

Charity Registration No. SC049008 (Scotland)

**ABUNDANT BORDERS SCIO**  
**ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS**  
**FOR THE PERIOD ENDED 31 MARCH 2020**

# ABUNDANT BORDERS SCIO

## LEGAL AND ADMINISTRATIVE INFORMATION

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<b>Trustees</b>	Mr M Benson (Chairman) Ms R McArthur (Treasurer) Mr S Straughan Ms J Haines Mrs T Bearhope	(Appointed 12 August 2019)
<b>Charity number (Scotland)</b>	SC049008	
<b>Principal address</b>	1 Berrybank Farm Cottages Reston Eyemouth Berwickshire TD14 5LU	
<b>Independent examiner</b>	Roseanne Bennett FCA 17 Walkergate Berwick-upon-Tweed Northumberland TD15 1DJ	

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# ABUNDANT BORDERS SCIO

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# ABUNDANT BORDERS SCIO

## TRUSTEES REPORT

### FOR THE PERIOD ENDED 31 MARCH 2020

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The trustees present their report and financial statements for the period ended 31 March 2020.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's constitution, 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 Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

#### **Objectives and activities**

The charity's objects are to promote the advancement of education by training people to produce food in a sustainable and environmentally friendly way. In addition, activities can reasonably be expected to also promote the relief of poverty, specifically food poverty, through the development of skills, including but not restricted to food growing, preservation and cooking. Environmental protection and improvement by, for example, teaching the benefits of wildlife to food production and by creating healthy soil ecosystems. The charity promotes the use of land for recreational purposes by, for example, the creation of community gardens and other growing spaces.

The trustees have paid due regard to guidance issued by the Office of the Scottish Charity Regulator (OSCR) in deciding what activities the charity should undertake.

#### **Achievements and performance**

In 2019/20 achievements and performance were as follows:

During this financial period the charity employed a Chief Officer, a role split between two people with responsibility for different aspects of the operation and governance. A volunteer co-ordinator is in place for the Hawick Community Garden and a Project Co-ordinator for the Berwickshire Community Food Gardens was appointed in March 2020. These posts are funded by National Lottery Community Fund and The Robertson Trust.

- **Community growing**

Over the past year, we identified five new community garden projects and have started to develop three of those gardens. At the beginning of the year we began working on the Eyemouth Community Garden and towards the end of the period work started on a second garden in Duns, a project supported by Berwickshire Housing Association. We have also started working with Reston Village Hall and Reston Primary School to develop the land next to the school. In addition, we have identified and are supporting the re-establishment of a Community Garden at Coldingham and are working with Cockburnspath community on their land asset transfer with the goal of creating a community garden on the outskirts of the village.

The Community Food Gardens established at Ayton and Hawick in previous years continue to flourish. In the Community Garden at Hawick we offer supported volunteering for those with learning disabilities. John Spiteri, who is the Local Area Coordinator with Scottish Borders Council Learning Disability Service says, "As a professional working with the Learning Disability Service, I am acutely aware of the shortage of vocational opportunities in this geographically isolated and economically deprived area. Abundant Borders has a proven record in providing opportunities for vulnerable and socially isolated individuals to become involved in the making of a garden, making friendships, learning skills and increasing physical fitness. For some individuals this is sufficient to significantly improve their quality of life, for others it is a stepping-stone to involvement in other projects, leading to preparation for open employment."

We recruited 17 community food garden volunteers and offered supported volunteering twice-weekly from the Hawick Garden, weekly from the Eyemouth Garden and monthly from the Ayton Garden. In addition, there are volunteer-led sessions twice-weekly from the Ayton Garden. It is worth noting that the 17 community food garden volunteers are supplemented by many more people who work in the gardens less frequently or who visit the gardens when they feel lonely or isolated.

# ABUNDANT BORDERS SCIO

## TRUSTEES REPORT (CONTINUED)

**FOR THE PERIOD ENDED 31 MARCH 2020**

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### **Achievements and performance (continued)**

Surplus food from all three gardens has been donated directly to Hawick Food Bank, Eyemouth Community Fridge, Eyemouth Tea Dance, Coldstream Social Lunch, Eyemouth School Holiday Lunch Clubs, LINKS Eyemouth (a project supporting young families) and activities supported by Eyemouth Good Food Partnership. Produce has also been taken by the volunteers who themselves are experiencing food insecurity. We expect donations to increase as the gardens mature and become more productive. We have also created herb and salad beds in Eyemouth so that people can help themselves to produce without having to present at any organised event.

