

REGISTERED COMPANY NUMBER: SC297772 (Scotland)
REGISTERED CHARITY NUMBER: SC030132

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 March 2025
for
Interest Link Borders

EQ Accountants Ltd
47-49 The Square
Kelso
Roxburghshire
TD5 7HW

**Contents of the Financial Statements
for the Year Ended 31 March 2025**

	Page
Reference and Administrative Details	1
Report of the Trustees	2 to 5
Independent Examiner's Report	6
Statement of Financial Activities	7
Statement of Financial Position	8
Notes to the Financial Statements	9 to 22
Detailed Statement of Financial Activities	23 to 24

**Reference and Administrative Details
for the Year Ended 31 March 2025**

TRUSTEES	K Wood Convenor Ms E J Irvine Vice Convenor Ms S Scott-Aiton Treasurer C McGregor Ms C Shiells S Low
COMPANY SECRETARY	A H Findlay
REGISTERED OFFICE	Volunteer Hall Langtongate Duns Berwickshire TD11 3AF
REGISTERED COMPANY NUMBER	SC297772 (Scotland)
REGISTERED CHARITY NUMBER	SC030132
INDEPENDENT EXAMINER	EQ Accountants Ltd 47-49 The Square Kelso Roxburghshire TD5 7HW
BANKERS	Royal Bank of Scotland 12 Market Square Duns TD11 3DA

Report of the Trustees for the Year Ended 31 March 2025

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of 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 company does not trade for profit and is prohibited from making distributions to its members.

OBJECTIVES AND ACTIVITIES

Objectives and aims

We aim to improve the quality of life of socially excluded children (aged 8+), young people and adults with learning disabilities throughout the Scottish Borders. Our volunteer befriending projects overcome social barriers and provide fun and accessible opportunities, experiences and friendship networks on a long term basis. They develop the qualities and skills needed for independent living, volunteering and employment and give regular high quality respite to family carers.

Our peer-age befriending for all ages is a very direct and effective route to improving social inclusion and our service is unique in the UK for its variety. We have 315 members of whom 265 are currently supported by 200 peer-age volunteers in 41 befriending groups and 45 traditional 1:1 links. Groups meet in community venues, in-school and on Zoom, and activities are similar to mainstream groups, including arts & crafts, drama, life skills, journalism, gardening, music, cookery, keep fit, games and overnight trips. 305 family carers benefit from regular respite.

We were originally founded by Berwickshire family carers in 1990 and now deliver through four branches (Berwickshire, Central Borders, Roxburgh and Tweeddale) each with its own experienced staff and local committee of stakeholders. They work with local schools, Borders College, Social Work and care providers to reach as many people as possible.

The need for the service

Our members have a lifelong condition that affects their development and means they need help to understand information, learn skills and live independently. Cerebral Palsy, Downs Syndrome & Autism are often involved, with high accompanying levels of epilepsy & sensory impairment.

They are socially excluded throughout their lives: Most are taught in additional needs units and lack opportunities for friendships and activities that are crucial to wellbeing and achieving their full potential: Only around 1% of people with learning disabilities have a partner in adult life and 5% a job. They are at risk if they go into the community on their own and there are almost no mainstream community activities they can access.

Family carers have a role which is difficult to sustain, isolating, reduces their opportunities, affects their wellbeing and makes them twice as likely to live in poverty.

The need for community involvement, friendships, and activities that are fun and enriching comes out loud and clear from the members and families we work with, and this is reflected in the feedback below.

Report of the Trustees for the Year Ended 31 March 2025

ACHIEVEMENTS AND PERFORMANCE

Activities

In the 12 months to the end of March 2024 we grew significantly, supporting 265 members with learning disabilities, up from 245 the previous year. We have 335 places in 41 befriending groups (compared with 290 in 37 groups last year) and 3 new groups are planned for September 2025. 1:1 links have reduced from 55 to 45, continuing the gradual shift of focus towards groups. 102 members have both a 1:1 link and a group, or were in two groups. 305 family carers enjoyed short break respite. Around 200 volunteer befrienders have been involved during the year.

