

Cowal Hospice Trust

SC021169

Trustee Report and
Annual Accounts 2025/26

Cowal Hospice Trust (SC021169)

Trustees' Annual Report for the year ended 31 March 2026

Cowal Hospice Trust is a charity registered in Scotland. Its governing document is a trust deed. The trustees are responsible for the overall governance and strategic direction of the Trust, ensuring that funds and resources are applied in furtherance of its charitable purposes. Trustees are appointed by reference and election in accordance with the trust deed. During the year the trustees oversaw the Trust's activities, finances and support for hospice and palliative care services.

The trustees who served during the year, or who were in office at the date of approval of this report, were:

Dr Sharon Brennan – Chairperson

Mr William A McIntyre – Vice Chairperson

Mr George Lynn – Trustee

Mrs Sheila McKechnie – Trustee

Ms Sylvia Rennie – Secretary

Mr Alan Lothian – Treasurer

Mrs Letitia Pittman – Trustee

Mrs Kate Stewart – Trustee

Mrs Beryl Di Ciacca – Trustee

Rev Sandy MacPherson – Trustee

Ms Nicky Murphy – Trustee

Mr Christopher Elliot – Trustee, appointed September 2025

Christopher Elliot was appointed as a trustee in September 2025.

Objectives and activities

The purpose of Cowal Hospice Trust is to support hospice and palliative care services for people in the Cowal area who are affected by life-limiting illness, together with support for their families and carers. The Trust does not itself provide clinical services; instead it funds services at Cowal Community Hospital and in the community.

The Trust's services cover day services, inpatient services, community services and patient transport. Day services include complementary therapies, yoga, arts and crafts, relaxation and peer support, as well as counselling, spiritual care and bereavement support. Community services are delivered by a Macmillan nurse who provides symptom-management advice and emotional, psychological and informational support to patients and families, working closely with GPs, hospital clinical nurse specialists and community nurses. Patient transport is provided by volunteer drivers who take patients to and from hospitals in Greenock, Paisley, Glasgow and Clydebank; there is no charge to patients and the service is funded entirely by charitable donations.

In 2024/25 the Trust also funded CHATS (Cowal Hospice and Therapy Services at the Hospital) therapy services, education events such as health-promotion sessions and bereavement workshops, and outreach on issues around death and dying. To complement NHS provision, the Trust raised funds to improve patient comfort at Cowal Community Hospital: the charity purchased and refurbished beds, soft furnishings, en-suite facilities, televisions, Wi-Fi and laundered bedding, and provided training for staff. These enhancements are designed to make the inpatient environment more comfortable for patients and their families.

Achievements and performance

The Trust continued to benefit from strong community support through donations, trading income and the work of volunteers. Total incoming resources for the year were £64,036, comprising £22,006 in donations, £38,677 in trading receipts from the charity's shop and £3,352 in investment income. This represents an increase from the £49,304 received in 2024/25. There remained no income from fundraising activities. Community-led fundraising events and donations continued. In September 2025 Innellan Women's Club raised £360 at a coffee afternoon; Shaun Miller accepted the donation and explained how important such support is for the Trust. On Cowal Games Saturday local man Grant Stirling completed a two-mile "Big Swim" across the Firth of Clyde, raising £8,000 for charities including Cowal Hospice; some of this money will be used to create 'Mary's Gift' treat boxes for patients. In December 2025 the Santa Sleigh Tour returned to the communities of Cowal, with the organisers selecting Cowal Hospice CHATS as the beneficiary and publishing tour dates for Tighnabruaich, Kilmun, Innellan, Sandbank, Kirn, Hunters Quay and Dunoon. Volunteers from the Dunoon Community Shed refurbished a garden bench for the hospice, delivering it just before Christmas and in May 2026 Cowal Churches Together presented a £650 donation following fundraising at the 2025 Cowal Games. These grassroots efforts complemented income from the shop and memorial gifts and underscored the community's commitment to the hospice.

The Trust's patient-transport service continued to operate at scale, providing 405 journeys to cover 382 appointments and serving 55 patients. Volunteers also supported day services and community activities. In addition to funding ongoing services, the Trust purchased furniture and hospital "z-beds" to improve patient comfort, supplied materials for day rooms, and purchased towels and laundry for the day-hospice room. The Trust also organised training for community nurses and safeguarding workshops. These activities and investments ensured that patients, families and carers received practical, emotional and therapeutic support when needed.

