

Charity Registration No. SC049008 (Scotland)

ABUNDANT BORDERS SCIO
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

ABUNDANT BORDERS SCIO

LEGAL AND ADMINISTRATIVE INFORMATION

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

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ABUNDANT BORDERS SCIO

TRUSTEES REPORT

FOR THE YEAR ENDED 31 MARCH 2021

The trustees present their report and financial statements for the Year ended 31 March 2021.

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 in deciding what activities the charity should undertake.

Achievements and Performance

By the beginning of the financial year, the country was already in lockdown as a result of Covid-19. This report sets out how Abundant Borders staff and board of trustees adapted in order to meet the challenges of the virus.

Board of Trustees

The board of trustees adjusted their way of working by having meetings on-line. The constitution was amended to reflect this changed way of working and registered with OSCR.

The AGM was also held on-line and was attended by 22 people, including a representative of our biggest funder, The National Lottery, as well as volunteers and partners.

Community Growing

At different times throughout the year, the community gardens had to be closed to volunteers, but were well looked after by members of staff. Food continued to be grown and was shared with local groups who were delivering fresh and cooked meals to people who were unable to leave their homes. Later in the year, we donated to several local food larders which had been created in village halls and community centres in response to Covid-19. In total 450kg of produce was given away.

In August we were able to welcome volunteers back into the garden and were able to share produce with them too. Procedures were put in place to ensure safe working and numbers were restricted based on the size of the individual gardens. Unfortunately, as soon as the country went back into lockdown, volunteers were no longer able to be on site. This remained the case for the rest of the financial year.

During this year we continued to be in touch with two groups who were in the early stages of creating community gardens. The community at Cockburnspath now has funding in place to take their project forward and Abundant Borders will continue to work with them and support community growing. Similarly, we have been supporting the community at Foulden in their aspirations for a community garden. The garden is now going ahead, and the project will start in spring 2021.

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TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

At the end of the last financial year, we were planning a formal launch, together with partners, for the new garden in Duns. Due to lockdown restrictions, a formal launch and large-scale community engagement was not possible. Thanks to the work of the Project Co-ordinator, supported by volunteers at times, the garden did come into production. Potatoes were grown for food and to improve the soil quality. The potatoes were donated to the local food larder. A bid for 30 fruit trees to Tweed Forum was successful and so we now have a mini orchard in place. A shed has also been erected and tools and equipment purchased, so everything is in place to support future growth and development once the garden re-opens fully. An outdoor classroom has been purchased for the site and is due for delivery spring/summer 2021. This will allow delivery of training in the garden and will allow people to continue to meet outside in poor weather, even if restrictions on indoor meetings are maintained.

The Ayton Community Garden has continued to mature, and we have been allocated an additional piece of land there by Berwickshire Housing Association. This will come online in Spring/Summer 2021, once the housing development on which the garden is sited is complete. New residents will be encouraged to volunteer in the garden and to enjoy its benefits.

The Eyemouth Community Garden has been developed in the last year, with the improvement of existing vegetable beds and creation of new ones. We continue to collaborate with Connect Youth Project, which has an allotment next to Abundant Borders, and have together created a fruit bush nursery.

The Hawick Community Garden has been improved because of work by a tree surgeon. Much of the garden had been in shade but the removal of overhanging branches has made the garden much brighter and increased the available growing space. As a result, the Volunteer Co-ordinator will be able to bring more of the land into food production in 2021 and has been promoting the work of Abundant Borders in the area.

The herb beds at Eyemouth (in front of Jarvis Pickle) continue to be cared for and well used by the local community. A further two beds were adopted in Reston village.

The restrictions on meetings and household mixing meant that we were not able to recruit further volunteers and the involvement that we had with schools and village halls ceased completely.

We were, however, able to continue to deliver training courses, by taking learning on-line. In February and early March 2020, 12 people were taking part in a training course in sustainable growing, based on the Community Food Garden in Duns, with further courses planned for later in the year. The Duns course could not be completed as lockdown restrictions came into place which prevented groups meeting indoors or outdoors.

At this point, Abundant Borders took the decision to move training on-line. A dedicated training support page was established on Facebook: <https://www.facebook.com/groups/virtualcommunitygarden>) and the training material normally delivered over a six- week period, face to face, was converted into seven modules (Units on the group page), accessible from the Abundant Borders website: (<http://abundantborders.org.uk/training-programme/virtual-community-garden-learners/>) and downloadable to view or as printable documents.

