

Company registration number SC297772 (Scotland)

Charity registration number SC030132 (Scotland)

INTEREST LINK BORDERS
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2026

INTEREST LINK BORDERS

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr K Wood Mr C McGregor Ms Melissa Aitken Ms Ms Elizabeth Duffell Ms Kerry Hague Mr James McLaren	(Appointed 4 September 2025) (Appointed 5 January 2026) (Appointed 20 June 2025) (Appointed 4 September 2025)
Secretary	Mr A H Findlay	
Registered Company Number	SC297772	
Charity registration	SC030132	
Registered office	Volunteer Hall Langtongate Duns Berwickshire United Kingdom TD11 3AF	
Independent examiner	EQ Accountants Limited 47-49 The Square Kelso Roxburghshire TD5 7HW	
Bankers	Metro Bank One Southampton Row London WC1B 5HA	

INTEREST LINK BORDERS

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INTEREST LINK BORDERS

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2026

The trustees present their annual report and financial statements for the year ended 31 March 2026.

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 governing document, the Companies Act 2006 the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)".

Objectives and activities

We aim to improve the quality of life of socially isolated children (aged 8+), young people and adults with learning disabilities throughout the Scottish Borders. Cerebral Palsy, Downs Syndrome or autism are usually involved, with high accompanying levels of epilepsy, sensory impairments and mental health problems.

Members are often segregated at school and afterwards and lack opportunities for friendships and enriching activities crucial to wellbeing and personal development. Only 1% are likely to have a partner and 5% a job, day centre and college provision have shrunk by 80% and members are vulnerable in the community on their own. There are no other services addressing this locally.

Our volunteer befriending service has developed since 1990 through co-production with members & families, with new groups and ideas usually generated and initiated at branch-level.

We deliver through four branches (Berwickshire, Central Borders, Roxburgh and Tweeddale) each with its own experienced staff and local stakeholder committee. They work with local schools, Borders College, Social Work and care providers to reach as many people as possible. The service is open to anyone with learning disabilities through referral or self-referral. It is free of charge, save for occasional activity contributions (c£4) which are never a barrier to accessing the service. Transport is provided where needed.

We aim for longterm support, with many 1:1 links lasting 5 years or more and no limit to length of group membership save age boundaries for children and young people's groups. Volunteers are recruited from schools and the community and are PVG checked, trained (including safeguarding) and supported by staff. They provide support where needed, but the emphasis is on fun and friendship. We also draw on paid supporters, particularly to help those with higher needs.

Our service overcomes social barriers and provides fun and accessible opportunities, experiences and friendship networks on a longterm basis. Members form rich, trusting and often longterm friendships with volunteers and each other and have opportunities for new activities and experiences. This reduces social isolation and builds happiness, confidence, self-esteem and social skills. Volunteers are often the only people in members' lives out of choice and just for fun, and this has a massive impact. Involving young volunteers enables the peer-age friendship networks that children and young people value so highly.

Family carers have regular respite to spend on favourite activities, other family members and friends, happy the person they care for is having fun in a safe environment. Members return home fresh and with something to look forward to, improving family dynamics and sustainability.

INTEREST LINK BORDERS

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2026

Achievements and performance

Activities

We supported 275 members with learning disabilities, up from 265 a year ago. We had 409 places in 49 befriending groups (compared with 335 in 41 groups last year). 1:1 links have reduced from 45 to 35, continuing the shift of focus towards groups. 150 members had both a 1:1 link and a group or are in two or more groups. 315 family carers enjoyed short break respite. 190 volunteer befrienders have been involved during the year.