New groups included:

- A fitness group in Galashiels (Fruity Fitness)
- An Artful Numeracy group aiming to improve maths and money-handling.
- High and Primary school groups at Jedburgh Campus.
- A Drama group in partnership with Borders Youth Theatre
- A walking group (Woodland Warriors)

[See a breakdown of all our current groups and 1:1 links.](#)

Highlights of the year included:

- Almost 200 people took part in our second Charmian Challenge fun run in April 2024. Held in memory of former director Charmian Ledsham, it was covered on [ITV news](#).
- In May 2024 we ran two overnight trips: a youth trip to Harry Potter World near London (see [video](#) & [photoreport](#)) and an adult trip to Haggerston Castle (see [video](#) & [photoreport](#)). Both were joint trips between branches, ensuring new friends were made.
- The [Jock McBond](#) trailer and [Lindarella](#) radio play premiered in a Summer Revue in June 2024
- Friendship Day in October 2024
- Two pantomimes: [Countdown To Christmas](#) in December 2024 and Jungle Book in January 2025 (see [video](#) & [photoreport](#)).
- Our first mothers and daughters [overnight trip](#), to Whitekirk in March 2025

A massive vote of thanks goes to all our amazing volunteers and [our funders over the last year](#): our work would not be possible without their fantastic support.

Impact & Evaluation

We surveyed supported members, family carers and volunteers in June 2025, using accessible questionnaires deployed face-to-face, by telephone or online. The results are shown in our [2025 Impact Report](#) and in summary were:

- Reported by members: more friends (97%) & opportunities (98%) and improved happiness/mental wellbeing (100%), confidence (99%), self-esteem (100%) and social skills (94%)
- Benefits to their carers: greater wellbeing (100%), more opportunities (89%) and a more sustainable caring role (97%).
- Volunteers: 93% said they had become more confident socialising with people with learning disabilities and more aware of the barriers they face. 98% 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.

Voluntary help and gifts in kind

The directors are very grateful for the continued support given by unpaid volunteers. It is estimated that around 16,150 hours of volunteer time were given. At the UK average wage of £20.17 per hour, this values volunteer time at £325,769. 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.

**Report of the Trustees
for the Year Ended 31 March 2025**

FINANCIAL REVIEW

Financial position

For the befriending service in 2024-25, Interest Link Borders received total funding of £392,840 (2024: £417,027) as detailed at note 15 on page 17 of these accounts. General funding of £56,577 (2024: £44,045) was raised from service agreements, voluntary donations, local fundraising, sponsorship, bank interest and miscellaneous sources.

The accounts show net outgoing resource for the year, per page 7, of £15,607 (2024: incoming £32,068) which, when added to total funds brought forward at 31st March 2024, gives total funds of £282,271 as at 31st March 2025, comprising £168,078 on the General Fund and £114,193 on the Restricted Fund, details of which are included at note 14 on page 15 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 3 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 increased this year to £168,078 (2024: £150,409) and the charity will make best efforts to continue strengthening these reserves over the coming years.

FUTURE PLANS

In 2024-25 we will continue to develop our service, including a new fitness group in Galashiels and new overnight trips and arts production.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

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.

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.

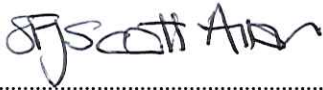
There are four Branch sub-committees (Berwickshire, Buddies Central Borders, Roxburgh, and Tweeddale) which meet bi-monthly and advise and assist the four Branch Co-ordinators.

**Report of the Trustees
for the Year Ended 31 March 2025**

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 the provision of befriending services.

Approved by order of the board of trustees on 31/9/25 and signed on its behalf by:



.....
Ms S Scott-Aiton - Trustee

Independent Examiner's Report to the Trustees of Interest Link Borders

I report on the accounts for the year ended 31 March 2025 set out on pages seven to twenty five.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity's trustees consider that the audit requirement of Regulation 10(1)(a) to (c) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under Section 44(1)(c) of the Act and to state whether particular matters have come to my attention.

