Sustainable Cupar

Scottish Charity number: SC042695

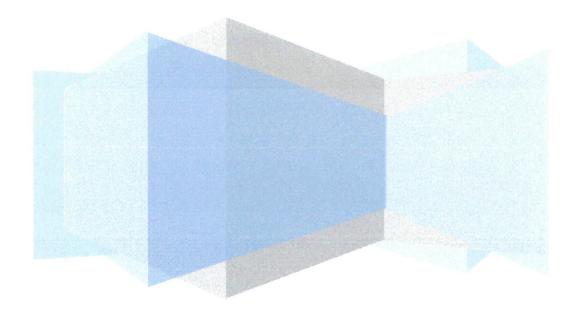
Annual Report

8

Financial Statements

For Year Ended

31 March 2025



Trustees' Annual Report

For the Year Ended 31 March 2025

The Trustees have pleasure in presenting their Report together with the Financial Statements and the Independent Examiner's Report for the year ended 31 March 2025.

Reference & Administrative Information

Charity Name: Sustainable Cupar

Charity No: SC042695

Address: c/o Ladyburn House, Skinners Steps, Cupar KY154DZ

Current Trustees: Sarah Davidson, Chair Alison Milne

Mary Ellen Robertson, Secretary

Andrew Collins, Treasurer

Norma Alari

Margot Abbott

Priya Logan (co-opted 20.01.2025) Gary Paterson

Jim McLeish (co-opted 20.01.2025) Gordon Pay

Sub Group Coordinators: Mary Ellen Robertson Active Travel

Alison Milne Book club
Sarah Davidson FAB & River
Gordon Pay Town /Energy

Independent Examiner: Sue Jack, c/o Fife Voluntary Action,

Caledonia House, Saltire Centre, Glenrothes KY6 2AL

Structure Governance & Management

Constitution

The Charity is a Scottish Charitable Incorporated Organisation (SCIO). It is governed by its constitution which was adopted on 28.07.2011. The charity was granted charitable status by OSCR on 27.10.2011.

Appointment of Trustees

The charity's trustees normally meet on a Quarterly basis. Membership of the Charity is open to anyone with an interest in the sustainable future of Cupar. Trustees are elected at the Annual General Meeting, which is normally held in April. Under the constitution, there must be a minimum of four and not more than twelve elected trustees.

Management

The trustees are responsible for the strategic direction and governance of the Charity, whilst day-to-day running is delegated to the Sub-group Co-ordinators. The Sub-groups normally have monthly meetings and the Sub-group Co-ordinators attend the Trustee meetings to discuss progress and development.

The Trustees are particularly aware of their responsibility for Health and Safety. The Charity also has 3rd party insurance.

Objectives & Activities

Charitable purposes

Sustainable Cupar is a local community group that was set up to help Cupar become a thriving, environmentally friendly town. The group aims to raise awareness of green issues and to promote and support changes to more sustainable lifestyles.

06/05/2025 Page 1 of 6

Achievements & Performance

Sustainable Cupar has 244 members and is a prominent voice in the local Community placing regular articles in the Cupar newspapers and referred to by other local organisations.

Sustainable Cupar Active Travel

The Group has continued to meet regularly throughout the year with a core of committed members.

The passing of Fife Council Planning Permission for the Red Route has been one of the successes of the year – very much due to the persistence of member Gary Paterson in working away at it. As yet, we have no title to the land required but this is in negotiation, with a number of options.

Achieving better connection with Fife Council has been a priority and we are gradually making headway with that. Holly Hunter (FC Active Travel Senior Officer) met with us in June and helped to cast light on the rapidly changing funding landscape within the Active Travel sector. Allan Maclean (FC Lead Consultant, Sustainable Traffic and Travel) met with the SC chair and the AT co-ordinator in November for a walk around Cupar to look at possible developments and ongoing issues. To date a crossing at Robertson Road has been improved and an upgrade at the bottom of Kirk Wynd is imminent.

Connections continue with local councillor Margaret Kennedy, who is an active supporter of the group, and have also been made within Cupar Community Council by the co-ordinator of the AT group, who is representing Sustainable Cupar. Active representation on local cycle paths is ongoing, carried forward by member Jim McLeish who also organises the Cycling Group. We are keeping an eye open for ongoing developments in the proposed Cupar to Guardbridge cycle path, with a particular interest in the route through Cupar itself, particularly around the area of the Haugh Park.

Sustainable Cupar has continued to support member Ken Cameron to keep his Guide to Bus Services in Cupar updated and available in local outlets, as well as on our website. Representation to Stagecoach by Margaret Kennedy, Jim McLeish and Ken Cameron helped to mitigate decisions made by them without prior consultation.