Eight new groups started or will shortly be piloted:

- Interest Link Voices: a self-representation group that meets in Galashiels every two months, with an easy-read agenda and minutes, and decides key points it would like the Board to discuss at their next meeting. These are presented to the Board by one of the members who are Special Advisors to the Board. "Voices" meetings are followed by a Supper Club.
- Café Catch Up in Peebles and Pizza Club in Hawick: these are informal unstructured groups for older members of our youth groups, meeting fortnightly for general banter and chats about moving into adult life.
- Advanced Lifeskills in Hawick, for members progressing from our existing Lifeskills group. Two members were supported in the early stages of a longterm work placement at Burnfoot café.
- Cookery in Peebles in partnership with the Food Foundation: this used a novel arrangement of four groups of three members rotating through 3-session courses on a continuing basis. This enabled each member to have their own cooking station and produce their own meal.
- Keep-fit with Carmen in Peebles adopted a model first used in Central Borders.
- Tweeddale monthly intergenerational social events regularised previous occasional events.

[See a breakdown of all our groups](#)

Highlights of the year included:

- Our third Charmian Challenge fun run in April 2025.
- In May 2025 we ran a two night trip to York (see [video](#) & [photoreport](#)).
- In June 2025 we won Organisation of the Year at the YouthBorders Awards.
- Berwickshire overnight at [Whithaugh](#) Outdoor Centre in August 2025.
- Friendship Day in October 2025
- Youth Enterprise Art Auction November 2025,
- Drama Productions:
 - Roxburgh Children's Group Neon Cowboys, October 2025 (see [video](#) & [photoreport](#)).
 - Coldstream Cabaret Club with Borders Youth Theatre, Nov 2025 ([video](#) & [report](#)).
 - Central Borders Panto December 2025 ([photos](#))
 - Roxburgh Youth Summer Show, Diesel, in June 2026 ([video](#) and [report](#))
- First work experience placements for two employability group members, from March 2026.

Impact & Evaluation

We surveyed supported members, family carers and volunteers in June 2026, using accessible questionnaires deployed face-to-face, by telephone or online. The results are shown in our [2026 Impact Report](#) and in summary were:

- Reported by members: more friends (99%) & opportunities (95%) and improved happiness/mental wellbeing (100%), confidence (96%), self-esteem (99%) and social skills (93%)
- Benefits to their carers: greater wellbeing (99%), more opportunities (96%) and a more sustainable caring role (100%).
- Volunteers: 95% said they had become more confident socialising with people with learning disabilities and more aware of the barriers they face. 97% said volunteering had met their hopes and expectations.

We also surveyed Care & Social Work Professionals, all of whom said we filled a gap in existing provision and delivered a safe and professional service.

INTEREST LINK BORDERS

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2026

Voluntary help and gifts in kind

The directors are very grateful for the continued support given by unpaid volunteers. It is estimated that around 15,342 hours of volunteer time were given. At the UK average wage of £21.14 per hour, this values volunteer time at £329,097. This does not include the added value of the befriending relationship: a study of befriending by Deloitte showed a Social Return on Investment of £6 for every £1 spent.

Financial review

For the befriending service in 2025-26, Interest Link Borders received total funding of £386,699 (2025: £392,840) as detailed on page 6 of these accounts. General unrestricted funding of £43,902 (2025: £56,577) was raised from service agreements, voluntary donations, local fundraising, sponsorship, bank interest and miscellaneous sources.

The accounts show net incoming/outgoing resources for the year, per page 6, of (£18,752) 2025: outgoing £15,607) which, when added to total funds brought forward at 31st March 2025, gives total funds of £263,519 as at 31st March 2026, comprising £164,826 on the General Fund and £98,693 on the Restricted Fund, details of which are included at note 16 on page 14 of these accounts.

Reserves policy

The charity recognises the need to have reserves to meet commitments in the event of income sources being lost or its activities terminated.

The charity has a policy of retaining unrestricted reserves that are adequate to:

- i) Sustain the charity for a period of 6 months if all other funding sources are terminated.
- ii) Pay any costs incurred if the charity were to cease operating.

The charity will take reasonable steps to ensure this level of reserves is achieved and maintained but its ability to do so will inevitably be limited by the sources of unrestricted funding available to it.

