



Trustees' Annual Report for the period

Period start date			Period end date				
From	Day	Month	Year	To	Day	Month	Year
	1	04	2024		31	03	2025

Office of the Scottish Charity Regulator

Reference and administration details

Charity name West Coast Furniture Bank SCIO

Other names charity is known by

Registered charity number SC049372

Charity's principal address 1, Inches Road, Ardrossan

Postcode KA22 8DW

Names of the 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	[REDACTED]	Chair		
2	[REDACTED]	Vice Chair		
3	[REDACTED]	Treasurer		
4	[REDACTED]	Secretary		
5	[REDACTED]			
6				
7				
8				
9				
10				
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12				
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14				
15				
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17				
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19				
20				

APPENDIX 1

Reference and administration details

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

Name

Dates acted if not for whole year

Structure, governance and management

Type of governing document

SCIO Constitution

Trustee recruitment and appointment

17 The board may at any time appoint any person to be a charity trustee - by way of a resolution passed by majority vote at a board meeting.
18 At the conclusion of the first AGM, one third (to the nearest round number) of the charity trustees shall retire from office; the question of which of them is to retire shall be determined by some random method.
19 At the conclusion of each AGM (other than the first)
19.1 any charity trustees appointed during the period since the preceding AGM (but excluding those re-appointed under clause 21 during that period) shall retire from office.
19.2 out of the remaining charity trustees, one third (to the nearest round number) shall retire from office.
20 The charity trustees to retire under paragraph 20.2 shall be those who have been longest in office since they were last appointed or re-appointed; as between persons who were last appointed/re-appointed on the same date, the question of which of them is to retire shall be determined by some random method.
21 A charity trustee who retires from office under clause 18 or 19 at the conclusion of an AGM shall be eligible for re-appointment under clause 17 at the next board meeting.
22 A charity trustee vacating office at the conclusion of an AGM will be deemed to have been re-elected at the board meeting which next follows unless:
22.1 they advise the board that they do not wish to be re-appointed; or
22.2 a resolution for the re-appointment of that charity trustee was put to the board meeting and was not carried.

Objectives and activities

Charitable purposes

A. The prevention or relief of poverty.
N. The relief of those in need by reason of age, ill-health, disability, financial hardship or another disadvantage.

Summary of main activities in relation to these objects

Supporting people to move into a home and preventing them from losing it by providing household goods and items
The relief of those in need by reason of age, ill-health, disability, financial hardship, domestic abuse or other disadvantage.
Support volunteers to progress in employment and/ or better mental health.

Achievements and performance

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

- We received a few grants but down again from last year.
- We employed 2 staff members through the Parental Employability Programme through the council. We have been able to employ one of them on a Sessional basis and continue to seek out more match funding for the second and third years of the initial placement.
- About 1500 homes in Ayrshire were furnished - many of them from scratch. Most coming from North Ayrshire.
- We are getting up to 15 referrals per day.
- We are taking referrals from even more agencies. With over 40 agencies being supported PAWA - Powerful African Women in Ayrshire being the latest.
- We have a few more volunteers than last year. Some from abroad.
- We have been supporting Nigerian refugees.
- We have been busier than ever before and have probably become a victim of our own success. It is becoming more difficult to fund the project.
- We were able to raise funds by selling items e.g. suites, tables and chairs and this has helped add to the funding.
- This was our fifth year of applying for funding. We received funding from The Robertson and Ventures Trusts. This money is supporting our Lead van driver for 3 years.
- We filled hundreds of homes for the homeless. As expected, everyone was very grateful as they realised, they would have had an empty house otherwise.
- We save at least 1T of household items from going to landfill every week.
- At the beginning of the January 2025, we were issued with a notice to quit our current building mainly because of the degenerative state of it and no repairs being done by the landlord. We did spend several thousand on the building, but it continued to get worse.
- The agencies receive all the items for free. The items are also delivered for free.

We have subsequently moved to 1, Inches Road, Ardrossan. KA22 8DW from Unit 23, APL Centre, Stevenston Industrial Estate, Stevenston. KA20 3LR.



Financial review

**Brief statement of the charity's policy
On reserves**

We hope to introduce a reserve policy as soon as possible.

