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jamesmilne

CHARTERED ACCOUNTANTS

Banchory and District Initiative Limited

Scottish Charity Number: SC041630

Company Number: SC268718

Report and Financial Statements

for the year ended

31st March 2018

Banchory and District Initiative Limited

Report of the Trustees for the year ended 31st March 2018



The Trustees present their annual report and Report and Financial Statements of the charity for the year ended 31st March 2018. The Financial Statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published on 16th July 2014.

Objectives and activities

The charitable company's objectives are to promote the benefit of the inhabitants of Banchory and surrounding areas, for charitable purposes, to:

- Advance community involvement and citizenship by creating and encouraging opportunities for active volunteering within the organisation and general community;
- Advance community development by providing means for community involvement in decision making concerning Banchory's future development and supporting directly or indirectly the enhancement of community organisations and the pursuit of Banchory and district renewal;
- Identify, develop and support initiatives to improve environmental issues arising in Banchory and surrounding areas through pollution minimising projects, enhancing sustainable waste management for the community and advancing the protection and conservation of the local built and natural environment;
- Raise public awareness of all aspects of local culture and to support and develop projects which protect, preserve and restore local heritage;
- Identify, develop and support initiatives and to work in partnership with all other agencies and bodies operating in the area (public, private and voluntary), in order to promote, support and advance the health and well-being of all residents in Banchory and surrounding areas and to work in partnership to support any training and educational initiatives;
- Identify, develop and support initiatives which address the specific needs of older people, young people and of those with disabilities or other specific needs living within Banchory and surrounding areas;
- Promote, provide and develop recreational facilities in the town and environs for the whole community.

Achievements and performance

2017 saw the continued development of existing projects.

The major initiative for BDI, Number One opened its doors in February 2017 with a soft launch supported by a number of volunteers. From April onwards the facility was trading as a café and venue space for hire. The income from sales of meals and room hire increased steadily over the year peaking during the summer with the influx of tourists. Maintaining an affordable meal and venue service while covering expenses will entail further grants and donations for at least two more years. Income is steadily increasing but will fluctuate throughout the year.

The venue is being hired by community organisations for meetings and workshops. The café is staffed mostly by volunteers however, to maintain continuity, daily supervisors are employed to manage the volunteers.

The Farmers Market continues to develop with new stall holders coming regularly. The market is one of the largest with the busiest footfall in Aberdeenshire. Funds have been invested in new gazebos and signage. Bonnie Banchory Community Garden is almost completed with new raised beds and planters funded by Tesco Community Fund. Aberdeenshire Council has enhanced the project by funding interpretation and seating.

Both the Skatepark and the Mountain Bike groups have completed their first phase of funding and development. The existing skateramp has been repaired and used regularly. The group will launch themselves as a SCIO later this year. The Mountain bike group has completed a feasibility study and will now apply for planning permission to construct the trails. They will also form a separate SCIO in 2018.

Banchory and District Initiative Limited

Report of the Trustees (continued) for the year ended 31st March 2018



Achievements and performance (continued)

Work with partners in NHS Grampian continues with support to fund local wellbeing projects. Funding was sourced this year to develop a Confidence to Cook programme which will see people given health and nutrition training in Number One.

The community radio – River Dee Radio has increased the number of presenters now producing four live shows a week and up to ten recorded programmes. There are over 12 volunteer presenters making programmes every week and now broadcasting live online and recorded programmes on Mixcloud.

Fundraising for projects is ongoing. Grants and donations are essential to sustain the organisation. Funding from Aberdeenshire Council has been reduced and expected to cease from 2019.

New project ideas for 2018 include the development of a culinary trail and community vegetable garden which will link with Number One and the Farmers Market. Food will be produced, marketed and cooked to educate people on the skills and knowledge of food production.

As always the organisation cannot survive without the many volunteers who support projects throughout the year.

Financial review

Income from charitable activities is consistent with the prior year. Income from grants and donations has decreased compared to last year in light of support received in connection with the hub at Number One in the year to 31st March 2017. Associated expenditure at Number One has resulted in increased expenditure overall since 2017.

The activities for the year has resulted in a net surplus of £4,928.

Structure, governance and management

The company, which is registered in Scotland and which is limited by guarantee and therefore governed by its Memorandum and Articles of Association, is a registered charity in Scotland – charity number SC041630. The members of the charitable company are the Directors/Trustees named below. In the event of the charitable company being wound up, the liability in respect of the guarantee is limited to £1 per member. The BDI became a registered company in June 2004 and a registered charity in July 2010.