Modules were made available one per week over a seven-week period, with live support to answer questions each week. Four hundred and fifty people joined the Facebook group and there have been over a thousand downloads of the course material from the Facebook group alone.

In November and December, the course was delivered by live ZOOM workshop sessions, one morning per week over a four-week period. Twelve people attended this course, primarily from the Scottish Borders but with attendees from across Scotland and one from as far away as Kent.

The feedback from these courses has been positive, with participants saying that the courses “were clearly and professionally delivered” and that they were, because of taking the course, “more aware how we live our lives as a family living better”. Another commented, “this training has given me confidence to have a go at home and not to worry about doing it right or wrong”.

The Grow and Learn programme, delivered in partnership with Royal Caledonian Horticultural Society, was converted into an on-line course for young people, Little Robins, which is also accessible through Facebook and the website. The first young growers to complete the course were the Fox Covert Young Gardeners, eight young people who learned to grow food, make compost, look after plants and encourage wildlife throughout lockdown.

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TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

We created a completely new seed-saving course and are training 16 people to grow vegetables in their own gardens and to save seed from these plants. A group came together to learn and to support each other in late 2020. They have a private Facebook group where they share experiences and learning with each other and from where they can access information, videos and training course material from Abundant Borders. The first seeds will be planted in Spring this year and harvested in autumn. The seeds collected will then form a distributed seed library for people to share with each other and with those who struggle financially so that they can receive free seeds in future years. The seed saving course has been made available beyond the group of 16 and the course material has been downloaded over 50 times. We have also been supporting other groups, for example, Greener Melrose, in establishing its own local seed library.

Twenty-five information booklets have also been created, covering many aspects of the sustainable growing course, from composting to pruning, which can also be downloaded from the Abundant Borders website: (<http://abundantborders.org.uk/training-programme/growing-together/>). These have been downloaded and shared many times from the website and via social media.

So, while we were unable to deliver this activity in the way we envisaged at the start of the period, we have been able to reach many more people with this training than anticipated.

Two Q & A sessions were held on-line. The first answered questions on all aspects of sustainable gardening from participants across Scotland. The second was held in response to the many requests for advice on community gardening, how to get funding, how to encourage and support volunteering, etc. Subsequently we have asked by Keep Scotland Beautiful to do a similar session for them and their membership.

Cooking Skills

In February and March 2020, eight people were taking part in a REHIS Elementary Cooking Skills course in Eyemouth. Lockdown restrictions meant that the course could not be completed. Training was taken online with 13 "Cook Fresh" videos produced showing how to cook some simple, healthy recipes and how to preserve food surplus: (<http://abundantborders.org.uk/cook-fresh/>).

These were made available on the website and through social media and have been shared and viewed many thousands of times.

We also added to the healthy recipes on the website, with over 70 now available: (<http://abundantborders.org.uk/our-cooks-favourite-recipes/>) to download to view or print. The recipes have been widely used by local groups, including LINKS Eyemouth, with Abundant Borders supporting the printed recipe book that the LINKS Eyemouth group prepared, to support its network of families. The Local Area Coordination team for learning disabilities refer their clients to these pages as the recipes are easy to follow and offer healthy options.

The first on-line cooking course started in February, with six people learning elementary cooking skills. These courses differ from the Cook Fresh videos as people cook along with instructions and sit down to eat at the end of the session to share their experiences of cooking and eating the food. The aim is to mimic the learning and social interaction that takes place in the face-to-face courses. All of those taking part are vulnerable adults, with mild to moderate learning difficulties. This part of the population has been particularly badly hit during the pandemic with the closure or scaling back of many social clubs and support activities. This first on-line course has been designed specifically to meet the needs of this group. The local authority support worker who sat in on the course commented, "The instructions were clear and concise. It was clear that everyone was enjoying themselves."

As a result of this course, informal sessions are now happening every two weeks with everyone who took part continuing to engage as well as others becoming involved.

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TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

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.

It has been a challenge therefore to support our volunteers and other users of our services throughout the pandemic.