Details of any deficit

N/A

**Donated facilities and services (if
any)**

N/A

APPENDIX 1

Other optional information

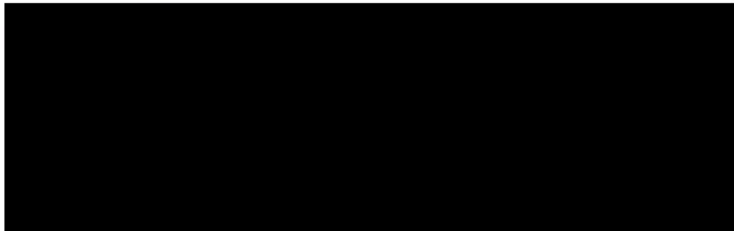
Declaration

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

Signed on behalf of the charity's trustees

Signature(s)

Full name(s)



Position (e.g. Chair) Treasurer

Date 02 October 2025

West Coast Furniture Bank SCIO

SC049372



Receipts and payments accounts							
For the period from	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	1	April	2024		31	March	2025

Section A Statement of receipts and payments

	Unrestricted funds	Restricted funds	Expendable endowment funds	Permanent endowment funds	Total funds current period	Total funds last period
	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £
A1 Receipts						
Donations	16,027				16,027	2,484
Legacies					-	
Grants		114,058			114,058	10,000
Receipts from fundraising activities					-	
Gross trading receipts	7,810				7,810	2,164
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities	2,386				2,386	41,284
					-	
A1 Sub total	26,222	114,058	-	-	140,280	55,932
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	26,222	114,058	-	-	140,280	55,932
A3 Payments						
Expenses for fundraising activities					-	
Gross trading payments	5,833				5,833	10,543
Investment management costs					-	
Payments relating directly to charitable activities	37,989	77,256			115,245	87,623
Grants and donations					-	
Governance costs:					-	
Audit / independent examination	91				91	-
Preparation of annual accounts					-	
Legal costs					-	
Other					-	
					-	
A3 Sub total	43,913	77,256	-	-	121,169	98,166
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	43,913	77,256	-	-	121,169	98,166
Net receipts / (payments)	(17,691)	36,802	-	-	19,111	(42,234)
A5 Transfers to / (from) funds						
					-	
Surplus / (deficit) for year	(17,691)	36,802	-	-	19,111	(42,234)

Section B Statement of balances

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
B1 Cash funds	Cash and bank balances at start of year	(16,225)	34,205			17,980	60,214
	Surplus / (deficit) shown on receipts and payments account	(17,691)	36,802			19,111	(42,234)
						-	
						-	
	Cash and bank balances at end of year	(33,916)	71,007	-	-	37,091	17,980
(Agree balances with receipts and payments account(s))		0	0	-	-	0	

B2 Investments	Details	Fund to which asset belongs	Market valuation	Last year
			to nearest £	to nearest £
		Total	-	-

B3 Other assets	Details	Fund to which asset belongs	Cost (if available)	Current value (if available)	Last year
			to nearest £	to nearest £	to nearest £
		Total	-	-	-

B4 Liabilities	Details	Fund to which liability relates	Amount due	Last year
			to nearest £	to nearest £
		Total	-	-

B5 Contingent liabilities	Details	Fund to which liability relates	Amount due (estimate)	Last year
			to nearest £	to nearest £
		Total	-	-

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval

Section C Notes to the Accounts

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

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C2 Grants

Type of activity or project supported	Individual / institution	Number of grants made	£
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)	X
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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)	X
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C4b Trustee expenses - details

	Number of trustees	£

C5 Transactions with trustees and connected persons

Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)

C6 Other information

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APPENDIX 3



		Independent examiner's report on the accounts v2						
		Report to the trustees/members of		Charity name West Coast Furniture Bank SCIO				
Registered charity number		SC049372						
On the accounts of the charity for the period		Period start date			to	Period end date		
		Day	Month	Year		Day	Month	Year
		1st	April	2023		31 st	March	2024
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 [other than that disclosed on the attached page*]						
		<ol style="list-style-type: none"> 1. which gives me reasonable cause to believe that in any material respect the requirements: <ul style="list-style-type: none"> • 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 <p>have not been met, or</p> <ol style="list-style-type: none"> 2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached. 						
Signed:						Date:		
Name:						30/12/2025		
Relevant professional qualification(s) or body (if any):								
Address:								

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