We ran two courses in sustainable growing, with 18 participants having received or due to receive certificates. A third course based at the Hawick Garden did not take place due to the illness and subsequent departure of the Volunteer Co-ordinator. A new Volunteer Co-ordinator came into post 1 March 2020 and we expect to restart the training programme later this year.

When asked "What did you learn?" participants all responded positively with comments including, "Loads! From being a complete novice, I now feel more confident to try to grow some of my own food" and "This training has given me confidence to have a go at home and not to worry about doing it right or wrong."

Since we found from the first course that the book-learning part of the course did not suit all participants, we have introduced shorter workshops and have also introduced a certificated qualification based entirely on practical learning. This course will be available from Spring 2020.

In Eyemouth, working with a local food manufacturing business, we built raised beds in the town so that people could take what herbs and salads they needed. Now people have access to fresh herbs and salads without having to buy plastic wrapped herbs from the supermarket or needing to buy more of an item than they really needed.

- **Cooking skills**

We ran three, six-week courses during the year, training 26 people in total. During this period Abundant Borders became a Training and Certification Centre for The Royal Environmental Health Institute for Scotland (REHIS). Participants who complete the healthy cooking course gain a REHIS qualification in Elementary Cooking Skills. The feedback to the courses has been positive. When asked what they learned and what they enjoyed the responses included, "Eating together and realising how easy it is to cook", "Learning to cook things I hadn't made before and being in good company while doing it" and "This is a really good course, I am definitely more confident."

Over the year we recruited and supported eight Good Food Volunteers. These volunteers now support the delivery of the Healthy Cooking Course, Food Workshops and Social Lunches. Most volunteers have completed the healthy cooking course and received their cooking skills certificate. At the end of the course the opportunity to continue to volunteer was invaluable to these individuals, people who had previously found social interaction difficult and had few opportunities to connect with their local community.

In addition, we have run a range of good food activities to bring people together through food. We run a social lunch in Coldstream, attended by 20-30 mainly elderly and isolated people, weekly between October and April then monthly throughout the summer. We helped set up a monthly social lunch group in Gavinton, attended by 15-20 residents, which is run entirely by volunteers with support from Abundant Borders. We run bi-weekly creative cooking workshops in Eyemouth where food destined for landfill is turned into healthy meals. We ran school holiday lunch clubs in Eyemouth during the 2019 Easter and summer holidays where families could come together to share food cooked by Abundant Borders volunteers working in partnership with local businesses and food producers. We also offered workshops in many aspects of food growing, preserving and sharing. These were based from the community food gardens or using local village halls and included, no-dig gardening, growing perennial salads, herb growing, food preservation, local food and climate challenge, foraging and making rosehip syrup and Christmas chutneys.

Through involvement with the cooking courses, social lunches and workshops people have more control over their eating and diet. Everyone comes to our programmes with different needs and each takes something different away. These are a few examples from the cooking courses.

One person who came to the course didn't engage with the food preparation at first, indeed didn't want to touch vegetables or use a knife. By the end of the course she was peeling and chopping vegetables and had helped to make an apple crumble from scratch at home.

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# ABUNDANT BORDERS SCIO

## TRUSTEES REPORT (CONTINUED)

### FOR THE PERIOD ENDED 31 MARCH 2020

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Another had severe visual impairment and having attended the course, now realises that she can help her support worker prepare meals and enjoys cooking at home, with help. She also feels she has much more control over what she eats as she is more involved with the preparation of meals and the choice of ingredients.

One young man, when he arrived at a healthy cooking course was withdrawn and wanted his mother to stay with him. Once engaged in conversation he opened up and by the end of the first session he was talking to other participants and helping them complete their tasks. He now arrives early for the sessions, without the support from his mother, and wants to continue to volunteer with other social food activities.

Another, who has limited social opportunities said that the cooking course has been a chance to feel part of a community again. He feels he has learned new skills and looks forward to connecting each week with the new friends he has made.

At the start of each cooking course we ask participants to complete a simple food diary and to tell the group what they ate the previous day. One young man said that he had not eaten through the day, drinking many cups of coffee, and his only "proper" meal being a fish and chips ready meal which he heated up in the microwave. Mid-way through the course he asked if we could make fresh fruit salad together as a group, and he now makes fruit pies and crumbles as a volunteer at his local Men's Shed. He has also referred friends to our courses which is probably the best testimonial.

