Charity registration number SC037210 (Scotland)

FIFE KIDNEY SUPPORT GROUP

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 27 FEBRUARY 2026

FIFE KIDNEY SUPPORT GROUP

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FIFE KIDNEY SUPPORT GROUP

TRUSTEES' REPORT

FOR THE YEAR ENDED 27 FEBRUARY 2026

The Trustees present their annual report and financial statements for the year ended 27 February 2026.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Charity's governing document, the 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 (FRS 102)" (effective 1 January 2019).

Objectives and activities

Our purposes are recorded in our constitution, we are bound to help with the advancement of health through education and organising recreational facilities (where possible) with the object of improving the conditions and lifestyle of all those affected by kidney disease in Fife.

Achievements and performance

World Kidney Day saw us at Victoria hospital raising awareness and connecting with kidney patients and found us some new members. We increased membership over the year by sixteen to a total of one-hundred and seventy.

The Brew and Blether has grown well this year with increased attendances at all venues. Persistence has paid off and the aim is to keep growing our engagement though larger groups do place a limit on which venues we can utilise for our events.

Unfortunately, we were unable to convene our AGM in May due to low attendance. An EGM was convened in July to discuss the road forward and thankfully this was well attended and resulted in an AGM in August which gave us an enlarged committee including a young adults officer which has been on our wish-list for many years.

There was a successful day trip out to the Highland Folk Museum at Newtonmore in May. It was well received by our members, though distances and rough gravel paths were a little challenging for a couple attendees. Circumventing such an issue must be a consideration for future outdoor events. We had a very successful Christmas party at Fife College. It has been agreed that in the future events should be organised using off-the-shelf packages where possible. regrettably our events coordinator, Sandra Smith has chosen to step down. Her input will be missed.

The usual funds raising events undertaken at Lochore Meadows in the summer did not take place this year through a shortage of available volunteers on the dates in question. We expect to resume this income stream in June 2026.

The groups' magazine was cut back to a six-monthly issue due to a shortage in editorial time but it remains as an important part of our commitment to education and information for our members. It is hoped that a return to quarterly publication can be achieved in 2026.

Having operated at a surplus for the previous two years, we have returned to a deficit of £1,579 but nevertheless hold sufficient funds to continue our activities as before.

Financial review

The accounts for the year show a deficit of £1,579 (2025: surplus of £892). The financial statements have been prepared in accordance with current statutory requirements and the charities trust deed.

Reserves Policy

The current balance of £11,120 (2025: £12,699) is held in unrestricted reserves for use by the trustees in furthering the aims of the charity.

The trustees do not envisage any large costs other than money to be spent on charitable purposes, and therefore the trustees do not see any need to hold significant reserves.

Risk Management
The Trustees have reviewed the major risks facing the charity and have taken appropriate action to mitigate these risks.

Plans for the future.
The Trustees intend to continue to develop the charity by: -

- The raising of funds through donations, bequests, grants and fundraising events.
- The continuing development of the use of social media and engagement with the local press.
- Continuing and expanding the use of small social events across Fife.
- Recruit new members and expand the non-executive committee.

FIFE KIDNEY SUPPORT GROUP

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 27 FEBRUARY 2026

Structure, governance and management
Fife Kidney Support Group is a charitable unincorporated group and the purposes and administration arrangements are set out in our constitution.

Charity Name	Fife Kidney Support Group (FKSG)
Charity Registration Number	SC037210
Registered Office	153 Beatty Crescent Kirkcaldy KY1 2HT
Correspondence address	153 Beatty Crescent Kirkcaldy KY1 2HT
The Board of Trustees	Stuart McGurnaghan - Chairperson Richard Sutcliffe - Treasurer Fiona Sutcliffe - Secretary
Independent Examiner	Fiona E Haro, B Com (Hons), CA Thomson Cooper Accountants 3 Castle Court Carnegie Campus Dunfermline Fife KY11 8PB
Bankers	Bank of Scotland plc 1 Bothwell Street Dunfermline Fife KY11 3AG

Recruitment and Appointment of Trustees
All of the Trustees are appointed or reappointed at our Annual General Meeting which is normally held in May.