The structure of the charitable company consists of members and Trustees. Members may attend the AGM and elect people to act as Trustees. The Trustees manage the day to day activities of the charitable company and in particular the monitoring of its financial position.

Directors and Trustees

The Directors of the charitable company (the charity) are its Trustees for the purpose of charity law.

The Trustees, who served during the period under review and since the year end were as follows:

Mrs J.M. Henretty	(Chairperson)
Mrs N. Makin	
Mr M. W. Merchant	
Mr P.S. Panchaud	
Mr B. G. Smith	(resigned 01/06/2018)
Mr R. A. H. Crichton	(appointed 01/06/2017)
Mr J. G. T Fletcher	(appointed 28/04/2017)

Banchory and District Initiative Limited

Report of the Trustees (continued) for the year ended 31st March 2018



Directors and Trustees (continued)

The statutory power of appointing new and additional Trustees, as governed by the charitable company's constitution, rests with the members and Trustees. At each AGM the members may elect any member to be a Trustee. The Trustees may at any time appoint any member to be a Trustee. At each AGM 50% of the Trustees retire from office but are eligible for re-election.

Newly appointed Trustees are advised by the board of their legal duties and responsibilities and where necessary training is provided.

Principal office

Stone House, Rosehill Crescent, Banchory, Aberdeenshire, AB31 5SQ.

Registered office

Unit 1, Scott Skinner Square, Banchory, Aberdeenshire, AB31 5SE.

Bankers

Unity Trust Bank, Customer Service Centre, Nine Brindleyplace, Birmingham, B1 2HB.

Solicitors

Aberdein Considine, 5-9 Bon Accord Crescent, Aberdeen, AB11 6DN.

Accountants

James Milne, Chartered Accountants, Banchory Business Centre, Burn O' Bennie Road, Banchory, AB31 5ZU

Company number

SC268718

Charity number

SC041630

Risk management

The Trustees have reviewed the charitable company's exposure to major risks and accordingly have established systems to mitigate them.

Reserves

The unrestricted fund represents the free reserves available to the charitable company to fulfil its primary objectives. The Trustees are satisfied that the charitable company is able to meet its liabilities. They are actively promoting the charitable company to raise funds so that at least 12 months worth of expenditure is held within free reserves.

Responsibilities of the Trustees

The Trustees are required under the Charities Accounts (Scotland) Regulations 2006 to prepare, for each financial year, Financial Statements which give a true and fair view of the accounts of the Trust during the year and of its financial position at the end of the year. In preparing accounts the Trustees are also required to:

- (a) select suitable accounting policies and apply them consistently;
- (b) make judgments and estimates that are reasonable and prudent;
- (c) state whether applicable accounting standards and statements of recommended practice have been followed, subject of any departure disclosed and explained in the accounts;
- (d) prepare the accounts on the going concern basis unless it is inappropriate to presume that the Trust will continue in operation.

Banchory and District Initiative Limited

**Report of the Trustees (continued)
for the year ended 31st March 2018**



Responsibilities of the Trustees (continued)

The Trustees are responsible for keeping accounting records which disclose with reasonable accuracy at any time the financial position of the Trust to enable them to ensure that the Financial Statements comply with applicable law and regulations. They are also responsible for safeguarding the assets of the Trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies regime and was approved by the board on 15/10/18 and signed on its behalf by

A handwritten signature in black ink, appearing to read 'Mrs M Henretty', written over a horizontal line.

Mrs. M. Henretty
Chairperson

**Independent Examiner's Report to the Trustees of
Banchory and District Initiative Limited**



I report on the accounts of the charity for the year ended 31st March 2018 which are set out on pages 6 to 13.

Respective responsibilities of Trustees and Examiner

The charity's Trustees (who are also the Trustees of the company for the purposes of company law) 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. The charity 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 independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. An examination includes a review of the accounting records kept by the charity and a comparison of the 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 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 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - to prepare accounts which accord with the accounting records and 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.