- **Tackling social isolation:**

The Scottish Borders is a rural area with many small, isolated villages with poor transport links. Abundant Borders brings activities to local communities, using village halls and community centres for social food initiatives and cooking courses and creating accessible community gardens.

Over the year we have had many examples of people who have flourished by being able to participate in ways that suit their abilities and interests:

- G. lives a couple of miles outside her nearest small village and suffers from the damage to her mental health caused by social isolation. She came to a basic cooking skills course and found a love of cooking in a social setting and now volunteers in helping to deliver that course and other social food activities;
- T. has periods of depression and self-harm. He had held responsible positions in the past and his organisational skills make him a vital member of the social lunch team, taking orders from guests and delivering them to the kitchen;
- A. suffers from social isolation and feelings of inadequacy but, at heart, is a very sociable person. She now meets people as they come to social lunch, chats to people and makes everyone welcome; and
- In the community gardens we have young men who are physically strong and able but who don't have the ability to organise their own work. By having supported volunteering, they are able to work in the gardens, which they love, and in particular undertaking the jobs that require physical strength, like helping to put up a polytunnel. The boost to confidence by being key members of a team rather than being given odd jobs to do has been tremendous.

We work closely with partners across the region, including Juliana Amaral, SBC Local Area Co-ordinator for Older Adults, who told us:

"The partnership work with Abundant Borders has been one of the strongest for the Local Area Co-ordination team in terms of building community capacity, project sustainability and offering a holistic approach when it comes to inclusion, social opportunities and environmental impact. From growing to cooking and sharing food, the initiative is unique as it brings together people of all ages and abilities to contribute and take part in community life, thus reducing social isolation, raising environmental awareness and improving wellbeing." Juliana gave two specific examples. "Mrs B who is 92 years old, is well known to the local GP practice due to her loneliness and isolation. However, in a meeting, the local GPs reported that Mrs B completely 'disappears' from her appointments during the months when the lunch club is available. Recently, they have also been supporting one of our older service users, who has been diagnosed with Dementia to volunteer at the lunch club. This has completely transformed the volunteer's life in terms of self-confidence, and it has provided respite time for her husband, her main carer."

# ABUNDANT BORDERS SCIO

## TRUSTEES REPORT (CONTINUED)

**FOR THE PERIOD ENDED 31 MARCH 2020**

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Dianne Murray, Local Area Coordinator for Adult Mental Health says “Abundant Borders has been a very local opportunity for those experiencing mental health conditions to be involved in activities and gain skills - both of which contribute significantly to emotional and mental wellbeing. We have been able to signpost clients to AB directly due to the quality of the staff and volunteers together with their experience, understanding and empathy for those living with mental health issues and learning disability. It is rare to find sustainable opportunities locally which offer such a range of support from transport to appropriate equipment and clothing to quality training which also connects people to the land, food and social aspects of wellbeing.”

- **Looking Ahead**

For 2020 we are introducing a sustainable growing course based entirely on outdoor learning. The course will be based on the Grow and Learn programme managed by the Royal Caledonian Horticultural Society and certificated by them.

This is a person-centred programme which rewards individual progress and achievement. Each learner undertakes a range of core tasks, from seed sowing to planting and then chooses which additional activities they want to undertake as well as setting themselves personal goals. It will allow learners that are unable to participate in the current course to be fully involved in the community gardens, allow existing volunteers to continue their learning journey and promote regular volunteering and commitment to community gardening for those who are currently on the margins of the projects.

Abundant Borders is now a registered REHIS Training Centre for Basic Cooking. For those who have achieved the Elementary Cooking Skills award, we are introducing the opportunity to complete the next stage, the REHIS Food Hygiene qualification. This will give participants the opportunity to move into employment in food retailing and/or allow them to become more active volunteers in our social food activities, for example by helping at the social lunches and workshops. We are introducing a supported e-learning programme so that qualifications can be completed on-line. The cost of the further training is supported by Seedcorn Funding from Scottish Borders Social Enterprise Chamber.

We have seen that, as part of the climate challenge emergency as well as a way of addressing poverty, we should stop unsold food from supermarkets from being sent to landfill. Northern Soul Kitchen, a local social enterprise, and Eyemouth Community Fridge receive food that is still fit for human consumption but which cannot be sold through supermarkets. Working with local people we realised that many did not know what to do with the food available. We have recently created a pilot project, Waste Not Eyemouth, where a group of up to 16 people take a box of donated fresh fruit and vegetables and, using these and basic larder items, create a range of healthy dishes to be shared and taken home to families. This has proven to be a huge success and a creative way of including families who are experiencing food insecurity but who felt embarrassed to take food from the community fridge as they did not want people to know that they were in need. We will look to turn this pilot into a permanent part of our food activity programme.