The trustees wish to acknowledge the contributions made by volunteer drivers, shop volunteers and the secretary, whose dedication is integral to the Trust's ability to fulfil its purposes.

Financial review

Total receipts for the year were £64,036, comprising £22,006 in donations, £38,677 in trading receipts and £3,352 of investment income. Total payments were £139,217, including £10,075 of trading costs and £129,142 relating directly to charitable activities. There were no fundraising costs this year (compared with £2,050 in the previous year). The charitable activities payments included salaries and wages of £84,139 and other administration and technology costs totalling £3,332. As a result, the Trust recorded a deficit of £75,182 for the year, a larger deficit than the £50,647 recorded in 2024/25. Cash and bank balances decreased from £543,817 at the start of the year to £468,635 at 31 March 2026. The statement of balances also records a shop property asset valued at £126,140. The trustees confirm that this deficit was planned and reflects the continued use of reserves to maintain services and invest in patient comfort.

Reserves

At 31 March 2026 the Trust held cash and bank balances of £468,635. The Trust does not have a formal written reserves policy; however, the trustees aim to maintain approximately five years' expenditure in reserves to demonstrate to NHS partners that the charity can operate for the length of its service agreements. Reserves have also been used to purchase the shop premises and to refurbish beds and facilities at Cowal Community Hospital. No funds were specifically designated at the year-end. The trustees will review their reserves strategy during the coming year to ensure that the level of free reserves remains appropriate for the Trust's size and plans.

Volunteers and community support

Volunteers and community supporters are central to the Trust's work. Volunteer drivers provide transport to hospitals at no cost to patients, and shop volunteers raise essential funds. The trustees also recognise the contribution of the secretary and administrative volunteers who keep the Trust running smoothly. The Trust is planning community fundraising activities including a golf event in 2026/27 and a cycling event in 2026/27 to maintain community engagement and support.

Trustee remuneration and expenses

No trustee remuneration or expenses were paid during the year.

Plans for the future

In 2026/27 the trustees plan to:

- increase the number of volunteer drivers and general volunteers through targeted advertising;
- expand therapy services through CHATS and broaden community programmes, moving towards a hospice-at-home model;

- continue training programmes for community nurses and staff;
- maintain the patient-transport service and support ongoing improvements to facilities;
- manage finances prudently, recognising that the Trust remains dependent on community fundraising and volunteer support; and
- monitor risks arising from potential reductions in NHS funding, bed numbers or staff availability, given the Trust's reliance on the NHS to provide the core clinical service.

By pursuing these priorities, the trustees aim to ensure that Cowal Hospice Trust continues to provide compassionate, locally-based support to people in the Cowal peninsula living with life-limiting illness.

Independent examiner's report on the accounts

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) 2005 Act and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (d) 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.

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.

In the course of my examination, no matter has come to my attention 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 9 of the 2006 Accounts Regulations

Name: Adam Finkel-Gates

Date: 28 July 2026

Signature: Adam Finkel-Gates

Professional body, if any: CIMA

Cowal Hospice Trust (SCO21169)
Receipts and Payment Accounts
For the period 1 April 2025 to 31 March 2026

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Section A Statement of receipts and payments