General reserves have fallen slightly this year to £164,826 (2025: £168,078) and the charity will make best efforts to strengthen these reserves over the coming years.

Plans for future periods

In 2026-27 we will continue to develop our service, including expanding our Hi5 peer-mentoring awards at Langlee Primary, alongside new overnight trips and arts productions.

INTEREST LINK BORDERS

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2026

Structure, governance and management

The charity is controlled by its Memorandum and Articles of Association and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Ms S Scott-Aiton	(Resigned 1 March 2026)
Ms E J Irvine	(Resigned 4 September 2025)
Mr K Wood	
Ms C Shiells	(Resigned 1 June 2026)
Ms S Low	(Resigned 23 January 2026)
Mr C McGregor	
Ms Melissa Aitken	(Appointed 4 September 2025)
Ms Ms Elizabeth Duffell	(Appointed 5 January 2026)
Ms Kerry Hague	(Appointed 20 June 2025)
Mr James McLaren	(Appointed 4 September 2025)

Organisational structure

The structure of Interest Link Borders consists of:

(a) the MEMBERS - who have the right to attend the Annual General Meeting (and any Extraordinary General Meeting) and have important powers under the Articles of Association and the Companies Acts; in particular, the members elect people to serve as Trustees and take decisions in relation to changes to the Articles themselves;

(b) the TRUSTEES - who hold regular meetings during the year between Annual General Meetings, and generally control and supervise the activities of Interest Link Borders; in particular, the Trustees are responsible for monitoring the financial position of Interest Link Borders.

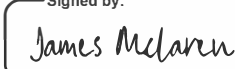
The members of Interest Link Borders shall consist of the subscribers to the Memorandum of Association and such other persons as are admitted to membership under articles 3 to 7 of the Articles of Association.

There are four Branch sub-committees (Berwickshire, Buddies Central Borders, Roxburgh, and Tweeddale) which meet bi-monthly and advise and assist the four Branch Co-ordinators.

Principal Activities

The principal activity of the company during the year under review was to relieve the suffering and distress and promote the welfare of children, young people and adults with learning disabilities and their carers by provision of befriending.

The trustees' report was approved by the Board of Trustees.

Signed by:

.....1B1D7370A06043A.....
Mr James McLaren
Trustee

31-08-2026 | 09:31 BST
Date:

INTEREST LINK BORDERS

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF INTEREST LINK BORDERS

I report on the financial statements of the charity for the year ended 31 March 2026, which are set out on pages 6 to 18.

Respective responsibilities of trustees and examiner

The charity trustees (who are also the directors of Interest Link Borders for the purposes of company law) are responsible for the preparation of the financial statements in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1)(a)-(c) of the Charities Accounts (Scotland) Regulations 2006 does not apply.

It is my responsibility to examine the financial statements as required under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking 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 the course of my examination, no matter has come to my attention

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

- to keep accounting records in accordance with Section 44(1)(a) of the Charities and Trustee Investment (Scotland) Act 2005 and Regulation 4 of the Charities Accounts (Scotland) Regulations 2006, and
- to prepare financial statements which accord with the accounting records and comply with Regulation 8 of the Charities Accounts (Scotland) Regulations 2006

have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Signed by:

Sheryl Macaulay

53AFB740A08E49F...

Sheryl Macaulay FCCA

47-49 The Square

Kelso

Roxburghshire

TD5 7HW 02-09-2026 | 10:08 BST

Date:

INTEREST LINK BORDERS

STATEMENT OF FINANCIAL ACTIVITIES

(INCLUDING INCOME AND EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 31 MARCH 2026