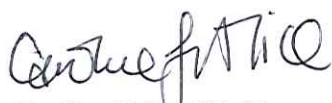
Basis of the independent examiner's report

My examination was 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 accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In connection with my examination, no matter has come to my attention :

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



Caroline JA Tice BA CA
The Institute of Chartered Accountants of Scotland

EQ Accountants Ltd
47-49 The Square
Kelso
Roxburghshire
TD5 7HW

Date: 3/9/25

**Statement of Financial Activities
for the Year Ended 31 March 2025**

	Notes	Unrestricted fund £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	5,225	336,263	341,488	376,072
Charitable activities					
Befriending Services	4	21,996	-	21,996	21,996
Investment income	3	11,186	-	11,186	9,111
Other income		18,170	-	18,170	9,848
Total		<u>56,577</u>	<u>336,263</u>	<u>392,840</u>	<u>417,027</u>
EXPENDITURE ON					
Raising funds	5	2,793	18,086	20,879	18,545
Charitable activities					
Befriending Services	6	36,115	351,453	387,568	366,414
Total		<u>38,908</u>	<u>369,539</u>	<u>408,447</u>	<u>384,959</u>
NET INCOME/(EXPENDITURE)		17,669	(33,276)	(15,607)	32,068
RECONCILIATION OF FUNDS					
Total funds brought forward		150,409	147,469	297,878	265,810
TOTAL FUNDS CARRIED FORWARD		<u><u>168,078</u></u>	<u><u>114,193</u></u>	<u><u>282,271</u></u>	<u><u>297,878</u></u>

CONTINUING OPERATIONS

All income and expenditure has arisen from continuing activities.

Interest Link Borders

Statement of Financial Position 31 March 2025

	Notes	31.3.25 £	31.3.24 £
CURRENT ASSETS			
Cash at bank		304,094	317,505
CREDITORS			
Amounts falling due within one year	12	(21,823)	(19,627)
NET CURRENT ASSETS		<u>282,271</u>	<u>297,878</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		282,271	297,878
NET ASSETS		<u><u>282,271</u></u>	<u><u>297,878</u></u>
FUNDS	14		
Unrestricted funds		168,078	150,409
Restricted funds		114,193	147,469
TOTAL FUNDS		<u><u>282,271</u></u>	<u><u>297,878</u></u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2025.


The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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

The financial statements were approved by the Board of Trustees and authorised for issue on 31/3/25 and were signed on its behalf by:



S Scott-Aiton - Trustee

The notes form part of these financial statements

**Notes to the Financial Statements
for the Year Ended 31 March 2025**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

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.

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.

Allocation and apportionment of costs

These notes deal with costs not allocated entirely to a single head.

Costs of generating funds

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.

Activities in furtherance of Charities objectives

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

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.

Taxation

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

Fund accounting

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.

Pension costs and other post-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.

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2025**

2. DONATIONS AND LEGACIES

	Unrestricted funds £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds £
Donations	5,225	4	5,229	3,092
Grants	-	336,259	336,259	372,980
	<u>5,225</u>	<u>336,263</u>	<u>341,488</u>	<u>376,072</u>

3. INVESTMENT INCOME

	Unrestricted funds £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds £
Deposit account interest	<u>11,186</u>	<u>-</u>	<u>11,186</u>	<u>9,111</u>

4. INCOME FROM CHARITABLE ACTIVITIES

	Activity	31.3.25 £	31.3.24 £
SBC service contract	Befriending Services	<u>21,996</u>	<u>21,996</u>

5. RAISING FUNDS**Raising donations and legacies**

	Unrestricted funds £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds £
Staff costs	-	13,706	13,706	13,307
Rent & accommodation	-	1,417	1,417	2,450
General office costs	-	2,963	2,963	500
Staff travel costs	-	-	-	43
Fundraising event costs	<u>2,793</u>	<u>-</u>	<u>2,793</u>	<u>2,245</u>
	<u>2,793</u>	<u>18,086</u>	<u>20,879</u>	<u>18,545</u>

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2025**

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 7) £	Support costs (see note 8) £	Totals £
Befriending Services	377,885	9,683	387,568