Sustainable Cupar Book Club

A Year of Thoughtful Reading & Lively Discussions - This year, our book club gathered monthly on Saturday evenings, with 4–8 members attending each meeting. Six generous members opened their homes to host, creating a warm and welcoming atmosphere for our literary conversations.

We explored a rich variety of themes, including: Sustainability, Politics & History, Psychology, Economics, Transformation & Design.

While we often delve into serious non-fiction, we also enjoyed two fiction selections, including Orbital—a past Booker Prize winner—adding fresh perspectives to our discussions.

A unique and exciting feature of our club this year was hosting the authors at two meetings—a tradition we began two years ago and hope to continue and expand in the future. These sessions brought deeper insight into the books and enriched our conversations.

As always, reviews of every book were posted on the Sustainable Cupar website the day after each meeting, helping us connect with a wider audience. The site also keeps everyone updated on future events and reading selections.

Looking ahead to the coming year, we would hope to invite more authors, explore even more genres while keeping our non-fiction roots, and encourage the lively debating atmosphere already a feature of our get-togethers.

Thanks to all our members for another wonderful year of reading, learning, and camaraderie!

Sustainable Cupar Fruit & Blossom (FAB)

January starts with what has become an annual event – a Wassail. As dusk falls candles are lit and placed within the orchard and in the trees. Food is shared, songs are sung and the trees are 'wakened'.

Sustainable Cupar were delighted to be the recipients of new seating and landscaping within the small orchard courtesy of Kilmany Garden aka Roddy McIntosh, Jimmy and John. A time capsule was embedded into one of the seats. The team were invited to an opening ceremony at which food and music featured.

SC participated in Climate Action Fife project to supply a fruit tree for every house. FAB volunteers had previously grafted 40 fruit trees of which became part of the project

35 trees were planted along Riverside Walk which came from SRUC (Elmwood Campus tree nursery) which Fife Council staff delivered and provide stakes. The trees were planted by SRUC students and FAB volunteers.

This year FAB supplied wild flower seed and compost to Elmwood College. Horticulture students are sowing these seeds, enabling further wild flower plugs to be planted in Cupar Mills Park.

Other activities during the year were pruning of fruit trees and soft fruit bushes, bulb planting, meetings and a jamboree.

Sustainable Cupar Town/Energy

District Heating. Where next?

Make electricity cheaper has on occasion recently been a bit of a mantra from the Climate Change Committee. That's the the official independent organisation advising the UK and Scotland governments, and parliaments, on keeping to the law in this area.

The good reason for this is that probably the biggest thing we can currently do to reduce emissions is summed up by another mantra - electrify everything. We have been very successful at transforming our electricity system from burning fossil fuels to using renewable energy, and the quickest way we can now reduce our emissions in some key areas is to change them to using electricity.

It does not help people to make that critical change when we have an artificial situation that electricity has a higher price than its real market price should be. The Climate Change Committee was really heavily criticising that this situation had been allowed to continue.

In getting to the relevance of this, it's not entirely off mark to say that Sustainable Cupar's venture into district heating has been a bit of a Nordic Saga, particularly considering it all started from a 'learning journey' to Gothenburg by one of our members. We're into our second decade on it. Our first taxpayer funded report obtained on this dates back to April 2014, funded by Scottish Enterprise.

We've just had our 5th taxpayer funded report. This has the potential to be seen as either useless or useful. We could sum up the first by saying it presented us with no viable options to take forward. Noone is going to volunteer to change with the headline prices for heat it gives on a simple reading. You had to go to Appendix 6, and the 54th and last page of the document, to perhaps understand that this failure is delivered by an overly expensive price of electricity being used. This is the point the Climate Change Committee has been making. Change the price of that, and you could change everything.

For the last decade, Sustainable Cupar has put forward a system based proposal, using proven technology, that should provide for that cheaper renewable electricity to then deliver heat at a good price for people. Unfortunately, that was considered beyond the scope of this last study and report. Other parties, including within Fife Council, also recognise that was a too limiting perspective. It does seem unfortunate that the latest report did not really advance things much beyond a previous taxpayer funded report done nearly ten years earlier.

06/05/2025 Page 3 of 6

Sustainable Cupar Town/Energy, continued . . .

Sustainable Cupar now comes to a decision point in this process. And, if you've read this far, it's likely that more of the burden for this decision inevitably comes to you.

There are people in Sustainable Cupar who have been doing this energy project for more than a decade. It is fair to say many of us may have run out of energy, and new people, with new energy, may be required for Sustainable Cupar to continue with this. Its probably reasonable to say our experience during that period was that government asked too much of volunteer effort, given that they have not really delivered what they seemed to be promising. They have also not really been delivering value for taxpayers - which we also are.

Other parties, such as Fife Council, and possibly any developer of Cupar North if that progresses, now have legal obligations to take district heating forward. Does Sustainable Cupar need to continue to be so involved? We will probably maintain a dialog with Fife Council on district heating in Cupar, but the question that needs to be answered now is would it be useful for Sustainable Cupar to seek funding for another study, and report, that aims to put available cheaper renewable energy into the equation?