		Unrestricted funds 2026 £	Restricted funds 2026 £	Total 2026 £	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
	Notes						
Income and endowments from:							
Donations and legacies	3	5,756	342,797	348,553	5,225	336,263	341,488
Charitable activities	4	21,996	-	21,996	21,996	-	21,996
Investments	5	6,932	-	6,932	11,186	-	11,186
Other income	6	9,218	-	9,218	18,170	-	18,170
Total income		43,902	342,797	386,699	56,577	336,263	392,840
Expenditure on:							
Raising funds	7	3,565	18,628	22,193	2,793	18,086	20,879
Charitable activities	8	43,589	339,669	383,258	36,115	351,453	387,568
Total expenditure		47,154	358,297	405,451	38,908	369,539	408,447
Net income/(expenditure) and movement in funds		(3,252)	(15,500)	(18,752)	17,669	(33,276)	(15,607)
Reconciliation of funds:							
Fund balances at 1 April 2025		168,078	114,193	282,271	150,409	147,469	297,878
Fund balances at 31 March 2026		164,826	98,693	263,519	168,078	114,193	282,271

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

INTEREST LINK BORDERS

BALANCE SHEET
AS AT 31 MARCH 2026

	Notes	2026 £	£	2025 £	£
Current assets					
Cash at bank and in hand		286,463		304,094	
Creditors: amounts falling due within one year	14	(22,944)		(21,823)	
Net current assets			263,519		282,271
The funds of the charity					
Restricted income funds					
Unrestricted funds	16		98,693		114,193
	17		164,826		168,078
			263,519		282,271

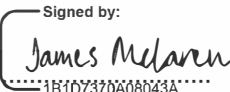
The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2026.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the trustees on 31-08-2026 | 09:31 BST

Signed by:

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Mr James McLaren
Trustee

INTEREST LINK BORDERS

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2026

1 Accounting policies

Charity information

Interest Link Borders is a private company limited by guarantee incorporated in Scotland. The registered office is Volunteer Hall, Langtongate, Duns, Berwickshire, TD11 3AF, United Kingdom.

1.1 Basis of preparation

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006 the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)". 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 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 £.

1.2 Charitable funds

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

1.3 Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

1.4 Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Costs of generating funds includes 25% of the Project Co-ordinator's and Administrator's salary, office costs, reflecting the time spent by them in fundraising activities during the year.

Costs of activities in furtherance of objects of the charity includes all branch and overheads costs includes 70% of the Project Co-ordinator's and Administrator's salary, office and travel costs, reflecting the time spent by them on delivering the service.

Governance costs include 5% of the Project Co-ordinator's and Administrator's salary, reflecting the time spent in management and administration of the organisation.

1.5 Taxation

The charity is exempt from corporation tax on its charitable activities.

INTEREST LINK BORDERS

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2026

1 Accounting policies

(Continued)

1.6 Retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

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 Income from donations and legacies

	Unrestricted funds 2026 £	Restricted funds 2026 £	Total 2026 £	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
Donations	5,756	-	5,756	5,225	4	5,229
Grants	-	342,797	342,797	-	336,259	336,259
	<u>5,756</u>	<u>342,797</u>	<u>348,553</u>	<u>5,225</u>	<u>336,263</u>	<u>341,488</u>

4 Income from charitable activities

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Befriending Services		
SBC service contract	<u>21,996</u>	<u>21,996</u>

5 Income from investments

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Interest receivable	<u>6,932</u>	<u>11,186</u>

INTEREST LINK BORDERS

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2026

6 Other income

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Other income	9,218	18,170

7 Expenditure on raising funds

	Unrestricted funds 2026 £	Restricted funds 2026 £	Total 2026 £	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
Fundraising and publicity						
Fundraising event costs	3,565	-	3,565	2,793	-	2,793
Rent and accommodation	-	1,324	1,324	-	1,417	1,417
Other fundraising costs	-	2,774	2,774	-	2,963	2,963
Staff costs	-	14,530	14,530	-	13,706	13,706
	<u>3,565</u>	<u>18,628</u>	<u>22,193</u>	<u>2,793</u>	<u>18,086</u>	<u>20,879</u>