7. DIRECT COSTS OF CHARITABLE ACTIVITIES

	31.3.25 £	31.3.24 £
Staff costs	244,329	231,458
Sessional staff	8,214	5,739
Staff travel costs	4,943	9,522
Staff training	6,280	1,800
Volunteer recruit & advertise	2,234	309
Volunteer training	1,593	1,353
1:1 Volunteer activity costs	1,485	1,254
1:1 Volunteer travel expenses	2,430	3,255
Group activity costs	30,074	23,550
Group travel expenses	11,877	14,663
Group venue hire	15,375	10,627
Group tutor fees	20,552	14,743
Rent & accommodation	4,394	10,108
General office costs	10,016	12,093
Subscriptions	734	170
Insurance	1,543	1,481
Payroll administration	2,118	1,439
Evaluation	129	644
Overnight trip activity costs	9,565	13,029
	377,885	357,237

8. SUPPORT COSTS

	Governance costs £
Befriending Services	9,683

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2025**

8. SUPPORT COSTS - continued

Support costs, included in the above, are as follows:

Governance costs

	31.3.25 Befriending Services £	31.3.24 Total activities £
Wages	2,406	2,336
Social security	224	214
Pensions	111	111
Committee meetings	1,088	1,373
Independent Examiners' fee	4,038	3,858
Bank charges	1,816	1,285
	<u>9,683</u>	<u>9,177</u>

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Trustees' expenses

During the year no Trustee (2024: 1 Trustees) received reimbursement of expenses for travel and attending meetings.(2024: £35).

The treasurer received £500 as an honorarium (2024: £500).

10. STAFF COSTS

	31.3.25 £	31.3.24 £
Wages and salaries	236,896	224,580
Social security costs	15,218	13,835
Other pension costs	8,662	9,011
	<u>260,776</u>	<u>247,426</u>

During the year, a total of key management personnel compensation of £35,578 was paid.

The weekly equivalent number of full-time staff during the year was 7 (2024: 7).

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

	31.3.25	31.3.24
Employees	<u>11</u>	<u>11</u>

No employees received emoluments in excess of £60,000.

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2025**

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	3,090	372,982	376,072
Charitable activities			
Befriending Services	21,996	-	21,996
Investment income	9,111	-	9,111
Other income	9,848	-	9,848
Total	<u>44,045</u>	<u>372,982</u>	<u>417,027</u>
EXPENDITURE ON			
Raising funds	2,200	16,345	18,545
Charitable activities			
Befriending Services	<u>27,688</u>	<u>338,726</u>	<u>366,414</u>
Total	<u>29,888</u>	<u>355,071</u>	<u>384,959</u>
NET INCOME	14,157	17,911	32,068
RECONCILIATION OF FUNDS			
Total funds brought forward	136,251	129,559	265,810
TOTAL FUNDS CARRIED FORWARD	<u><u>150,408</u></u>	<u><u>147,470</u></u>	<u><u>297,878</u></u>

12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.25 £	31.3.24 £
Trade creditors	13,616	13,932
Other creditors	104	(1,781)
Accrued expenses	8,103	7,476
	<u>21,823</u>	<u>19,627</u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

13. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted fund £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds £
Current assets	181,357	127,902	309,259	320,304
Current liabilities	(13,279)	(13,709)	(26,988)	(22,426)
	<u>168,078</u>	<u>114,193</u>	<u>282,271</u>	<u>297,878</u>