Richard D. Christie, CA

James Milne
Chartered Accountants
Banchory Business Centre
Burn O' Bennie Road
Banchory
AB31 5ZU

23/10/18

Banchory and District Initiative Limited



Statement of financial activities (incorporating an income and expenditure account) for the year ended 31st March 2018

	Note	Unrestricted & designated funds £	Restricted funds £	Total 2018 £	Total 2017 £
Income and endowments from:					
Grants and donations	2	3,750	37,842	41,592	70,065
Charitable activities	3	1,321	10,878	12,199	10,928
Other trading activities	4	1,020	16,941	17,961	6,019
Investment income – bank interest		-	-	-	7
Total		<u>6,091</u>	<u>65,661</u>	<u>71,752</u>	<u>87,559</u>
Expenditure on:					
Charitable activities	5	(1,532)	(65,292)	(66,824)	(65,206)
Total expenditure		<u>(1,532)</u>	<u>(65,292)</u>	<u>(66,824)</u>	<u>(65,206)</u>
Net income		4,559	369	4,928	22,353
Transfers between funds		-	-	-	-
Net movement in funds		4,559	369	4,928	22,353
Reconciliation of funds:					
Total funds brought forward		4,813	52,383	57,196	34,843
Total funds carried forward	13	<u>9,372</u>	<u>52,752</u>	<u>62,124</u>	<u>57,196</u>

The statement of financial activities includes all gains and losses recognised in the year as well as complying with the requirements for an income and expenditure account under the Companies Act 2006.

The notes on pages 8 to 14 form an integral part of the Financial Statements

Banchory and District Initiative Limited



Balance sheet for the year ended 31st March 2018

	Note	Unrestricted & designated funds £	Restricted funds £	Total 2018 £	Total 2017 £
Fixed assets					
Tangible assets	7	-	22,380	22,380	23,975
Current assets					
Debtors	8	845	6,028	6,873	9,033
Cash at bank		9,502	24,731	34,233	26,637
		<u>10,347</u>	<u>30,759</u>	<u>41,106</u>	<u>35,670</u>
Creditors: amounts falling due less than one year	9	(975)	(387)	(1,362)	(2,449)
		<u>(975)</u>	<u>(387)</u>	<u>(1,362)</u>	<u>(2,449)</u>
Net current assets		<u>9,372</u>	<u>30,372</u>	<u>39,744</u>	<u>33,221</u>
Net assets		<u>9,372</u>	<u>52,752</u>	<u>62,124</u>	<u>57,196</u>
The funds of the charitable company:					
Share capital	12	-	-	-	-
Total accumulated income funds	13	9,372	52,752	62,124	57,196
		<u>9,372</u>	<u>52,752</u>	<u>62,124</u>	<u>57,196</u>

For the year ending 31st March 2018 the company was entitled to exemption from audit under Section 477 of the Companies Act 2006 relating to small companies.

Director's responsibilities:

- The shareholders have not required the company to obtain an audit of its financial statements for the year in question in accordance with Section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and in accordance with FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

These financial statements were approved by the board of directors and authorised for issue on and signed on their behalf by:

15/10/18

Mrs J. M. Henretty

Company registration number: SC268178

The notes on pages 8 to 14 form an integral part of the Financial Statements

Banchory and District Initiative Limited

Notes to the Report and Financial Statements for the year ended 31st March 2018



1. Accounting policies

1.1 Basis of Accounting

The financial statements have been prepared in accordance with 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) published on 16th July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

The charity constitutes a public benefit entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the entity.

1.2 Income

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

Donations are recognised when the Trust has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

1.3 Expenditure

Expenditure, which include irrecoverable VAT, is recognised in the period in which they are incurred and allocated accordingly based on usage, grant applications and other applicable means.

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 settlement will be required and the amount of the obligation can be measured reliably.

1.4 Tangible fixed assets

Only purchased tangible fixed assets costing more than £1,000 are capitalised and carried at cost.

1.5 Depreciation

Depreciation is provided as follows:

Tenants improvements	-	straight line over the lease term of 5 years
Fittings and equipment	-	20% reducing balance

1.6 Taxation

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

Banchory and District Initiative Limited

Notes to the Report and Financial Statements for the year ended 31st March 2018



1.7 Operating leases

Lease payments are recognised as an expense over the lease term on a straight line basis. The aggregate benefit of lease incentives is recognised as a reduction to expense over the lease term, on a straight line basis.

1.8 Funds

Unrestricted funds are available to use to further any purpose of the charitable company. Designated funds are unrestricted funds which have been set aside by the Board for particular activities. Restricted funds are monies that have been sort or have been given for a specific purpose.

Further details of each fund are disclosed in Note 9.

2. Grants and donations

	Unrestricted £	Restricted £	Total 2018 £	2017 £
Grants	750	18,657	19,407	44,140
Donations	3,000	19,185	22,185	26,465
	<u>3,750</u>	<u>37,842</u>	<u>41,592</u>	<u>70,605</u>

In 2017 of the grants and donations, £10,706 was attributable to restricted income funds and the balance of £270 to unrestricted income funds.