We will be increasing the social food activities which will provide further volunteering opportunities for people who have completed cooking courses and ensure that they continued to be supported. It will also ease social isolation of those who meet and enjoy the social meals. We will be working with partners to deliver this programme.

- **Governance**

On 30 January 2019 the assets and responsibilities of the unincorporated charity, Abundant Borders (charity number SC046962 established 07 November 2016) were passed in their entirety to this new Abundant Borders (SCIO), charity number SC049008. In all other respects, the governance and activities of the organisation remain unchanged.

Ros McArthur, trustee holds the position of treasurer and she meets monthly with the Chief Officer (Administration) to oversee bank and card statements and provide advice on the financial running of the charity.

# ABUNDANT BORDERS SCIO

## TRUSTEES REPORT (CONTINUED)

**FOR THE PERIOD ENDED 31 MARCH 2020**

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### **Financial review**

During the period, the charity recorded a total surplus of £61,503. However this does include a donation of £12,418 from the old Abundant Borders unincorporated charity. Therefore the actual operational surplus for the period totalled £49,085.

This reporting period represents year one of a three year funding package from The National Lottery Community Fund and The Robertson Trust. The organisation has successfully delivered year one outcomes to these main funders and has received funding for year two. Since this is the case, and notwithstanding the risk review, the charity is well funded for its current level of operations, with funding to deliver additional projects already secured.

### **Reserves policy**

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised.

### **Risk review**

The trustees has 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.

### **Plans for future periods**

The charity intends to continue its charitable activities in order to achieve its aims and objectives.

### **Public benefit**

In considering the operations, achievements, performance and finances of the charity, the trustees are satisfied that public benefit has been provided in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and guidance provided by the Office of the Scottish Charity Regulator.

### **Structure, governance and management**

The charity is a Scottish Charitable Incorporated Organisation, registered with OSCR, Charity No. SC049008.

The trustees who served during the period and up to the date of signature of the financial statements were:

Mr M Benson (Chairman)

Ms R McArthur (Treasurer)

Mr S Straughan

Mr O Roberts

(Resigned 12 August 2019)

Ms J Haines

Mrs T Bearhope

(Appointed 12 August 2019)

Suitably qualified trustees are recruited from the local network of organisations, agencies and third sector groups to meet the skills and experience needs of the board, with the support of the local TSI. New trustees are approved by members at the next available meeting.

New trustees are briefed on their obligations under charity law and provided with a copy of the constitution, strategic plan and financial statements as part of an induction process.

# ABUNDANT BORDERS SCIO

## TRUSTEES REPORT (CONTINUED)

FOR THE PERIOD ENDED 31 MARCH 2020

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### Statement of Trustees responsibilities

The trustees are responsible for preparing the Trustees Report and the 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 trustees to prepare financial statements for each financial year which give 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 period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material 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 operation.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the provisions of the trust deed. 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.

The Trustees report was approved by the Board of Trustees.

**Mr M Benson (Chairman)**

Dated: 9 June 2020



**Ms R McArthur (Treasurer)**

Dated: 9 June 2020



# ABUNDANT BORDERS SCIO

## INDEPENDENT EXAMINER'S REPORT

### TO THE TRUSTEES OF ABUNDANT BORDERS SCIO

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I report on the financial statements of the charity for the period ended 31 March 2020, which are set out on pages 8 to 16.

#### **Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the financial statements in accordance with the terms of the Charities and Trustee Investments (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity's trustees consider that the audit requirement of Regulation 10(1)(a) to (c) of the 2006 Accounts Regulations does 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 2006 Accounts Regulations. 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 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 financial statements.

#### **Independent examiner's statement**

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

In connection with my examination, no other matter except that referred to in the previous paragraph has come to my attention:

- (a) which gives me reasonable cause to believe that in any material respect the requirements:
  - (i) to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
  - (ii) to prepare financial statements which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations;have not been met or
- (b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

  
Roseanne Bennett FCA

17 Walkergate  
Berwick-upon-Tweed  
Northumberland  
TD15 1DJ

Dated: 9 June 2020

# ABUNDANT BORDERS SCIO

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE PERIOD ENDED 31 MARCH 2020

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		Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020
	Notes			
<b><u>Income from:</u></b>				
Donations and legacies	3	5,141	13,395	18,536
Charitable activities	4	146	90,557	90,703
<b>Total income</b>		<u>5,287</u>	<u>103,952</u>	<u>109,239</u>
<b><u>Expenditure on:</u></b>				
Charitable activities	5	1,411	46,325	47,736
<b>Net income for the year/ Net movement in funds</b>		<u>3,876</u>	<u>57,627</u>	<u>61,503</u>
<b>Fund balances at 31 March 2020</b>		<u><u>3,876</u></u>	<u><u>57,627</u></u>	<u><u>61,503</u></u>

The statement of financial activities includes all gains and losses recognised in the period.