Interest Link Borders

Notes to the Financial Statements - continued for the Year Ended 31 March 2025

15. MOVEMENT IN FUNDS

	At 1.4.24 £	Net movement in funds £	At 31.3.25 £
Unrestricted funds			
General fund	150,409	17,669	168,078
Restricted funds			
Agnes Hunter Trust	-	2,107	2,107
Baily Thomas Charitable Fund	3,960	(3,960)	-
Bank of Scotland Foundation	-	9,354	9,354
Barrack Charitable Trust	681	(681)	-
Blackhill Windfarm Community Fund Borders	912	(912)	-
Children's Charity	305	(305)	-
Boshier-Hinton Foundation	-	1,730	1,730
Cash for Kids	-	768	768
Children in Need	-	10,002	10,002
Communities Mental Health & Wellbeing Co-operative Community Fund	8,242	(8,242)	-
Creative Breaks	4,742	(648)	4,094
Creative Scotland	5,166	3,306	8,472
Creative Scotland	2,875	(1,164)	1,711
David Solomons Charitable Trust	-	412	412
Forbes Charitable Foundation	-	(5,164)	(5,164)
Gannochy Trust	1,540	6,900	8,440
Garfield Weston	3,376	(3,376)	-
Hawick Common Good Fund	1,826	(1,826)	-
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	2,000	(420)	1,580
Maple Trust	-	90	90
National Lottery Community Fund	64,756	(16,233)	48,523
Orcome Trust	-	137	137
Peebles Common Good Fund	265	(265)	-
Peebles Round Table	-	269	269
Rank Foundation	1,250	(1,250)	-
RS MacDonald Charitable Trust	2,000	-	2,000
SBC Berwickshire Neighbourhood Fund SBC	-	4,157	4,157
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 Teviot & Liddesdale Neighbourhood Fund	2,477	(2,477)	-
Fund SBC Tweeddale Neighbourhood Fund	-	1,048	1,048
Sir Jules Thorn Trust	587	(587)	-
St James Place Foundation	1,666	-	1,666
Stafford Trust	4,239	(4,211)	28
Trefoil Rox	902	(902)	-
Wesleyan Foundation	-	5,549	5,549
Will Charitable Trust	9,537	(9,537)	-
TOTAL FUNDS	<u>147,469</u>	<u>(33,276)</u>	<u>114,193</u>
	<u>297,878</u>	<u>(15,608)</u>	<u>282,271</u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

15. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	56,577	(38,908)	17,669
Restricted funds			
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
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 & Wellbeing	-	(8,242)	(8,242)
Co-operative Community Fund	7,267	(7,915)	(648)
Creative Breaks	16,000	(12,694)	3,306
Creative Scotland	6,869	(8,033)	(1,164)
David Solomons Charitable Trust	500	(88)	412
Forbes Charitable Foundation	28,428	(33,592)	(5,164)
Gannochy Trust	13,440	(6,540)	6,900
Garfield Weston	-	(3,376)	(3,376)
Hawick Common 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	(2,420)	(420)
Maple Trust	1,000	(910)	90
National Lottery Community Fund	90,000	(106,233)	(16,233)
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	12,000	(12,000)	-
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)	-
SBC Teviot & 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	10,000	(10,000)	-
Stafford Trust	-	(4,211)	(4,211)
Trefoil Rox	-	(902)	(902)
Wesleyan Foundation	8,000	(2,451)	5,549
Will Charitable Trust	-	(9,537)	(9,537)

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

15. MOVEMENT IN FUNDS - continued	<u> </u>	<u> </u>	<u> </u>
	<u>336,263</u>	<u>(369,539)</u>	<u>(33,276)</u>
TOTAL FUNDS	<u>392,840</u>	<u>(408,447)</u>	<u>(15,607)</u>

Notes to the Financial Statements - continued for
the Year Ended 31 March 2025

14. MOVEMENT IN FUNDS

	At 1.4.23	Net movement in funds	At 31.3.24
Unrestricted funds	£	£	£
General fund	136,251	14,158	150,409
Restricted funds			
Agnes Hunter Trust	4,243	(4,243)	-
Baily Thomas Charitable Fund	-	3,960	3,960
Bank of Scotland Foundation	2,750	(2,750)	-
Barrack Charitable Trust	-	681	681
Blackhill Windfarm Community Fund	-	912	912
Borders Children's Charity	-	305	305
Charity Begins at Home	707	(707)	-
Children in Need	8,212	(8,212)	-
Communities Mental Health & Wellbeing	16,306	(8,064)	8,242
Co-operative Community Fund	-	4,742	4,742
Creative Breaks	5,992	(826)	5,166
Creative Scotland	-	2,875	2,875
Four Acre Trust	5,137	(5,137)	-
Gannochy Trust	1,000	540	1,540
Garfield Weston	-	3,376	3,376
Gosling Foundation	2,500	(2,500)	-
Hawick Common Good Fund	-	1,826	1,826
Mainhouse Trust	-	2,000	2,000
National Lottery Community Fund	69,502	(4,746)	64,756
Peoples Postcode Trust	1,920	(1,920)	-
Peebles Common Good Fund	-	265	265
Rank Foundation	-	1,250	1,250
Rooney Foundation	6,788	(6,788)	-
RS MacDonald Charitable Trust	2,000	-	2,000
SBC Berwickshire Neighbourhood Fund	2,502	(2,502)	-
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 Teviot & Liddesdale Neighbourhood Fund	-	2,477	2,477
Sir Jules Thorn Trust	-	587	587
St James Place Foundation	-	1,666	1,666
Stafford Trust	-	4,239	4,239
Trefoil Rox	-	902	902
Will Charitable Trust	-	9,537	9,537
	<u>129,559</u>	<u>17,910</u>	<u>147,469</u>
TOTAL FUNDS	<u>265,810</u>	<u>32,068</u>	<u>297,878</u>