Whenever we have come out of lockdown we have worked to get volunteers back into the community gardens. When this has not been possible, members of staff have maintained contact with particularly vulnerable and/or volunteers who live alone. This has been done through email, telephone calls and meeting for socially distanced walks.

We have continued to engage with a wide range of people who are interested in the work of Abundant Borders, through social media.

Looking Ahead

For 2020 we had planned to introduce a sustainable growing course based entirely on outdoor learning. The course is based on the Grow and Learn programme managed by the Royal Caledonian Horticultural Society and certificated by them. At the appropriate time, spring 2021, we will re-instate this face-to-face teaching.

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.

Additionally two members of staff will provide training opportunities, primarily with young people, to SVQ level, under the supervision of the science teacher at Eyemouth High School who is accredited to do this.

Abundant Borders is a registered REHIS Training Centre for Elementary Cooking. For those who have achieved the Elementary Cooking Skills award, we are introducing the opportunity to complete the next stage, either the REHIS Introduction to Food Hygiene or Elementary 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. Additionally, Abundant Borders, in partnership with Berwickshire Association for Voluntary Services will provide training to community members who are supporting food larders. This may also provide an opportunity to provide income generation for the charity.

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 the social isolation of those who meet and enjoy the social meals. We will be working with partners to deliver this programme and planning to extend wherever possible.

The Chief Officer (Projects) will be working to identify funding opportunities to ensure the continuation of the charity after the three-year funding from the National Lottery and Robertson Trust comes to an end in March 2022. Additionally, and as part of this she will explore options for moving the organisation forward by identifying potential sites where Abundant Borders can build a base including office and meeting space, storage space and a polytunnel.

ABUNDANT BORDERS SCIO

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

Financial review

Funding

During the period, the charity recorded a total surplus of £30,419.

This reporting period represents year two 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 further years. 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. At the year end, the charity did not reach this target for unrestricted funds and will work to increase it to the appropriate level.

Risk review

The trustees have 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. A risk register has been adopted by the trustees and will be reviewed annually.

Future plans

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

A new three-year strategic plan has been produced by staff and trustees. This plan is available via the website and will form the basis of future growth and development. In summary we will:

- Increase community food growing through community gardens
- Encourage people to cook healthy meals from ingredients that they grow
- Work with national and local agencies to increase access to healthy, local, affordable food
- Support communities in creating social food events, e.g., lunch clubs
- Develop additional learning opportunities, including the introduction of SVQ level training
- Increase the social enterprise opportunities for the organisation
- Seek land on which to site new offices as a base from which the organisation can grow. A move to permanent office space will allow long-term and succession planning
- Seek land on which to build a polytunnel to maximise food growing and training opportunities
- Investigate the potential to create direct job opportunities within Abundant Borders for those gaining qualifications and training, e.g., a gardener's co-operative.

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 Year and up to the date of signature of the financial statements were:

Mr M Benson (Chairman)
Ms R McArthur (Treasurer)
Mr S Straughan
Ms J Haines
Mrs T Bearhope

ABUNDANT BORDERS SCIO

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

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.

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).

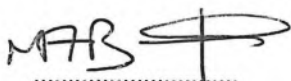
The law applicable to charities in Scotland requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that Year.

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.

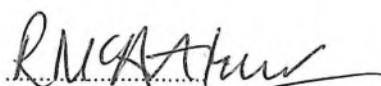
The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (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: 17/8/2021



Ms R McArthur (Treasurer)

Dated: 20/8/21

ABUNDANT BORDERS SCIO

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF ABUNDANT BORDERS SCIO

I report on the financial statements of the charity for the Year ended 31 March 2021, which are set out on pages 8 to 17.

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.

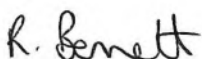
Basis of independent examiner's statement

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

In connection with my examination, no matter 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: 31/8/21.....