	Unrestricted funds		Restricted funds		Expendable endowment funds		Permanent endowment funds		Total funds current period		Total funds last period
A1 Receipts											
Donations	£	22,006	£	-	£	-	£	-	£	22,006	£ 19,174.00
Legacies	£	-	£	-	£	-	£	-	£	-	£ -
Grants	£	-	£	-	£	-	£	-	£	-	£ -
Receipts from fundraising activities	£	-	£	-	£	-	£	-	£	-	£ -
Gross trading receipts	£	38,677	£	-	£	-	£	-	£	38,677	£ 30,130.00
Income from investments other than land and buildings	£	3,352	£	-	£	-	£	-	£	3,352	£ -
Rents from land & buildings	£	-	£	-	£	-	£	-	£	-	£ -
Gross receipts from other charitable activities	£	-	£	-	£	-	£	-	£	-	£ -
A1 Sub total	£	64,036	£	-	£	-	£	-	£	64,036	£ 49,304
A2 Receipts from asset & investment sales											
Proceeds from sale of fixed assets	£	-	£	-	£	-	£	-	£	-	£ -
Proceeds from sale of investments	£	-	£	-	£	-	£	-	£	-	£ -
A2 Sub total	£	-	£	-	£	-	£	-	£	-	£ -
Total receipts	£	64,036	£	-	£	-	£	-	£	64,036	£ 49,304
A3 Payments											
Expenses for fundraising activities	£	-	£	-	£	-	£	-	£	-	£ 2,050.00
Gross trading payments	£	10,075	£	-	£	-	£	-	£	10,075	£ 8,722.00
Investment management costs	£	-	£	-	£	-	£	-	£	-	£ -
Payments relating directly to charitable activities	£	129,142	£	-	£	-	£	-	£	129,142	£ 89,179.00
Grants and donations	£	-	£	-	£	-	£	-	£	-	£ -
(Governance) Audit / independent examination	£	-	£	-	£	-	£	-	£	-	£ -
(Governance) Preparation of annual accounts	£	-	£	-	£	-	£	-	£	-	£ -
(Governance) Legal costs	£	-	£	-	£	-	£	-	£	-	£ -
(Governance) Other	£	-	£	-	£	-	£	-	£	-	£ -
A3 Sub total	£	139,217	£	-	£	-	£	-	£	139,217	£ 99,951
A4 Payments relating to asset and investment movements											
Purchases of fixed assets	£	-	£	-	£	-	£	-	£	-	£ -
Purchase of investments	£	-	£	-	£	-	£	-	£	-	£ -
A4 Sub total	£	-	£	-	£	-	£	-	£	-	£ -
Total payments	£	139,217	£	-	£	-	£	-	£	139,217	£ 99,951
Net receipts / (payments)	£	(75,182)	£	-	£	-	£	-	£	(75,182)	£ (50,647)
A5 Transfers to / (from) funds	£	-	£	-	£	-	£	-	£	-	£ -
Surplus / (deficit) for year	£	(75,182)	£	-	£	-	£	-	£	(75,182)	£ (50,647)

Section B Statement of balances

		Unrestricted funds	Restricted funds	Expendable endowment funds	Permanent endowment funds	Total funds current period	Total funds last period
B1 Cash funds	Cash and bank balances at the start of the year	£ -	£ -	£ -	£ -	£ 543,817	£ 594,464
	Surplus / (deficit) shown on receipts and payment account	£ (75,182)	£ -	£ -	£ -	£ (75,182)	£ (50,647)
	-	£ -	£ -	£ -	£ -	£ -	£ -
	-	£ -	£ -	£ -	£ -	£ -	£ -
	Cash and bank balances at end of year	£ (75,182)	£ -	£ -	£ -	£ 468,635	£ 543,817

		Fund to which asset belongs	Market valuation	Last year
B2 Investments	Shop	-	£ 126,140	£ 126,140
	-	-	£ -	£ -
	-	-	£ -	£ -
	-	-	£ -	£ -
			£ 126,140	£ 126,140

		Fund to which asset belongs	Cost (if available)	Current value (if available)	Last year
B3 Other assets	-	-	£ -	£ -	£ -
	-	-	£ -	£ -	£ -
	-	-	£ -	£ -	£ -
	-	-	£ -	£ -	£ -
	-	-	£ -	£ -	£ -
	-	-	£ -	£ -	£ -
	-	-	£ -	£ -	£ -
	-	-	£ -	£ -	£ -
	-	-	£ -	£ -	£ -
	-	-	£ -	£ -	£ -
			£ -	£ -	£ -

		Fund to which liability relates	Amount due	Last year
B4 Liabilities	-	-		
	-	-		
	-	-		
	-	-		
			£ -	£ -

		Fund to which liability relates	Amount due (estimate)	Last year
B5 Contingent liabilities	-	-		
	-	-		
			£ -	£ -

Trustee	Signature	Print name	Date
1		A Lothian	10/8/26
2 (optional)			

Section C Notes to the Accounts

C1 Nature and purpose of funds

Funds are used in the support of hospice and palliative care services for patients in the Cowal area who are affected by life limiting illness together with support for their families and carers

C2 Grants

Type of activity or project supported	Individual / Institution	Number of grants made	£
-			£ -
-			£ -
-			£ -
-			£ -
			£ -

C3a Trustee remuneration

If no remuneration was paid during the period to any charity trustee or person connected to a trustee cross this box (otherwise complete section 3b)

X

C3b Trustee remuneration - details

	£ -
	£ -
	£ -
	£ -
	£ -
	£ -

C4a Trustee expenses

If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)

