the Trustees believe that the most important element in achieving this is the continued protection of the Trust's assets of Ebba Centre, Putting Green, steps and land. The Ebba Centre is of particular importance as it provides the Village with leisure and educational opportunities through the maintenance of a successful café and well-equipped hall.

The following summarises Trust activity over the past financial year:

Hall usage between 1st April 2025 to 31st March 2026 was very varied and included a mix of community, educational and commercial lets;

- the weekly St Abbs drop-in coffee morning was hosted from January 2026 to April 2026,
- monthly Community Council and Community Trust meetings,
- community VE Day picnic,
- weekly yoga classes,
- church services on the 5th Sunday of the month and the annual Christmas carol service,
- wakes, quiz night, birthday parties
- St Abbs Lifeboat and St Abbs Marine Station meetings, training sessions, AGM and fundraisers,
- Berwickshire Marine Reserve 3-day educational event "Marine Education Centre on Tour" and BMR meetings
- Coldingham Brave Bayers defibrillator training session
- Reston Patchwork and Quilters Group
- Foundation Scotland meetings
- Old School Café's monthly fish suppers,
- the annual St Abbs Lifeboat Gala Day,
- Christmas parties for local organisations,
- craft fair, car boot sale,
- fashion photoshoot and a TV advert film-shoot,
- fieldtrips for students from Jedburgh Grammar School, Edinburgh University and Napier University.

The Putting Green reopened for the season from April to October 2025 and continues to be very popular with local residents and visitors.

Achievement & Performance cont'd

The Hall, Ebba Centre and Putting Green have continued to be well maintained and are mainly in good serviceable condition for future activities. However, the Ebba Centre car park and boundary walls are in need of repair and action will be taken in the coming year.

The Trust works towards making a modest surplus in terms of income over expenditure to ensure that a reserve of funds exists to meet ongoing repair, maintenance and improvement costs. However, a small excess of expenditure over income of £510.78 is shown in the accounts for the last financial year.

The Trust receives no public funding and relies on Hall and Café rentals along with second-hand book sales, Putting Green donations and grants to provide the resources needed to maintain the Village assets. The Trust's expenses are many and varied. These include property insurance, oil, electricity, water rates, waste disposal, wages, payroll administration charges, accountancy and legal fees, property and equipment repairs, car park repairs, replacement café, hall and office equipment outlay, cleaning and pest control.

Maintenance, which is mainly carried out by Trustees and Members, includes the upkeep of the Ebba Centre, buildings, café, grounds and car park, steps and pathways, putting green lawn mowers, hut and putting surface. Achieving the above is the result of many hours of work by Trustees and Members, who are all unpaid volunteers.

The Trust's finances are considered to be stable and at an appropriate level. However, major future expenditure is possible. Much of the equipment, furniture, fixtures and fittings in the Ebba Centre and Putting Green are over 15 years old.

The Ebba Centre building itself is many decades older with the ongoing maintenance challenge that brings.

Financial Review

Statement of Reserves Policy:

Reserves are held to maintain the stability of the Trust and its activities. Therefore it is the aim of the Trust to hold a minimum of 24 months running costs, approximately between £35,000 - £40,0000 in the bank account

Details of any deficit:

There was a financial deficit this financial year, the Trustees will continue to monitor.

Details of Donated Facilities & Services:

The Charity benefits from the time given by all the Trustees to the running of the Charity, including monitoring, supervision and meeting times.

Statement of Trustees Responsibilities

The members of the Charity must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Charity during the financial year. The members of the Charity are responsible for keeping proper accounting records which, on request, must reflect the financial position of the Charity at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006.

They are also responsible for safeguarding the assets of the Charity and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf by:

Mr Derek Wilson
Chairperson

Dated: 10th June 2026

Receipts & Payments Account
Year Ended 31st March 2026

	Notes	Un Restricted	Restricted Funds	Total 2026	Total 2025
Receipts					
Donations	1	1,742.18	0.00	1,742.18	1,800.75
Receipts from Fund Raising Activities		0.00	0.00	0.00	0.00
Other Charitable Activities	2	15,294.13	0.00	15,294.13	13,388.46
Grants		0.00	0.00	0.00	0.00
Bank Interest		340.04	0.00	340.04	170.66
Total Receipts		17,376.35	0.00	17,376.35	15,359.87
Payments					
Expenses from Fund Raising Activities		0.00	0.00	0.00	0.00
Expenses from Charitable Activities	3	17,712.13	0.00	17,712.13	17,737.78
Independent Examination		175.00	0.00	175.00	175.00
Total Payments		17,887.13	0.00	17,887.13	17,912.78
Net Receipts/(Payments)		(510.78)	0.00	(510.78)	(2,552.91)
Transfer between Funds		0.00	0.00		
Surplus/(Deficit) for Year		(510.78)	0.00	(510.78)	(2,552.91)