Notes to the Financial Statements - continued for
the Year Ended 31 March 2025

14. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	44,045	(29,887)	14,158
Restricted funds			
Agnes Hunter Trust		(4,243)	(4,243)
ASDA Foundation	780	(780)	-
Baily Thomas Charitable Fund	15,000	(11,040)	3,960
Bank of Scotland Foundation	-	(2,750)	(2,750)
Barrack Charitable Trust	1,200	(519)	681
Better Breaks Fund	16,000	(16,000)	-
Blackhill Windfarm Community Fund	2,000	(1,088)	912
Borders Children's Charity	1,500	(1,195)	305
Borders Community Action	1,000	(1,000)	-
Charity Begins at Home	-	(707)	(707)
Children in Need	-	(8,212)	(8,212)
CLD Devices	2,350	(2,350)	-
Communities Mental Health & Wellbeing	8,965	(17,029)	(8,064)
Co-operative Community Fund	4,970	(228)	4,742
Creative Breaks	15,000	(15,826)	(826)
Creative Scotland	11,209	(8,334)	2,875
Forbes Charitable Foundation	23,425	(23,425)	-
Four Acre Trust	-	(5,137)	(5,137)
Gannochy Trust	7,080	(6,540)	540
Garfield Weston	20,000	(16,624)	3,376
Gosling Foundation	-	(2,500)	(2,500)
Hawick Common Good Fund	3,000	(1,174)	1,826
Mainhouse Trust	2,000	-	2,000
National Lottery Community Fund	120,054	(124,800)	(4,746)
Peebles Common Good Fund	2,000	(1,735)	265
Peoples Postcode Trust	-	(1,920)	(1,920)
Rank Foundation	15,000	(13,750)	1,250
Rooney Foundation	-	(6,788)	(6,788)
RS MacDonald Charitable Trust	12,000	(12,000)	-
SBC Berwickshire Neighbourhood Fund	-	(2,502)	(2,502)
SBC Cheviot Neighbourhood Fund	4,804	(4,137)	667
SBC Community Welfare Trust	3,612	(1,930)	1,682
SBC Eildon Neighbourhood Fund	10,000	(5,030)	4,970
SBC Happier Healthier Stronger Fund	25,000	(8,154)	16,846
SBC Local Action Group CLLD	6,030	(6,030)	-
SBC Teviot & Liddesdale Neighbourhood Fund	4,500	(2,023)	2,477
Sir Jules Thorn Trust	2,500	(1,913)	587
Souter Foundation	2,500	(2,500)	-
St James Place Foundation	10,000	(8,334)	1,666
Stafford Trust	5,000	(761)	4,239
Trefoil Rox	2,500	(1,598)	902
Will Charitable Trust	10,000	(463)	9,537
Youth Borders Summer	2,000	(2,000)	-
	<u>372,979</u>	<u>(355,069)</u>	<u>17,910</u>
TOTAL FUNDS	<u>417,024</u>	<u>(384,956)</u>	<u>32,068</u>