Statement of Trustees' responsibilities

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources of the Charity for that year.

In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;

- observe the methods and principles in the Charities SORP;

- make judgements and estimates that are reasonable and prudent;

- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and

- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the provisions of the trust deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

Stuart McGurnaghan
Chairperson

Dated: 05-05-26

FIFE KIDNEY SUPPORT GROUP

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF FIFE KIDNEY SUPPORT GROUP

I report on the financial statements of the Charity for the year ended 27 February 2026, which are set out on pages 6 to 9.

Respective responsibilities of Trustees and examiner

The charity's Trustees are responsible for the preparation of the financial statements in accordance with the terms of the Charities and Trustee Investments (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)(d) of the 2006 Accounts Regulations does not apply. It is my responsibility to examine the financial statements 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 Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given by the financial statements.

Independent examiner's statement

During my examination, no other matter has come to my attention:

(a) which gives me reasonable cause to believe that in any material respect the requirements:
   (i) to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
   (ii) to prepare financial statements which accord with the accounting records and compy with Regulation 9 of the 2006 Accounts Regulation;

   have not been met or

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

Fiona Haro

Fiona Haro CA
Thomson Cooper Accountants
3 Castle Court
Carnegie Campus
Dunfermline
Fife
KY11 8PB

Dated: 05-05-26

FIFE KIDNEY SUPPORT GROUP

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 27 FEBRUARY 2026

	Notes	**Total 2026** £	Total 2025 £
Receipts			
Donations and legacies	**2**	375	2,295
Other trading activities	**3**	270	556
Other income		360	140
Total income		1,005	2,991
Payments			
Charitable activities	**4**	2,584	2,099
Suplus/ (Deficit) for the Year		(1,579)	892

FIFE KIDNEY SUPPORT GROUP

Statement of Balances

AS AT 27 FEBRUARY 2026

	Unrestricted Funds 2026 £	Restricted Funds 2026 £	Endowment Funds 2026 £	Total 2026 £	Total 2025 £
Bank and cash balances					
Bank and cash balances brought forward	12,699	-	-	12,699	11,807
payments in year	(1,579)	-	-	(1,579)	892
Bank and cash balances carried forward	11,120	-	-	11,120	12,699
Liabilities					
Accountancy fees	210	-	-	210	204

The Accounts were approved by the Trustees on and signed on their behalf by: -

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Stuart McGurnaghan
Chairperson

05-05-26

FIFE KIDNEY SUPPORT GROUP

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 27 FEBRUARY 2026

1 Accounting policies

Charity information
Fife Kidney Support Group is an unincorporated association registered with OSCR.

1.1 Accounting convention

The financial statements 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).

1.2 Charitable funds

Unrestricted funds are available for general purposes in accordance with the charity's objectives.

There were no restricted funds at the year end.

1.3 Related Party Transactions

No remuneration was paid to the trustees or connected persons throughout the year (2024: £nil).

During the year, one trustee (2024: one) was reimbursed £274 (2024: £409) for expenditure on postage, stationery and events.

2 Donations and legacies

	2026	2025
	£	£
Donations and gifts	375	295
Legacies receivable	-	2,000
	375	2,295

3 Other trading activities

	2026	2025
	£	£
Fundraising events	270	556

4 Charitable activities

	2026	2025
	£	£
Travel, Trips & Holidays	589	800
Insurance	137	126
Postage, Printing & Stationery	253	488
Event/ Party Costs	1,401	493
Accountancy	204	192
	2,584	2,099

5 Taxation

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

6 Unrestricted funds

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

	At 28 February 2025	Incoming resources	Resources expended	At 27 February 2026
	£	£	£	£
General funds	12,699	1,005	(2,584)	11,120

Previous year:	At 28 February 2024	Incoming resources	Resources expended	At 27 February 2025
	£	£	£	£
General funds	11,807	2,991	(2,099)	12,699