3. Charitable activities

	Unrestricted £	Restricted £	Total 2018 £	2017 £
Advertising, sponsorship and event fees	<u>1,321</u>	<u>10,878</u>	<u>12,199</u>	<u>10,928</u>

In 2017 of the charitable activities, £10,928 was attributable to restricted income funds and the balance of £Nil to unrestricted income funds.

4. Other trading activities

	Unrestricted £	Restricted £	Total 2018 £	2017 £
Number One - sales	-	14,314	14,314	2,472
Advertising and sponsorship	1,020	-	1,020	1,170
Rent	-	2,627	2,627	2,377
	<u>1,020</u>	<u>16,941</u>	<u>17,961</u>	<u>6,019</u>

In 2017 of the other trading activities, £3,114 was attributable to restricted income funds and the balance of £2,905 to unrestricted income funds.

Banchory and District Initiative Limited

**Notes to the Report and Financial Statements
for the year ended 31st March 2018**

5. Expenditure

	Unrestricted		Restricted					Meal Deeside			Confidence		2018		2017		
	£	£	River Youth Industries	Bonnie Banchory	Christmas Lights	Town Co-Ordinator	Produce Market	Deeside Food Skills	Deeside Market	Service Research	Hub Number 1	Skatepark	Bike to cook	Total	Total	Total	Total
Charitable Activities & Support Costs																	
Consultancy costs					5,827									5,827	8,693	5,827	8,693
Training						960				1,201				2,161	5,835	2,161	5,835
Event costs and expenses	588	84	1,985	259	2,005	349		263		5,951	76	1,472	743	15,299	15,887	15,887	12,476
Calendar printing, printing and postage				1,440										2,008	2,471	2,008	2,471
Christmas lights and tree				1,220						6,778				1,220	2,707	1,220	2,707
Wages and salaries														6,778	6,778	6,778	6,778
Town maps, newsletter, leaflets etc.										15,450				-	160	-	160
Accommodation/Rent														15,450	15,450	15,450	8,780
Subscriptions														-	-	-	-
Equipment expensed						37		3,219		1,867				5,222	16,228	5,222	16,228
Gifts and donations		150												150	100	150	100
Insurance	246			200	200					417				817	1,063	817	788
Advertising and promotion	80			220	290			127		55				692	772	692	817
Website costs	379													-	243	-	243
General office costs	92									1,616				2,176	2,268	2,176	1,946
Bank charges	72													-	72	-	69
Professional fees										834				834	834	834	347
Depreciation										5,135				5,758	5,758	5,758	1,802
Suspense				623										-	-	-	-
Sundry costs														-	-	-	-
	1,457	1,330	84	2,608	3,339	5,827	2,532	3,346	977	39,249	76	1,472	1,500	743	64,392	65,849	64,246

Governance costs

Examiners fees	75			300	300					300				900	975	900	960
	75			300	300					300				900	975	900	960
Total expenditure	1,532	1,330	84	2,608	3,639	5,827	2,832	3,346	977	39,549	76	1,472	1,500	743	65,292	66,824	65,206

In 2017 of the Charitable Activities, £58,439 was attributable to restricted income funds and the balance of £6,787 to unrestricted income funds.



Banchory and District Initiative Limited

Notes to the Report and Financial Statements for the year ended 31st March 2018



6. Staff costs

	2018 £	2017 £
Salaries and wages	<u>6,778</u>	<u>-</u>

The average number of monthly employees during the year was 3 (2017 – Nil).

There are no employees who received total benefits of more than £60,000 (2017 – Nil).

No trustees or key management personnel received any remuneration during the year (2017 – Nil).

7. Tangible fixed assets

	Tenants improvements £	Fittings & equipment £	Total £
Cost			
At 1st April 2017	24,361	1,416	25,777
Additions	-	4,163	4,163
Disposals	-	-	-
At 31st March 2018	<u>24,361</u>	<u>5,579</u>	<u>29,940</u>
Depreciation			
At 1st April 2017	1,706	96	1,802
Charge for the year	4,870	888	5,758
On disposals	-	-	-
At 31st March 2018	<u>6,576</u>	<u>984</u>	<u>7,560</u>
Net book value			
At 31st March 2018	<u>17,785</u>	<u>4,595</u>	<u>22,380</u>
At 31st March 2017	<u>22,655</u>	<u>1,320</u>	<u>23,975</u>

8. Debtors

	Unrestricted £	Restricted £	Total 2018 £	2017 £
Trade debtors	-	258	258	505
Other debtors and prepayments	845	5,770	6,615	8,528
	<u>845</u>	<u>6,028</u>	<u>6,873</u>	<u>9,033</u>

In 2017 of the debtors, £8,413 was attributable to restricted income funds and the balance of £620 to unrestricted income funds.