INTEREST LINK BORDERS

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2026

8 Expenditure on charitable activities

	Befriending Services 2026 £	Befriending Services 2025 £
Direct costs		
Staff costs	256,432	244,329
Seasonal staff	8,486	8,214
Staff travel costs	7,199	4,943
Staff training	409	6,280
Volunteer recruit and advertise	150	2,234
Volunteer training	1,372	1,593
1:1 Volunteer activity costs	1,235	1,485
1:1 Volunteer travel expenses	2,598	2,430
Group activity costs	26,954	30,074
Group travel expenses	12,793	11,877
Group venue hire	13,909	15,375
Group tutor fees	20,306	20,552
Rent and accommodation	4,084	4,394
General office costs	9,392	10,016
Subscriptions	479	734
Insurance	1,614	1,543
Payroll administration	1,918	2,118
Evaluation	479	129
Overnight trip activity costs	4,589	9,565
	<u>374,398</u>	<u>377,885</u>
Share of support and governance costs (see note 9)		
Governance	8,921	9,683
	<u>383,319</u>	<u>387,568</u>
Analysis by fund		
Unrestricted funds	43,589	36,115
Restricted funds	339,669	351,453
	<u>383,258</u>	<u>387,568</u>

9 Support costs allocated to activities

	2026 £	2025 £
Governance costs	<u>8,921</u>	<u>9,683</u>
Analysed between:		
Befriending Services	<u>8,858</u>	<u>9,683</u>
WARNING - DOES NOT AGREE	63	-

INTEREST LINK BORDERS

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2026

9 Support costs allocated to activities (Continued)

	2026 £	2025 £
Governance costs comprise:		
Staff costs	2,906	2,741
Independent Examiners' fee	4,008	4,038
Committee meetings	1,203	1,088
Bank charges	804	1,816
	<u>8,921</u>	<u>9,683</u>

10 Net movement in funds

	2026 £	2025 £
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The net movement in funds is stated after charging/(crediting):

Fees payable for the independent examination of the charity's financial statements	4,008	4,038
	<u>4,008</u>	<u>4,038</u>

11 Trustees

During the year S Scott-Aiton received £500 as an honorarium (2025: nil).

12 Employees

Employment costs	2026 £	2025 £
Wages and salaries	231,830	236,896
Social security costs	17,615	15,218
Other pension costs	24,423	8,662
	<u>273,868</u>	<u>260,776</u>

There were no employees whose annual remuneration was more than £60,000.

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

	2026 £	2025 £
Aggregate compensation	<u>36,647</u>	<u>35,578</u>

INTEREST LINK BORDERS

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2026

12 Employees

(Continued)

The weekly equivalent number of full-time staff during the year was 7 (2025: 7).

The average monthly number of employees during the year was as follows:

	2026 £	2025 £
Employees	11	11

13 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

14 Creditors: amounts falling due within one year

	2026 £	2025 £
Trade creditors	14,580	13,616
Other creditors	183	104
Accruals and deferred income	8,181	8,103
	<u>22,944</u>	<u>21,823</u>

15 Retirement benefit schemes

	2026 £	2025 £
Defined contribution schemes		
Charge to profit or loss in respect of defined contribution schemes	<u>24,423</u>	<u>8,662</u>

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.