X

C4b Trustee expenses - details

	Number of trustees	£
		£ -
		£ -
		£ -
		£ -
		£ -

C5 Transactions with trustees and connected persons

Nature of relationship	Nature of transaction	Transaction amount	Balance outstanding at period end
		£ -	£ -
		£ -	£ -
		£ -	£ -
		£ -	£ -
		£ -	£ -

C8 Other information

Additional analysis (1)

Analysis of receipts and payments

	Unrestricted Funds	Restricted Funds	Expendable endowment funds	Permanent endowment funds	Total current period	Total last period
Donations						
DONATIONS	£ 22,006	£ -	£ -	£ -	£ 22,006	£ 19,714
Name of Donor 2	£ -	£ -	£ -	£ -	£ -	£ -
Name of Donor 3	£ -	£ -	£ -	£ -	£ -	£ -
Name of Donor 4	£ -	£ -	£ -	£ -	£ -	£ -
	£ 22,006	£ -	£ -	£ -	£ 22,006	£ 19,714
Grants						
Name of Grant Funder 1	£ -	£ -			£ -	£ -
Name of Grant Funder 2	£ -	£ -			£ -	£ -
Name of Grant Funder 3	£ -	£ -			£ -	£ -
Name of Grant Funder 4	£ -	£ -			£ -	£ -
	£ -	£ -			£ -	£ -
Gross receipts from other charitable activities						
Fundraising Activity 1	£ -	£ -	£ -	£ -	£ -	£ -
Fundraising Activity 2	£ -	£ -	£ -	£ -	£ -	£ -
Fundraising Activity 3	£ -	£ -	£ -	£ -	£ -	£ -
Fundraising Activity 4	£ -	£ -	£ -	£ -	£ -	£ -
Fundraising Activity 5	£ -	£ -	£ -	£ -	£ -	£ -
Fundraising Activity 6	£ -	£ -	£ -	£ -	£ -	£ -
Fundraising Activity 7	£ -	£ -	£ -	£ -	£ -	£ -
Fundraising Activity 8	£ -	£ -	£ -	£ -	£ -	£ -
Fundraising Activity 9	£ -	£ -	£ -	£ -	£ -	£ -
Fundraising Activity 10	£ -	£ -	£ -	£ -	£ -	£ -
	£ -	£ -	£ -	£ -	£ -	£ -
Payments relating directly to charitable activities						
Salaries / Wages	£ 84,139	£ -	£ -	£ -	£ 84,139	£ 54,960
Rent	£ -	£ -	£ -	£ -	£ -	£ -
Printing / Stationery	£ -	£ -	£ -	£ -	£ -	£ -
Fundraising costs	£ -	£ -	£ -	£ -	£ -	£ -
Administration costs	£ 1,523	£ -	£ -	£ -	£ 1,523	£ -
Marketing	£ -	£ -	£ -	£ -	£ -	£ -
Travel and conferences	£ -	£ -	£ -	£ -	£ -	£ -
Technology and software	£ 1,809	£ -	£ -	£ -	£ 1,809	£ -
Communications	£ -	£ -	£ -	£ -	£ -	£ -
Other - operations	£ -	£ -	£ -	£ -	£ -	£ -
	£ 87,471	£ -	£ -	£ -	£ 87,471	£ 54,960

Additional analysis (2)