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2025**

15. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.23 £	Net movement in funds £	At 31.3.25 £
Unrestricted funds			
General fund	136,251	31,827	168,078
Restricted funds			
Agnes Hunter Trust	4,243	(2,136)	2,107
Bank of Scotland Foundation	2,750	6,604	9,354
Boshier-Hinton Foundation	-	1,730	1,730
Cash for Kids	-	768	768
Charity Begins at Home	707	(707)	-
Children in Need	8,212	1,790	10,002
Communities Mental Health & Wellbeing	16,306	(16,306)	-
Co-operative Community Fund	-	4,094	4,094
Creative Breaks	5,992	2,480	8,472
Creative Scotland	-	1,711	1,711
David Solomons Charitable Trust	-	412	412
Forbes Charitable Foundation	-	(5,164)	(5,164)
Four Acre Trust	5,137	(5,137)	-
Gannochy Trust	1,000	7,440	8,440
Gosling Foundation	2,500	(2,500)	-
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	1,580
Maple Trust	-	90	90
National Lottery Community Fund	69,502	(20,979)	48,523
Orcome Trust	-	137	137
Peebles Round Table	-	269	269
Peoples Postcode Trust	1,920	(1,920)	-
Rooney Foundation	6,788	(6,788)	-
RS MacDonald Charitable Trust	2,000	-	2,000
SBC Berwickshire Neighbourhood Fund	2,502	1,655	4,157
SBC Tweeddale Neighbourhood Fund	-	1,048	1,048
St James Place Foundation	-	1,666	1,666
Stafford Trust	-	28	28
Wesleyan Foundation	-	5,549	5,549
	<u>129,559</u>	<u>(15,366)</u>	<u>114,193</u>
TOTAL FUNDS	<u>265,810</u>	<u>16,461</u>	<u>282,271</u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

15. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	100,622	(68,795)	31,827
Restricted funds			
Agnes Hunter Trust	8,000	(10,136)	(2,136)
ASDA Foundation	780	(780)	-
Baily Thomas Charitable Fund	14,999	(14,999)	-
Bank of Scotland Foundation	50,000	(43,396)	6,604
Barrack Charitable Trust	1,198	(1,198)	-
Better Breaks Fund	32,001	(32,001)	-
Blackhill Windfarm Community Fund	2,001	(2,001)	-
Borders Children's Charity	1,500	(1,500)	-
Borders Community Action	1,000	(1,000)	-
Boshier-Hinton Foundation	2,000	(270)	1,730
Cash for Kids	1,168	(400)	768
Charity Begins at Home	499	(1,206)	(707)
Children in Need	22,365	(20,576)	1,790
CLD Devices	2,350	(2,350)	-
Communities Mental Health & Wellbeing	8,965	(25,271)	(16,306)
Co-operative Community Fund	12,237	(8,143)	4,094
Creative Breaks	31,000	(28,520)	2,480
Creative Scotland	18,078	(16,367)	1,711
David Solomons Charitable Trust	500	(88)	412
Forbes Charitable Foundation	51,852	(57,016)	(5,164)
Four Acre Trust	-	(5,137)	(5,137)
Gannochy Trust	20,520	(13,080)	7,440
Garfield Weston	20,000	(20,000)	-
Gosling Foundation	-	(2,500)	(2,500)
Hawick Common Good Fund	3,004	(3,004)	-
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	4,000	(2,420)	1,580
Maple Trust	1,000	(910)	90
National Lottery Community Fund	210,056	(231,035)	(20,979)
Orcome Trust	2,000	(1,863)	137
Peebles Common Good Fund	2,002	(2,002)	-
Peebles Round Table	550	(281)	269
Peoples Postcode Trust	-	(1,920)	(1,920)
Pixel	4,000	(4,000)	-
Rank Foundation	15,000	(15,000)	-
Rooney Foundation	-	(6,788)	(6,788)
RS MacDonald Charitable Trust	24,000	(24,000)	-
SBC Berwickshire Neighbourhood Fund	5,520	(3,865)	1,655
SBC Cheviot Neighbourhood Fund	4,804	(4,804)	-
SBC Community Welfare Trust	3,611	(3,611)	-
SBC Eildon Neighbourhood Fund	10,000	(10,000)	-
SBC Happier Healthier Stronger Fund	25,001	(25,001)	-
SBC Local Action Group CLLD	10,683	(10,683)	-
SBC Teviot & Liddesdale Neighbourhood Fund	4,502	(4,502)	-
SBC Tweeddale Neighbourhood Fund	7,500	(6,452)	1,048

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

15. MOVEMENT IN FUNDS - continued

Selkirk Common Good Fund	2,500	(2,500)	-
Sir Jules Thorn Trust	2,500	(2,500)	-
Souter Foundation	4,499	(4,499)	-
St James Place Foundation	19,999	(18,333)	1,666
Stafford Trust	5,001	(4,973)	28
Trefoil Rox	2,499	(2,499)	-
Wesleyan Foundation	8,000	(2,451)	5,549
Will Charitable Trust	10,000	(10,000)	-
Youth Borders Summer	<u>2,000</u>	<u>(2,000)</u>	<u>-</u>
	<u>709,244</u>	<u>(724,610)</u>	<u>(15,366)</u>
TOTAL FUNDS	<u>809,866</u>	<u>(793,405)</u>	<u>16,461</u>

Unrestricted funds

The general fund comprises those funds which the trustees are free to use in accordance with the charitable objects of Interest Link Borders.