Banchory and District Initiative Limited



Notes to the Report and Financial Statements for the year ended 31st March 2018

9. Creditors

	Unrestricted	Restricted	Total	
	£	£	2018	2017
	£	£	£	£
Accruals	-	387	387	1,197
Other creditors	975	-	975	1,252
	<u>975</u>	<u>387</u>	<u>1,362</u>	<u>2,449</u>

In 2017 of the creditors, £1,197 was attributable to restricted income funds and the balance of £1,252 to unrestricted income funds.

10. Related party transactions

The Charitable company has not entered into any contracts with which it or any of its Trustees have an interest in. The Trustees all give freely of their time and expertise without any form of remuneration or benefit in cash or kind (2017 - £Nil). Expenses were reimbursed to two Trustee during the year and amounted to £467.

11. Operating lease commitments

The charity has future minimum lease payments under non-cancellable operating leases as follows:

	2018	2017
	£	£
Not later than one year	16,200	16,200
After one year but not more than five years	40,322	56,522
After five years	-	-
	<u>56,522</u>	<u>72,722</u>

12. Share capital

The company is limited by guarantee. It has no share capital.

Banchory and District Initiative Limited

Notes to the Report and Financial Statements for the year ended 31st March 2018



13. Funds

	At 01/04/17	Income	Expenditure	Transfers	At 31/03/18
	£	£	£	£	£
Unrestricted funds					
General:					
Community development	4,813	6,091	(1,532)	-	9,372
	4,813	6,091	(1,532)	-	9,372
Designated:					
Town co-ordinator	-	-	-	-	-
Total unrestricted funds	4,813	6,091	(1,532)	-	9,372
Restricted funds					
Events	(5)	1,335	(1,330)	-	-
Youth industries	1,362	-	(84)	(1,278)	-
The Bonnie Banchory Project	7,680	2,509	(2,608)	-	7,581
Christmas lights	9,311	4,886	(3,639)	-	10,558
Town co-ordinator	2,216	3,611	(5,827)	-	-
Produce market	4,052	4,628	(2,832)	-	5,848
Deeside Food Skills	2,333	5,000	(1,309)	-	6,024
Banchory Mountain Bike Club	905	2,444	(1,472)	-	1,877
Website	-	-	-	-	-
First Responder	3,225	2,693	(3,346)	-	2,572
River Dee radio	1,303	-	(977)	-	326
Meal Service research	940	-	(76)	-	864
Banchory skate park	500	1,000	(1,500)	-	-
Confidence to cook	-	2,582	(743)	-	1,839
Number One	18,561	34,973	(39,549)	1,278	15,263
Total restricted funds	52,383	65,661	(65,292)	-	52,752
Total funds	57,196	71,752	(66,824)	-	62,124

Events

To fund the town's events such as the River Festival.

Youth Industries

To provide work/volunteer experience for young persons in the town.

The Bonnie Banchory Project

To enhance and extend the floral decorations in Banchory town centre and other focal points around the town.

Christmas lights

To finance the town's annual Christmas lights display.

Banchory and District Initiative Limited



Notes to the Report and Financial Statements for the year ended 31st March 2018

13. **Funds (continued)**

Town Co-ordinator

Working in collaboration with the Business Association to fund the cost of a town co-ordinator.

Produce market

A monthly produce market held in the Bellfield car park.

Deeside Food Skills

To establish a food skills programme in the Deeside area based on the development and delivery of the NHS Grampian "Confidence to Cook" course. This will include the creation of "Cook It Kits" resource packs for the use of groups and to fund general resources for the skills courses.

Banchory mountain bike club

To fund the creation of the town's new mountain bike trail.

Website

To fund the creation of the charitable company's website.

First Responder

To fund emergency medical equipment.

Number One

To fund the creation of a community café and training facility.

River Dee Radio

To provide community radio for the Banchory area.

Meal service research

To identify a means to provide meals for people who are isolated or unable to cook for themselves.

Banchory skate park

To facilitate the funding for the maintenance of the existing skate park in Bellfield Park.

Confidence to cook

To promote healthy nutrition through culinary courses for more vulnerable adults and children.