5 Breakdown of unrestricted funds

	General Fund	Unused Unrestricted Fund 1	Unused Unrestricted Fund 2	Unused Unrestricted Fund 3	Total unrestricted funds	Total unrestricted funds last year
Receipts						
Donations	£ 22,006	£ -	£ -	£ -	£ 22,006	£ 19,174.00
Legacies	£ -	£ -	£ -	£ -	£ -	£ -
Grants	£ -	£ -	£ -	£ -	£ -	£ -
Receipts from fundraising activities	£ -	£ -	£ -	£ -	£ -	£ -
Gross trading receipts	£ 38,677	£ -	£ -	£ -	£ 38,677	£ 30,130.00
Income from investments other than land and buildings	£ 3,352	£ -	£ -	£ -	£ 3,352	£ -
Rents from land & buildings	£ -	£ -	£ -	£ -	£ -	£ -
Gross receipts from other charitable activities	£ -	£ -	£ -	£ -	£ -	£ -
	£ 64,036	£ -	£ -	£ -	£ 64,036	£ 49,304
Receipts from asset & investment sales						
Proceeds from sale of fixed assets	£ -	£ -	£ -	£ -	£ -	£ -
Proceeds from sale of investments	£ -	£ -	£ -	£ -	£ -	£ -
	£ -	£ -	£ -	£ -	£ -	£ -
Total receipts	£ 64,036	£ -	£ -	£ -	£ 64,036	£ 49,304
Payments						
Expenses for fundraising activities	£ -	£ -	£ -	£ -	£ -	£ 2,050.00
Gross trading payments	£ 10,075	£ -	£ -	£ -	£ 10,075	£ 8,722.00
Investment management costs	£ -	£ -	£ -	£ -	£ -	£ -
Payments relating directly to charitable activities	£ 129,142	£ -	£ -	£ -	£ 129,142	£ 89,179.00
Grants and donations	£ -	£ -	£ -	£ -	£ -	£ -
(Governance) Audit / independent examination	£ -	£ -	£ -	£ -	£ -	£ -
(Governance) Preparation of annual accounts	£ -	£ -	£ -	£ -	£ -	£ -
(Governance) Legal costs	£ -	£ -	£ -	£ -	£ -	£ -
(Governance) Other	£ -	£ -	£ -	£ -	£ -	£ -
	£ 139,217	£ -	£ -	£ -	£ 139,217	£ 99,951
Payments relating to asset and investment movements						
Purchases of fixed assets	£ -	£ -	£ -	£ -	£ -	£ -
Purchase of investments	£ -	£ -	£ -	£ -	£ -	£ -
	£ -	£ -	£ -	£ -	£ -	£ -
Total payments	£ 139,217	£ -	£ -	£ -	£ 139,217	£ 99,951
Net receipts / (payments)	£ (75,182)	£ -	£ -	£ -	£ (75,182)	£ (50,647)
Transfers to / (from) funds	£ -	£ -	£ -	£ -	£ -	£ -
Surplus / (deficit) for year	£ (75,182)	£ -	£ -	£ -	£ (75,182)	£ (50,647)
Nature and purpose of funds	Hospice activities are funded by charitable donations					

Additional analysis (3)

	Unused Restricted Fund 1		Unused Restricted Fund 2		Unused Restricted Fund 3		Unused Restricted Fund 4		Total restricted funds	Total restricted funds last period
Receipts										
Donations	£	-	£	-	£	-	£	-	£	-
Legacies	£	-	£	-	£	-	£	-	£	-
Grants	£	-	£	-	£	-	£	-	£	-
Receipts from fundraising activities	£	-	£	-	£	-	£	-	£	-
Gross trading receipts	£	-	£	-	£	-	£	-	£	-
Income from investments other than land and buildings	£	-	£	-	£	-	£	-	£	-
Rents from land & buildings	£	-	£	-	£	-	£	-	£	-
Gross receipts from other charitable activities	£	-	£	-	£	-	£	-	£	-
	£	-	£	-	£	-	£	-	£	-
Receipts from asset & investment sales										
Proceeds from sale of fixed assets	£	-	£	-	£	-	£	-	£	-
Proceeds from sale of investments	£	-	£	-	£	-	£	-	£	-
	£	-	£	-	£	-	£	-	£	-
Total receipts	£	-	£	-	£	-	£	-	£	-
Payments										
Expenses for fundraising activities	£	-	£	-	£	-	£	-	£	-
Gross trading payments	£	-	£	-	£	-	£	-	£	-
Investment management costs	£	-	£	-	£	-	£	-	£	-
Payments relating directly to charitable activities	£	-	£	-	£	-	£	-	£	-
Grants and donations	£	-	£	-	£	-	£	-	£	-
(Governance) Audit / independent examination	£	-	£	-	£	-	£	-	£	-
(Governance) Preparation of annual accounts	£	-	£	-	£	-	£	-	£	-
(Governance) Legal costs	£	-	£	-	£	-	£	-	£	-
(Governance) Other	£	-	£	-	£	-	£	-	£	-
	£	-	£	-	£	-	£	-	£	-
Payments relating to asset and investment movements										
Purchases of fixed assets	£	-	£	-	£	-	£	-	£	-
Purchase of investments	£	-	£	-	£	-	£	-	£	-
	£	-	£	-	£	-	£	-	£	-
Total payments	£	-	£	-	£	-	£	-	£	-
Net receipts / (payments)	£	-	£	-	£	-	£	-	£	-
Transfers to / (from) funds	£	-	£	-	£	-	£	-	£	-
Surplus / (deficit) for year	£	-	£	-	£	-	£	-	£	-