Statement of Balances as at 31st March 2026	Un Restricted	Restricted Funds	Total 2026	Total 2025
Balances at Start of Year	41,044.90	0.00	41,044.90	43,597.81
Surplus/(Deficit) for Year	(510.78)	0.00	(510.78)	(2,552.91)
Balances at End of Year	40,534.12	0.00	40,534.12	41,044.90

Other Assets
See notes 4 **£390,710** **£397,829**

Liabilities
No Outstanding Liabilities

Financial Statements approved by the Charity and signed on its behalf by:

Signed..... Treasurer

Dated..... 10 Jne 2026

Notes to the Accounts

	2026	2025
1. Donations		
Books	1,015.46	1,168.52
General Donations	514.84	351.76
Car Park Donations	211.88	280.47
	£1,742.18	**£1,800.75**
2. Other Charitable Activities		
Putting Green	2,706.63	1,927.71
Hall Rent	3,767.50	2,300.75
Rental Income - Cafe & Shed Rental	8,730.00	8,430.00
St Abbs Market	90.00	730.00
	£15,294.13	**£13,388.46**
3. Expenses from Charitable Activity		
Direct Costs		
Putting Green	75.68	0.00
Light, Heat & Power	2,275.62	1,043.45
Exhibition Costs	0.00	9.77
Support Costs		
Salary Costs	7,539.96	6,742.63
Insurance	2,091.30	2,011.43
Professional Fees (Payroll Costs)	240.00	240.00
Licences (Quickbooks £72 x 2 years)	144.00	0.00
Repairs & Maintenance	2,654.26	5,540.89
Pest Control	0.00	280.50
Waste & Recycling	0.00	50.00
Cleaning Costs	199.11	212.00
Water Rates	1,497.77	588.96
Telephone	700.19	794.44
Printing, Postage & Stationery	294.24	223.71
	£17,712.13	**£17,737.78**

Notes to the Accounts cnt'd

4. Tangible Fixed Assets

	Freehold Interest in Land Buildings (in Heritage Assets) £	Fixtures Fittings & Equipment £	Total £
Costs	485,288	25,165	510,453
Depreciation			
As at 31 March 2025	90,297	22,330	112,627
Charges for period	6,832	284	7,116
As at 31 March 2026	97,129	22,614	119,743
Net Book Value			
As at 31 March 2025	388,159	2,551	390,710

5. Contingent Liabilities

In the event that the Trust sells the property acquired from the Scottish Borders Council, or ceases to use the Community Centre for community benefit, the Council is entitled to claw back amounting to the market value of the property at acquisition, of £163,000 plus reimbursement of any grants received in respect of the property.

If the responsibilities for the property are transferred to a successor organisation, which would continue the provisions of the property for the community benefit, the same claw back obligation will apply to that organisation.

If the Trust sells the property and reinvests the proceeds into replacement premises for the purpose of community benefit, the council shall not be entitled to claw back.

6. Trustee Remuneration and Related Party Transactions

The Trustees did not receive any remuneration or expenses during the year.

7. Nature & Purpose of Funds

The statements of account for the year show the financial figures for the Charity. Any grants received in any financial year are restricted for the sole use of the Charity and its running costs.

The balance of funds at the year-end is made up of the following:

Royal Bank of Scotland – Reserve Account	35,510.70
Royal Bank of Scotland – Main Account	4,941.95
Petty Cash	81.47
Total Funds	**£40,534.12**

Notes to the Accounts cnt'd

8. Depreciation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Property	1% straight line basis
Fixtures and fittings	10% reducing balance basis

Independent Examiner's Report on the Accounts

Report to the trustees of St Abbs Community Trust SCIO
Registered charity number SC022555
On the accounts of the charity for the period to 31st March 2026
Set out on Pages 8 - 11

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. 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.

Signed:.....
Sue Bennett 21 Dounehill Jedburgh TD8 6LJ

Date: 14-7-26

Relevant professional qualification(s) or body:
ACIE & Dip Business & Finance