The general fund includes income from service contracts.

Restricted funds

Grants are received for specific areas of the Befriending Service which is Interest Link Borders' sole service.

Restricted funds are principally funded by grants from the Big Lottery Fund and grant-making Trusts.

16. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2025.

**Detailed Statement of Financial Activities
for the Year Ended 31 March 2025**

	Unrestricted funds £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds £
INCOME AND ENDOWMENTS				
Donations and legacies				
Donations	5,225	4	5,229	3,092
Grants	-	336,259	336,259	372,980
	<hr/> 5,225	<hr/> 336,263	<hr/> 341,488	<hr/> 376,072
Investment income				
Deposit account interest	11,186	-	11,186	9,111
Charitable activities				
SBC service contract	21,996	-	21,996	21,996
Other income				
Miscellaneous	18,170	-	18,170	9,848
	<hr/> 18,170	<hr/> -	<hr/> 18,170	<hr/> 9,848
Total incoming resources	<hr/> 56,577	<hr/> 336,263	<hr/> 392,840	<hr/> 417,027
EXPENDITURE				
Raising donations and legacies				
Wages	-	12,031	12,031	11,682
Social security	-	1,120	1,120	1,070
Pensions	-	555	555	555
Rent & accommodation	-	1,417	1,417	2,450
General office costs	-	2,963	2,963	500
Staff travel costs	-	-	-	43
Fundraising event costs	2,793	-	2,793	2,245
	<hr/> 2,793	<hr/> 18,086	<hr/> 20,879	<hr/> 18,545
Charitable activities				
Wages	18,545	203,914	222,459	210,562
Social security	-	13,874	13,874	12,551
Pensions	-	7,996	7,996	8,345
Sessional staff	50	8,164	8,214	5,739
Staff travel costs	-	4,943	4,943	9,522
Staff training	377	5,903	6,280	1,800
Volunteer recruit & advertise	1,903	331	2,234	309
Volunteer training	749	844	1,593	1,353
1:1 Volunteer activity costs	308	1,177	1,485	1,254
1:1 Volunteer travel expenses	730	1,700	2,430	3,255
Group activity costs	4,676	25,398	30,074	23,550
Group travel expenses	928	10,949	11,877	14,663
Group venue hire	45	15,330	15,375	10,627
Carried forward	28,311	300,523	328,834	303,530

Interest Link Borders

Detailed Statement of Financial Activities for the Year Ended 31 March 2025

	Unrestricted funds £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds £
Charitable activities				
Brought forward	28,311	300,523	328,834	303,530
Group tutor fees	-	20,552	20,552	14,743
Rent & accommodation	-	4,394	4,394	10,108
General office costs	725	9,291	10,016	12,093
Subscriptions	-	734	734	170
Insurance	-	1,543	1,543	1,481
Payroll administration	-	2,118	2,118	1,439
Evaluation	129	-	129	644
Overnight trip activity costs	22	9,543	9,565	13,029
	<u>29,187</u>	<u>348,698</u>	<u>377,885</u>	<u>357,237</u>
Support costs				
Governance costs				
Wages	-	2,406	2,406	2,336
Social security	-	224	224	214
Pensions	-	111	111	111
Committee meetings	1,074	14	1,088	1,373
Independent Examiners' fee	4,038	-	4,038	3,858
Bank charges	1,816	-	1,816	1,285
	<u>6,928</u>	<u>2,755</u>	<u>9,683</u>	<u>9,177</u>
Total resources expended	<u>38,908</u>	<u>369,539</u>	<u>408,447</u>	<u>384,959</u>
Net income	<u>17,669</u>	<u>(33,276)</u>	<u>(15,607)</u>	<u>32,068</u>

This page does not form part of the statutory financial statements