All income and expenditure derive from continuing activities.

# ABUNDANT BORDERS SCIO

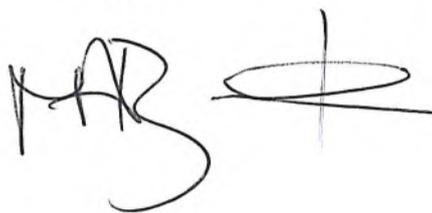
## BALANCE SHEET

AS AT 31 MARCH 2020

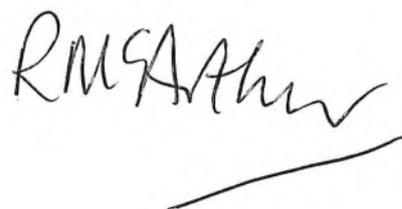
	Notes	2020 £	£
<b>Fixed assets</b>			
Tangible assets	9		6,238
<b>Current assets</b>			
Debtors	10	1,531	
Cash at bank and in hand		54,546	
		<u>56,077</u>	
<b>Creditors: amounts falling due within one year</b>	11	(812)	
Net current assets			<u>55,265</u>
<b>Total assets less current liabilities</b>			<u>61,503</u>
<b>Income funds</b>			
Restricted funds			57,627
Unrestricted funds			<u>3,876</u>
			<u>61,503</u>

The financial statements were approved by the Trustees on 9 June 2020

Mr M Benson (Chairman)  
Trustee



Ms R McArthur (Treasurer)  
Trustee



# ABUNDANT BORDERS SCIO

## NOTES TO THE FINANCIAL STATEMENTS

### FOR THE PERIOD ENDED 31 MARCH 2020

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#### 1 Accounting policies

##### Charity information

Abundant Borders SCIO is a Scottish Charitable Incorporated Organisation, regulated by the OSCR. The charity's registered address is 1 Berrybank Farm Cottages, Reston, Eyemouth, Berwickshire, TD14 5LU.

#### 1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, 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 Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

#### 1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

#### 1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

#### 1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income from government and other grants, whether capital grants or revenue grants, are recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

# ABUNDANT BORDERS SCIO

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE PERIOD ENDED 31 MARCH 2020

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### 1 Accounting policies

(Continued)

#### 1.5 Expenditure

All expenditure is accounted for on an accruals basis. Costs are allocated to appropriate headings, based on the activities to which they are attributable.

#### 1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Plant and equipment	15% Reducing balance
Motor vehicles	25% Reducing balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

Items are capitalised at cost, where the purchase price exceeds £100.

#### 1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

#### 1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

#### 1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

#### **Basic financial assets**

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

# ABUNDANT BORDERS SCIO

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE PERIOD ENDED 31 MARCH 2020

### 1 Accounting policies

(Continued)

#### **Basic financial liabilities**

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

#### **Derecognition of financial liabilities**

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

#### 1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

#### 1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

### 2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

### 3 Donations and legacies

	Unrestricted funds	Restricted funds	Total
	2020 £	2020 £	2020 £
Donations and gifts	4,760	1,358	6,118
Donation from Abundant Borders (unincorporated charity)	381	12,037	12,418
	<u>5,141</u>	<u>13,395</u>	<u>18,536</u>

# ABUNDANT BORDERS SCIO

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE PERIOD ENDED 31 MARCH 2020

### 4 Charitable activities

	<b>2020</b>
	<b>£</b>
Plant and merchandise sales	146
Grants received	90,557
	<u>90,703</u>
	<u><u>90,703</u></u>
<b>Analysis by fund</b>	
Unrestricted funds	146
Restricted funds	90,557
	<u>90,703</u>
	<u><u>90,703</u></u>