That could maintain greater community involvement, and at least the potential of some community empowerment, and possibly even community financial return in future?

Sustainable Cupar River

In 2022, Sustainable Cupar was a founding partner of the River Eden Sustainability Partnership (RESP), a landscape-scale partnership promoting river restoration from source-to-sea of the River Eden and Motray Water in Fife (https://www.riveredenfife.org). The project vision is of a restored river catchment, rich in biodiversity, free from Invasive Non-Native Species (INNS), resilient to climate change and connected to the community for well-being and economic benefit.

In February 2024, Sustainable Cupar, was successful in being awarded development funding from the Scottish Government, Nature Restoration Fund (NRF), managed by NatureScot. This fund enabled RESP to survey and gather evidence about the Eden catchment with a view to initiating delivery projects for landscape-scale change and community engagement.

Over the course of the year-long NRF development phase, RESP has been successful in carrying out all the planned activities. The final report will be available very soon. The surveys have confirmed the issues facing the catchment and galvanised a community of people and partners with a shared vision to improve the biodiversity on the river. NRF funding has enabled RESP to leverage additional funding which almost doubled the amount that RESP could use this year to support the aims and objectives. SC receiving Neighbourhood Ecosystem Funding for 'Transition to Delivery' project work, delivered by James Hutton Ltd (JHLtd). JHLtd are working with landowners, listening to their perspectives, opening up these essential discussions.

Throughout, RESP has been helped by having the backing of professional advice and information from partners and robust data from our surveys. Ongoing collection (and mapping) of citizen science data will enable habitat improvement interventions to be closely monitored and evaluated. RESP community engagement events and activities (including website and social media) have resulted in the development of a network of volunteers, partners, landowners and supporting organisations. The nurturing and development of this network is integral to the success of future delivery projects. The partnership is now ready to deliver a catchment-wide strategy to manage INNS, as well as delivering a number of significant habitat improvements.

Sustainable Cupar trustees recently agreed to sign a Memorandum of Understanding with other partners in RESP. SC looks forward to many more successful shared initiatives.

Sustainable Cupar Cycling

In 2024/25 the Sustainable Cupar Cycling group ventured out once a month between May and October either on a Saturday or Sunday. The routes of between 15 to 25 miles all started in Cupar cycled at a very leisurely pace and on a sociable basis with stops to chat. Where possible a circular route was taken along quieter roads and where navigable tracks were used. Highlights of the year were our trips to Backhouse of Rossie, Monimail Tower and Falkland Stables.

An email list is used to send out details of the proposed route, timing and start point. Those interested to join a cycle ride respond and updates are sent out with any changes. Last year, the group ranged in size between six and eight. This year eleven joined our first cycle to Ladybank with a stop on the way back at Elmwood Golf Course Clubhouse for coffee.

PedalHowe@gmail.com is used for communications. Currently there are 48 receiving emails each month and 20 have participated on at least one cycle ride in the last year.

The Active Travel Sub-group has oversight of the group. To further active travel in this part of Fife there is an ambition that the group might get involved in seeking improvements for cycling on tracks, paths and public roads around Cupar and in the Howe of Fife. Paths such as the Springfield Muir Road, the track between Stratheden Hospital Grounds and Cupar Muir and the path from Foodieash to Cairnie Farm might be improved to make them easier to cycle all year round.

Anyone interested in joining a future cycle ride can contact Jim McLeish through the email PedalHowe@gmail.com

Activities:

Sustainable Cupar have a number of sub-groups :

- Active Travel
- Book Club
- Natural Environment, including the FAB sub-group
- Town/Energy
- River
- Cycling

Financial Review

Reserves Policy

Much of the income of the charity is from grants for specific projects and is therefore restricted on what it can be used for.

Closing balance for restricted funds:	£	14,800
Red Route	£	_
Moor Road	£	967
Fife Comm Award	£	_
River Fund	£	336
Neighbourhood Eco Fund	£	13,497
General Fund (non-specific or overhead costs)	£	4,682
The trustees' policy is to maintain reserves for 3 months' normal running costs to meet commitments and cover unexpected expenditure.	£	310

Plans for Future Periods

Our funds have been supported and made more sustainable by an increase in members joining fee which is optional and regular contributions by members to cover payments such as insurance and other fees not normally covered by funding. This has given more certainty and financial stability.

We will continue to obtain funding from relevant organisations to pursue our aims.

Approved by the trustees on the date below and signed on their behalf by:

Signed:

(Chair)

Isabella Sarah Davidson

Date:

21 April 2025

Independent Examiner's Report For the Year Ended 31 March 2025

Independent Examiner's Report to the Trustees of Sustainable Cupar

I report on the financial statements of the charity for the year ended 31 March 2025 which are set out on pages 3 to 9.