INTEREST LINK BORDERS

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2026

16 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2025 £	Incoming resources £	Resources expended £	Transfers £	Gains and losses £	At 31 March 2026 £
Agnes Hunter Trust	2,107	8,000	(8,000)	-	-	2,107
Baily Thomas Charitable Fund	-	10,000	-	-	-	10,000
Bank of Scotland Foundation	9,354	50,000	(50,000)	-	-	9,354
Better Breaks Fund	-	16,000	(16,000)	-	-	-
Blackhill Windfarm Community Fund	-	2,000	(2,000)	-	-	-
Boshier-Hinton Foundation	1,730	-	(1,730)	-	-	-
Cash for Kids	768	-	(768)	-	-	-
Children in Need	10,002	27,187	(30,089)	-	-	7,099
Clothworkers	-	4,600	-	-	-	4,600
Communities Mental Health & Wellbeing	-	5,500	-	-	-	5,500
Co-operative Community Fund	4,094	-	(4,094)	-	-	-
Creative Breaks	8,472	16,500	(19,560)	-	-	5,412
Creative Scotland	1,711	7,160	(3,153)	-	-	5,718
David Solomons Charitable Trust	412	-	(412)	-	-	-
Employability Skills	-	11,122	(11,122)	-	-	-
Forbes Charitable Foundation	(5,164)	28,428	(23,264)	-	-	-
Gannochy Trust	8,440	-	(6,175)	-	-	2,265
Hawick Common Good Fund	-	2,500	(548)	-	-	1,952
Hayward Sanderson Trust	12	-	(12)	-	-	-
Hedley Foundation	2,083	-	(2,083)	-	-	-
Hugh Fraser Foundation	3,458	-	(3,458)	-	-	-
Joicey Trust	1,667	-	(1,667)	-	-	-
Mainhouse Trust	1,580	2,000	(1,756)	-	-	1,824
Maple Trust	90	-	(90)	-	-	-

INTEREST LINK BORDERS

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2026

16 Restricted funds

(Continued)

National Lottery Community Fund	48,523	92,700	(106,985)	-	-	34,238
Orcome Trust	137	-	(137)	-	-	-
Peebles Round Table	269	-	(269)	-	-	-
RS MacDonald Charitable Trust	2,000	17,000	(14,750)	-	-	4,250
SBC Berwickshire Neighbourhood Fund	4,157	-	(4,157)	-	-	-
SBC CAN	-	350	(350)	-	-	-
SBC Roxburghshire Neighbourhood Fund	-	4,500	(3,571)	-	-	929
SBC Tweeddale Neighbourhood Fund	1,048	-	(1,048)	-	-	-
Shared Prosperity	-	21,000	(21,000)	-	-	-
Sir Jules Thorn Trust	-	3,000	(1,353)	-	-	1,647
Souter Foundation	-	2,000	(1,869)	-	-	131
St James Place Foundation	1,666	10,000	(10,000)	-	-	1,666
Stafford Trust	28	-	(28)	-	-	-
Wesleyan Foundation	5,549	-	(5,549)	-	-	-
Woodroffe Benton	-	1,250	(1,250)	-	-	-
	<u>114,193</u>	<u>342,797</u>	<u>(358,297)</u>	<u>-</u>	<u>-</u>	<u>98,693</u>

Previous year:

	At 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	Gains and losses £	At 31 March 2025 £
Agnes Hunter Trust	-	8,000	(5,893)	-	-	2,107
Baily Thomas Charitable Fund	3,960	-	(3,960)	-	-	-
Bank of Scotland Foundation	-	50,000	(40,646)	-	-	9,354
Barrack Charitable Trust	681	-	(681)	-	-	-
Better Breaks Fund	-	16,000	(16,000)	-	-	-
Blackhill Windfarm Community Fund	912	-	(912)	-	-	-
Borders Children's Charity	305	-	(305)	-	-	-
Boshier-Hinton Foundation	-	2,000	(270)	-	-	1,730

INTEREST LINK BORDERS

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2026

16 Restricted funds

(Continued)