ABUNDANT BORDERS SCIO

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £
Income from:							
Donations and legacies	3	3,691	250	3,941	5,141	13,395	18,536
Charitable activities	4	-	74,160	74,160	146	90,557	90,703
Total income		<u>3,691</u>	<u>74,410</u>	<u>78,101</u>	<u>5,287</u>	<u>103,952</u>	<u>109,239</u>
Expenditure on:							
Charitable activities	5	1,108	49,137	50,245	1,411	46,325	47,736
Other	9	(2,563)	-	(2,563)	-	-	-
Total resources expended		<u>(1,455)</u>	<u>49,137</u>	<u>47,682</u>	<u>1,411</u>	<u>46,325</u>	<u>47,736</u>
Net income for the year/ Net movement in funds		5,146	25,273	30,419	3,876	57,627	61,503
Fund balances at 1 April 2020		<u>3,876</u>	<u>57,623</u>	<u>61,499</u>	<u>-</u>	<u>-</u>	<u>-</u>
Fund balances at 31 March 2021		<u>9,022</u>	<u>82,896</u>	<u>91,918</u>	<u>3,876</u>	<u>57,627</u>	<u>61,503</u>

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

All income and expenditure derive from continuing activities.

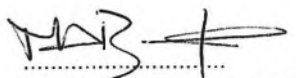
ABUNDANT BORDERS SCIO

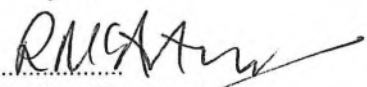
BALANCE SHEET

AS AT 31 MARCH 2021

	Notes	2021 £	£	2020 £	£
Fixed assets					
Tangible assets	10		9,638		6,238
Current assets					
Debtors	11	3,686		1,531	
Cash at bank and in hand		79,110		54,546	
		<u>82,796</u>		<u>56,077</u>	
Creditors: amounts falling due within one year	12	<u>(516)</u>		<u>(812)</u>	
Net current assets			82,280		55,265
Total assets less current liabilities			<u>91,918</u>		<u>61,503</u>
Income funds					
Restricted funds			82,896		57,627
Unrestricted funds			9,022		3,876
			<u>91,918</u>		<u>61,503</u>

The financial statements were approved by the Trustees on 26/7/2021.


Mr M Benson (Chairman)
Trustee


Ms R McArthur (Treasurer)
Trustee

ABUNDANT BORDERS SCIO

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

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 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.

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.

ABUNDANT BORDERS SCIO

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies

(Continued)

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
IT Equipment	25% Straight Line
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 YEAR ENDED 31 MARCH 2021

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.

ABUNDANT BORDERS SCIO

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

3 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2021 £	2021 £	2021 £	2020 £	2020 £	2020 £
Donations and gifts	3,691	250	3,941	4,760	1,358	6,118
Donation from Abundant Borders (unincorporated charity)	-	-	-	381	12,037	12,418
	<u>3,691</u>	<u>250</u>	<u>3,941</u>	<u>5,141</u>	<u>13,395</u>	<u>18,536</u>

4 Charitable activities

	2021 £	2020 £
Plant and merchandise sales	-	146
Grants received	74,160	90,557
	<u>74,160</u>	<u>90,703</u>
Analysis by fund		
Unrestricted funds	-	146
Restricted funds	74,160	90,557
	<u>74,160</u>	<u>90,557</u>

ABUNDANT BORDERS SCIO

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

5 Charitable activities

	2021 £	2020 £
Staff costs	41,452	31,990
Depreciation and impairment	1,339	1,578
Bank charges	144	174
Plants and landscaping	2,016	778
Tools and equipment	(1,158)	2,715
Training costs	2,467	2,650
Travel expenses	304	2,464
Insurance	1,487	1,226
Postage, stationery and advertising	412	976
Food costs	-	394
General administration	848	1,382
Hall hire	-	510
Computer costs	274	401
	<u>49,585</u>	<u>47,238</u>
Share of governance costs (see note 6)	660	498
	<u>50,245</u>	<u>47,736</u>
Analysis by fund		
Unrestricted funds	1,108	1,411
Restricted funds	49,137	46,325
	<u>50,245</u>	<u>47,736</u>

6 Support costs

	Support costs £	Governance costs £	2021 £	2020 £
Accountancy	-	660	660	498
	<u>-</u>	<u>660</u>	<u>660</u>	<u>498</u>
Analysed between				
Charitable activities	-	660	660	498
	<u>-</u>	<u>660</u>	<u>660</u>	<u>498</u>

Governance costs includes payments to the independent examiner of £660 for accountancy services.