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 ("the 2005 Act") and the Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 Regulations"). The charity's trustees consider that the audit requirement of Regulation 10(1) (d) of the 2006 Regulations does not apply. It is my responsibility to examine the accounts as required under section (44) (1) (c) of the 2005 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 Regulations. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, I do not express an audit opinion on the view given by the accounts.

Independent Examiner's Statement

In 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 Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Regulations have not been met, or
- to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed

Date

02.05.25

Sue Jack B.Sc.(Hon), Cert.Acc.(open)

Statement of Receipts & Payments - For Year Ended 31/03/2025

Receipts Voluntary Receipts	Note	Restricted	Unrestricted	Total 2024-2025	Total 2023-2024
Grants Fundraising and donations Bank interest	4 & 9 6 5	99,946	0 1,232 0	99,946 1,232 0	11,465 4,169 0
Total Receipts		99,946	1,232	101,177	15,634
Payments					
Cost of Fundraising Cost of Charitable Activities Governance Costs	7 8	0 86,504 0	0 1,122 120	0 87,626 120	0 13,267 120
Total Payments		86,504	1,242	87,746	13,387
Surplus/(Deficit) for the year	13,442	-10	13,432	2,248	

The Notes on pages 7 & 8 form an integral part of these Accounts

Statement of Balances – As at 31/03/2025

Funds Reconciliation

Opening Cash at Bank & In Hand Surplus/(Deficit) for year	6,050 13,432	3,803 2,248
Closing Cash at Bank & In Hand	19,482	6,050
Bank & Cash Balances	19,482	6,050
Represented by:		
Bank Account	19,482	6,050
Cash in Hand	0	0

Other Assets (Unrestricted Fund)

There are no other Assets

Liabilities (Unrestricted Fund)

There are no other Liabilities

Isabella Sarah Davidson

The Notes on pages 7 & 8 form an integral part of these accounts

Approved by the trustees on the date below and signed on their behalf by:-

Chair:

Treasurer:

Andrew C Collins

Date: 21 April 2025

Date:

21 April 2025

Notes to the Accounts - For the Year Ended 31 March 2025

1 Basis of Accounting

These accounts have been prepared on the Receipts & Payments basis in accordance with the Charities & Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

2 Nature and purpose of funds

Unrestricted funds are those that may be used at the discretion of the trustees in furtherance of the objects of the charity. The trustees maintain a single unrestricted fund for the day-to-day running of the Charity.

Restricted funds may only be used for specific purposes. Restrictions arise when specified by the donor or when funds are raised for specific purposes.

3 Related Party Transactions

No remuneration was paid to the trustees.

No travel expenses were paid to any trustees during the year.

		2025 Restricted Unrestricted		Total 2025)24 Unrestricted	Total 2024	
4	Grants Received	Restricted	Onrestricted			Restricted	Officsurcted		
	Sustrans (Red Route) Moor Road	151		151		9,393		9,393	
	Fife Comm Fund (River)	101		101		1,500		1,500	
	NatureScot (River)	86,298		86,298		572		572	
	Neighbourhood Eco Fund	13,497		13,497		572		572	
	Total Grants Received	99,946	0	99,946		11,465		11,465	
5	Bank Interest		0	0			0	0	
6	Donations		1,232	1,232			4,169	4,169	
	Total Receipts	99,946	1,232	101,177		11,465	4,169	15,634	
7	Cost of Charitable Activities								
	Insurance/Legal Fees		249	249			232	232	
	General Meetings/Events		174	174		843	475	1,318	
	Grant funded (Red Route)					9,393		9,393	
	Calendars						708	708	
	FAB plants, etc		539	539			293	293	
	Comm Food plants, etc	5 000		E 000		414		414	
	River equipment River other	5,886		5,886 80,618		110 70		110 70	
	River offier River website	80,618		00,010		48		48	
	Other		160	160		460	221	681	
	Total Cost of Charitable Activities	86,504	1,122	87,626		11,337	1,930	13,267	
8	Governance Costs		120	120			120	120	
	Total payments	86,504	1,242	87,746		11,337	2,050	13,387	
			2024-2025				2023-	-2024	
9	Restricted funds	Restricted b/f	new funds	expenditure during year	Restricted c/f	Restricted b/f	new funds	expenditure during year	Restricted c/f
	Sustrans (Red Route)					0	9,393	9,393	0
	Moor Road	816	151	0	967	816	0	0	816
	Fife Comm Award (FAB)					433	0	433	0
	NatureScot River fund	542	86,298	86,504	336	0	2,072	1,530	542
	Neighbourhood Eco Fund	0	13,497	0	13,497				
	Total	1,358	99,946	86,504	14,800	1,250	11,465	11,356	1358