Charity No. SC041071

# Independent Examiner's Report

I report on the financial statements for Fresh Start Borders for the year ended 31 March 2026, which are set out on pages following.

## Respective responsibilities of Trustees & independent examiner

The Trustees are responsible for the preparation of the financial statements in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The Trustees consider that the audit requirements of Regulation 10(1) (d) of the Accounts Regulations do not apply. It is my responsibility to examine the financial statements 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 financial statements presented, with those records .It also includes consideration of any unusual items or disclosures in the financial statements, and seeks 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 connection with my examination, no matter has come to my attention:-

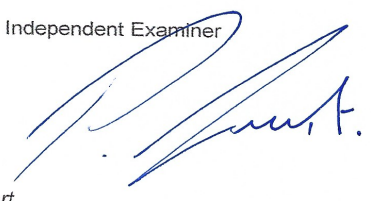
1) which gives me reasonable cause to believe that, in any material respect, the requirements:-

– to keep accounting records in accordance with section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Regulations, and

– to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 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 by Independent Examiner



*Peter Ewart*

8 Deer Park
Selkirk
TD7 4DL

Date 22-6-26

# Statement of Receipts and Payments for the year Ended 31st March 2026

| RECEIPTS | NOTES | UNRESTRICTED FUNDS | RESTRICTED FUNDS | TOTAL 2026 | TOTAL 2025 |
|---|---|---|---|---|---|
| DONATIONS | | 17150 | 0 | **17150** | 19682 |
| GRANTS | 4 | 0 | 0 | **0** | 0 |
| BANK INTEREST | | | | | |
| | | 17150 | 0 | **17150** | 19682 |
| **PAYMENTS** | | | | | |
| COSTS OF CHARITABLE ACTIVITIES | 5 | 20750 | | **20750** | 25597 |
| PURCHASE OF EQUIPMENT | | 0 | 0 | **0** | 0 |
| **TOTAL PAYMENTS** | | 20750 | | **20750** | 25597 |
| SURPLUS/DEFICIT | | -3600 | | **(-3600)** | (-5915) |
| TRANSFER BETWEEN FUNDS | 6 | | | | 0 |
| SURPLUS/( - ) DEFICIT | | (-3600) | | **(-3600)** | 21665 |

APPROVED BY TRUSTEES AT AGM AND SIGNED ON BEHALF OF CHARITY

IRENE MCFADZEN
CHAIR
Irene McFadzen
8/09/26

DAVID NEILSON
TREASURER
David F Nelson
8/09/26

# Statement of Balances
# as at 31st March 2026

| FUNDS RECONCILIATION | | UNRESTRICTED FUNDS | RESTRICTED FUNDS | TOTAL 2026 | TOTAL 2025 |
|---|---|---|---|---|---|
| CASH IN BANK AT BEGINNING OF YEAR | 8 | 38305 | 0 | **38305** | 44220 |
| SURPLUS FOR YEAR | | (-3600) | 0 | **(-3600)** | (-5915) |
| | | 34705 | 0 | **34705** | 38305 |
| **BANK BALANCE** | 8 | | | **34705** | |

| OTHER ASSETS (Unrestricted funds) | 10 | 2026 | 2025 | 2024 | 2023 | 2022 | 2021 |
|---|---|---|---|---|---|---|---|
| COMPUTER EQUIP | | 1 | 3 | 5 | 7 | 10 | 15 |
| PORTABLE HEATERS | | 1 | 3 | 4 | 6 | 9.4 | 14 |
| PORTABLE BANNER | | 0 | 0 | 0 | 2 | 3.4 | 5 |
| MOVEABLE SHELVING | | 0 | 0 | 0 | 2.2 | 7.4 | 11 |
| | | 2 | 6 | 9 | 17.2 | 30.2 | 45 |

APPROVED BY TRUSTEES AT AGM 2026 AND SIGNED ON BEHALF OF CHARITY

IRENE MCFADZEN
CHAIR
Irene McFadzen
8/09/26

DAVID NEILSON
TREASURER
David Neilson
8/09/26

## Notes on Accounts - For the year ended 31st March 2026

### 1 Basis of Accounting

These accounts have been prepared on the Receipts and Payment basis in accordance with the Charities and Trustees Investment(scotland)Act 2005 and the Charities Accounts (Scotland )Regulations 2006 (as amended)

### 2 Nature and purpose of funds

Unrestricted funds are those that may be used at the discretion of the trustees in furtherance of the objects of the charity. The trustees maintain a single unrestricted fund for the day to day running of the organisation

Restricted funds may only be used for specific purposes. Restrictions arise when specified by the donor or when funds are raised for specific purposes. During the year the organisation recieved grant applied under these restriction

### 3 Insurance

The organisations insurance policy includes Trustee Indemnity for all its trustees.No other rumuneration was paid to the trustees

### 4 Grants Recieved

| unrestricted fund | restricted fund | total 2026 | total 2025 | total 2024 | total 2023 |
|---|---|---|---|---|---|
| | 0.00 | 0.00 | 0.00 | 10000.00 | 11500.00 |
| | 0.00 | 0.00 | 0.00 | 10000.00 | 5000.00 |
| | 0.00 | 0.00 | 0.00 | 5000.00 | 0.00 |
| | 0.00 | 0.00 | 0.00 | 1000.00 | 0.00 |
| 0.00 | 0.00 | 0.00 | 0.00 | 26000.00 | 16500.00 |

### 5 Cost of Activites

| | unrestricted funds | restricted funds | total 2026 | total 2025 | total 2024 | total 2023 |
|---|---|---|---|---|---|---|
| Travel Expenses | 0 | | 0 | 0 | 0 | 0 |
| Insurance/rates/rent | 7108 | | 7108 | 7074 | 6741 | 7441 |
| Admin and Stationery | 25 | | 25 | 114 | 0 | 67 |
| items for starter packs | 13617 | | 13617 | 18279 | 21067 | 19595 |
| other | | | 0 | 130 | 163 | 80 |
| | 20750 | 0 | 20750 | 25597 | 27971 | 27183 |

**6 Transfer**

No transfer between unrestricted and restricted.

**7 Governance costs**

There were no governance costs due to AGM PREPARATION , or Independant Examiner fees or any other costs

**8 Bank balance**

No uncashed cheques

**9 General**

All figures in whole pounds (rounded up or down)

The bank of Scotland no longer have Charity Account so funds in normal Business Account which accrue charges

**10 Depreciation**

Depreciations taken as 33% yearly

Charity No. SC041071

## Notes on Accounts

a) All income and expenditure are included in the accounts
b) Donations are accounted for but certain donors wish to remain anonymous but are included in the income as "DONATIONS" without any other information (Information on actual donors is kept on file in the income receipts.
c) The Charity has no outstanding liabilities
d) The accounts are prepared by Fresh Start Borders Treasurer on behalf of the Trustees

Treasurer

David Neilson