Cash for Kids	-	1,168	(400)	-	-	768
Charity Begins at Home	-	500	(500)	-	-	-
Children in Need	-	22,369	(12,367)	-	-	10,002
Communities Mental Health and Wellbeing	8,242	-	(8,242)	-	-	-
Co-operative Community Fund	4,742	7,267	(7,915)	-	-	4,094
Creative Breaks	5,166	16,000	(12,694)	-	-	8,472
Creative Scotland	2,875	6,869	(8,033)	-	-	1,711
David Solomons Charitable Trust	-	500	(88)	-	-	412
Forbes Charitable Foundation	-	28,428	(33,592)	-	-	(5,164)
Gannochy Trust	1,540	13,440	(6,540)	-	-	8,440
Garfield Weston	3,376	-	(3,376)	-	-	-
Hawick Commn Good Fund	1,826	-	(1,826)	-	-	-
Hayward Sanderson Trust	-	3,000	(2,988)	-	-	12
Hedley Foundation	-	2,500	(417)	-	-	2,083
Hugh Fraser Foundation	-	4,000	(542)	-	-	3,458
Joicey Trust	-	2,500	(833)	-	-	1,667
Mainhouse Trust	2,000	2,000	(2,420)	-	-	1,580
Maple Trust	-	1,000	(910)	-	-	90
National Lottery Community Fund	64,756	90,000	(106,233)	-	-	48,523
Orcome Trust	-	2,000	(1,863)	-	-	137
Peebles Common Good Fund	265	-	(265)	-	-	-
Peebles Round Table	-	550	(281)	-	-	269
Pixel	-	4,000	(4,000)	-	-	-
Rank Foundation	1,250	-	(1,250)	-	-	-
RS MacDonald Charitable Trust	2,000	12,000	(12,000)	-	-	2,000
SBC Berwickshire Neighbourhood Fund	-	5,520	(1,363)	-	-	4,157
SBC Cheviot Neighbourhood Fund	667	-	(667)	-	-	-
SBC Community Welfare Trust	1,682	-	(1,682)	-	-	-
SBC Eildon Neighbourhood Fund	4,970	-	(4,970)	-	-	-
SBC Happier Healthier Stronger Fund	16,846	-	(16,846)	-	-	-
SBC Local Action Group CLLD	-	4,653	(4,653)	-	-	-

INTEREST LINK BORDERS

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2026

16 Restricted funds

(Continued)

SBC Teviot and Liddesdale Neighbourhood Fund	2,477	-	(2,477)	-	-	-
SBC Tweeddale Neighbourhood Fund	-	7,500	(6,452)	-	-	1,048
Selkirk Common Good Fund	-	2,500	(2,500)	-	-	-
Sir Jules Thorn Trust	587	-	(587)	-	-	-
Souter Foundation	-	1,999	(1,999)	-	-	-
St James Place Foundation	1,666	10,000	(10,000)	-	-	1,666
Stafford Trust	4,239	-	(4,211)	-	-	28
Trefoil Rox	902	-	(902)	-	-	-
Wesleyan Foundation	-	8,000	(2,451)	-	-	5,549
Will Charitable Trust	9,537	-	(9,537)	-	-	-
	<u>147,469</u>	<u>336,263</u>	<u>369,539</u>	<u>-</u>	<u>-</u>	<u>114,193</u>

INTEREST LINK BORDERS

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2026

17 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2025 £	Incoming resources £	Resources expended £	At 31 March 2026 £
General funds	168,078	43,902	(47,154)	164,826
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Previous year:	At 1 April 2024 £	Incoming resources £	Resources expended £	At 31 March 2025 £
General funds	150,409	56,577	(38,908)	168,078
	<u> </u>	<u> </u>	<u> </u>	<u> </u>

18 Analysis of net assets between funds

	Unrestricted funds 2026 £	Restricted funds 2026 £	Total 2026 £
At 31 March 2026:			
Current assets/(liabilities)	168,523	94,996	263,519
	<u> </u>	<u> </u>	<u> </u>
	168,523	94,996	263,519
	<u> </u>	<u> </u>	<u> </u>
Per balance sheet	164,826	98,693	263,519
Balance to allocate	(3,697)	3,697	-
	<u> </u>	<u> </u>	<u> </u>
	<u> </u>	<u> </u>	<u> </u>
	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
At 31 March 2025:			
Current assets/(liabilities)	168,078	114,193	282,271
	<u> </u>	<u> </u>	<u> </u>
	168,078	114,193	282,271
	<u> </u>	<u> </u>	<u> </u>

19 Related party transactions

There were no disclosable related party transactions during the year (2025 - none).