### 5 Charitable activities

	<b>2020</b>
	<b>£</b>
Staff costs	31,990
Depreciation and impairment	1,578
Bank charges	174
Plants and landscaping	778
Tools and equipment	2,715
Training costs	2,650
Travel expenses	2,464
Insurance	1,226
Postage, stationery and advertising	976
Food costs	394
General administration	1,382
Hall hire	510
Computer costs	401
	<u>47,238</u>
Share of governance costs (see note 6)	498
	<u>47,736</u>
	<u><u>47,736</u></u>
<b>Analysis by fund</b>	
Unrestricted funds	1,411
Restricted funds	46,325
	<u>47,736</u>
	<u><u>47,736</u></u>

# ABUNDANT BORDERS SCIO

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE PERIOD ENDED 31 MARCH 2020

### 6 Support costs

	Support costs £	Governance costs £	2020 £
Accountancy	-	498	498
	<u>-</u>	<u>498</u>	<u>498</u>
	<u>-</u>	<u>498</u>	<u>498</u>
Analysed between Charitable activities	-	498	498
	<u>-</u>	<u>498</u>	<u>498</u>

Governance costs includes payments to the independent examiner of £498 for accountancy services.

### 7 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the period.

### 8 Employees

#### Number of employees

The average monthly number of employees during the period was:

2020 Number
3
<u>3</u>

#### Employment costs

	2020 £
Wages and salaries	28,254
Social security costs	2,925
Other pension costs	811
	<u>31,990</u>

# ABUNDANT BORDERS SCIO

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE PERIOD ENDED 31 MARCH 2020

### 9 Tangible fixed assets

	Plant and equipment £	Motor vehicles £	Total £
<b>Cost</b>			
Additions	5,969	1,847	7,816
At 31 March 2020	5,969	1,847	7,816
<b>Depreciation and impairment</b>			
Depreciation charged in the period	1,042	536	1,578
At 31 March 2020	1,042	536	1,578
<b>Carrying amount</b>			
At 31 March 2020	4,927	1,311	6,238

### 10 Debtors

	2020 £
<b>Amounts falling due within one year:</b>	
Trade debtors	360
Prepayments and accrued income	1,171
	1,531

### 11 Creditors: amounts falling due within one year

	2020 £
Other creditors	452
Accruals and deferred income	360
	812

### 12 Retirement benefit schemes

#### Defined contribution schemes

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

The charge to profit or loss in respect of defined contribution schemes was £811.

# ABUNDANT BORDERS SCIO

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE PERIOD ENDED 31 MARCH 2020

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### 13 Analysis of net assets between funds

	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £
Fund balances at 31 March 2020 are represented by:			
Tangible assets	-	6,238	6,238
Current assets/(liabilities)	3,876	51,389	55,265
	<u>3,876</u>	<u>57,627</u>	<u>61,503</u>

### 14 Related party transactions

There were no disclosable related party transactions during the period.

# ABUNDANT BORDERS SCIO

## DETAILED INCOME AND EXPENDITURE ACCOUNT

FOR THE PERIOD ENDED 31 MARCH 2020

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	£	Period to 31 March 2020 £
<b>Donations and legacies</b>		
Donations and gifts (unrestricted)	4,760	
Donation received from Abundant Borders unincorporated (unrestricted)	381	
Donations (restricted)	1,358	
Donation received from Abundant Borders unincorporated (restricted)	12,037	
	<hr/>	18,536
<b>Incoming resources from charitable activities</b>		
Plant and merchandise sales (unrestricted)	146	
Grant income (restricted)	90,557	
	<hr/>	90,703
<b>Total incoming resources</b>		<hr/> 109,239 <hr/>
<b><u>Resources expended</u></b>		
<b>Charitable activities</b>		
Plants and landscaping (unrestricted)	200	
Travel expenses (unrestricted)	79	
General administration (unrestricted)	362	
Computer expenses (unrestricted)	272	
Wages and salaries (restricted)	28,254	
Social security costs (restricted)	2,925	
Staff pension costs (restricted)	811	
Depreciation (restricted)	1,578	
Bank charges (restricted)	174	
Plants and landscaping (restricted)	578	
Tools and equipment (restricted)	2,715	
Training costs (restricted)	2,650	
Travel expenses (restricted)	2,385	
Insurance (restricted)	1,226	
Postage, stationery and advertising (restricted)	976	
Food costs (restricted)	394	
General administration (restricted)	1,020	
Hall Hire (restricted)	510	
Computer costs (restricted)	129	
	<hr/>	(47,238)
<b>Governance costs</b>		
Accountancy fees		(498)
		<hr/>
<b>Surplus for the period</b>		<b>61,503</b> <hr/> <hr/>

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