ABUNDANT BORDERS SCIO

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

7 Trustees

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

8 Employees

The average monthly number of employees during the Year was:

	2021 Number	2020 Number
	4	3
Total	<u>4</u>	<u>3</u>
Employment costs	2021 £	2020 £
Wages and salaries	38,301	28,254
Social security costs	2,355	2,925
Other pension costs	796	811
	<u>41,452</u>	<u>31,990</u>

9 Other

	Unrestricted funds	Total
	2021	£ 2020
Net profit on disposal of tangible fixed assets	<u>(2,563)</u>	<u>-</u>

ABUNDANT BORDERS SCIO

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

10 Tangible fixed assets

	Plant and equipment £	IT Equipment £	Motor vehicles £	Total £
Cost				
At 1 April 2020	5,969	-	1,847	7,816
Additions	5,049	2,395	-	7,444
Disposals	(1,689)	-	(1,847)	(3,536)
At 31 March 2021	9,329	2,395	-	11,724
Depreciation and impairment				
At 1 April 2020	1,042	-	536	1,578
Depreciation charged in the Year	1,146	193	-	1,339
Eliminated in respect of disposals	(295)	-	(536)	(831)
At 31 March 2021	1,893	193	-	2,086
Carrying amount				
At 31 March 2021	7,436	2,202	-	9,638
At 31 March 2020	4,927	-	1,311	6,238

11 Debtors

	2021 £	2020 £
Amounts falling due within one year:		
Trade debtors	-	360
Prepayments and accrued income	3,686	1,171
	3,686	1,531

12 Creditors: amounts falling due within one year

	2021 £	2020 £
Trade creditors	156	-
Other creditors	-	452
Accruals and deferred income	360	360
	516	812

ABUNDANT BORDERS SCIO

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

13 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 £796 (2020 - £811).

14 Analysis of net assets between funds

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £
Fund balances at 31 March 2021 are represented by:						
Tangible assets	-	9,638	9,638	-	6,238	6,238
Current assets/ (liabilities)	9,022	73,258	82,280	3,876	51,389	55,265
	<u>9,022</u>	<u>82,896</u>	<u>91,918</u>	<u>3,876</u>	<u>57,627</u>	<u>61,503</u>

15 Related party transactions

There were no disclosable related party transactions during the Year.

ABUNDANT BORDERS SCIO

DETAILED INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2021

	£	Year to 31 March 2021 £	£	Period to 31 March 2020 £
Donations and legacies				
Donations and gifts (unrestricted)	3,691		4,760	
Donation received from Abundant Borders unincorporated (unrestricted)	-		381	
Donations (restricted)	250		1,358	
Donation received from Abundant Borders unincorporated (restricted)	-		12,037	
		3,941		18,536
Incoming resources from charitable activities				
Plant and merchandise sales (unrestricted)	-		146	
Grant income (restricted)	74,160		90,557	
		74,160		90,703
Total incoming resources		78,101		109,239
Balance Carried Forward		78,101		109,239

ABUNDANT BORDERS SCIO

DETAILED INCOME AND EXPENDITURE ACCOUNT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

	Year to 31 March 2021 £	Period to 31 March 2020 £
Balance Brought Forward	78,101	109,239
<u>Resources expended</u>		
Charitable activities		
Plants and landscaping (unrestricted)	239	200
Travel expenses (unrestricted)	50	79
General administration (unrestricted)	73	362
Computer expenses (unrestricted)	86	272
Wages and salaries (restricted)	38,301	28,254
Social security costs (restricted)	2,355	2,925
Staff pension costs (restricted)	796	811
Depreciation (restricted)	1,339	1,578
Bank charges (restricted)	144	174
Plants and landscaping (restricted)	1,777	578
Tools and equipment (restricted)	(1,158)	2,715
Training costs (restricted)	2,467	2,650
Travel expenses (restricted)	254	2,385
Insurance (restricted)	1,487	1,226
Postage, stationery and advertising (restricted)	412	976
Food costs (restricted)	-	394
General administration (restricted)	775	1,020
Hall Hire (restricted)	-	510
Computer costs (restricted)	188	129
	(49,585)	(47,238)
Other resources expended		
Profit/(Loss) on disposal of tangible fixed assets (unrestricted)	2,563	-
Governance costs		
Accountancy fees	(660)	(498)
Surplus for the Year	30,419	61,503