

CHARITY NO: SC016259

**NORTH AYRSHIRE CANCER CARE
REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2024**

NORTH AYRSHIRE CANCER CARE

REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2024

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REFERENCE AND ADMINISTRATIVE INFORMATION

Registered and

Operational Address:

Muirside Lodge
Stevenston Road
Kilwinning
KA13 6NQ

Charity Registration Number:

SC016259

Trustees:

[REDACTED] – Chairperson
[REDACTED] – Appointed Jan 2024
[REDACTED]
[REDACTED] – Appointed Jan 2024
[REDACTED] – Secretary – Appointed Jan 2024 Ms
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED] – Resigned Dec 2023
[REDACTED]
[REDACTED]
[REDACTED]

Investment Advisor:

Truly Independent Limited
Atlantic House
Parkhouse
Carlisle
CA3 0LJ

Independent Examiners:

Wbg Services LLP
104 Main Street
Prestwick
KA9 1PA

Bankers:

Virgin Money Plc

The trustees present their report with the financial statements of the charity for the year ended 30 September 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's constitution, 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).

The legal and administrative information on page one forms part of this report.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The charity is an unincorporated association governed by its constitution which was registered with the Office of the Scottish Charity Regulator on 15 November 1989.

The management of the Charity is the responsibility of the Trustees who are elected or co-opted.

Objectives and Activities

The aims under the Constitution are to relieve the suffering and distress of cancer sufferers and their families in North Ayrshire and its environs by:-

- a) Providing home care, shopping, transport and other services to those in need of support.
- b) Providing counselling services for patients and families.
- c) Providing any other services compatible with the aims of the group.

Premises

North Ayrshire Cancer Care premises comprise Muirside Lodge, (Patient and Administration centre), and six charity shops across North Ayrshire.

Muirside Lodge, the West Kilbride bookshop, Ardrossan, Kilwinning and Stevenston shops are owned by the Charity.

The Largs bookshop and the clothes shop in West Kilbride are rented.

Recruitment & appointment of new trustees

North Ayrshire Cancer Care is run entirely by Volunteers including the Trustees who are elected for three years.

The maximum number of Trustees under the Constitution is fifteen. A minimum of five Trustees is required to stand down annually. All Trustees and any candidates submitted for election will be given a copy of the OSCR Guidance for Charity Trustees booklet.

Post Covid there are currently around one hundred and eighty active volunteer workers, including Trustees. This is down from around two hundred pre Covid.

The contribution of each is valued. However, the commitment of a small number of key volunteers, and Trustees is recognised. The Trustees continue to keep this position under review.

ACHIEVEMENTS AND PERFORMANCE

Patient transport remains the mainstay of the services provided and demand for this continues.

The number of volunteer drivers remains around the mid-thirties, less than the numbers pre Covid. This can put additional pressure on all the drivers to do extra runs and taking two patients in one car is required when necessary. There is an increasing number of runs to Crosshouse and other local hospitals where some treatment is now provided, rather than to Glasgow, Beatson Centre.

Overall, throughout the year, over 200,000 patient miles were covered, more, when double runs are counted and all drivers are PVG registered.

Counselling and Therapies account for the remaining spend on Patient Services. The number of Therapies carried out remains steady but at a fairly low level. There has been a notable increase in our Counselling services over the past year.

The Trustees remain committed to growing all patient services. In February 2024 the Trustees appointed a former Trustee, in a part time capacity, to develop these, and to take over the daily management of all financial activity which had been outsourced.

As part of promoting and developing our services the Trustees completed the rebranding of all our promotional materials and practices, including publications, local involvement, displays, website and social media.

Since the retirement of the Vice Chairperson in 2021, and Treasurer in 2022, the Trustees have been unable to replace both positions and from 2022 daily financial transactions and monthly bank reconciliation had been contracted out.

As part of promoting and developing these services the Trustees completed the rebranding of all our promotional materials and practices, including publications, local involvement, displays, website and social media.

FINANCIAL REVIEW

Financially the year to September 2024 was very successful with a surplus of over £165,000 recorded.

The main sources of income continue to be our charity shops, donations and fundraising. The charity is not dependant on, and receives no, public funding, corporate funding or grant income.

Donations traditionally are small and regular from patients and their families, or others who know of the work of the Charity. However, during the financial year ending September 2023 will bequests totalling just over £52,000 were received.

The regular income from the shops also returned, following the covid shutdowns, contributing £149,151 of the total income of £276,351.

The Trustees have agreed that the minimum level of cash reserves should remain at £300,000. This is to cover any future reduction in income or any unforeseen extraordinary expenses and operating costs. This amount is held on deposit along with operating cash.

Further liquid general reserves of over £983,000 are held with Canada Life in a managed investment fund in keeping with the Trustees cautious approach to the investment of funds.

The Trustees have encountered some difficulties with banking. Particularly in moving funds out of the general reserve fund into higher interest deposits and recently Post Office pay ins from some of the shops. These complications are exacerbated by the unincorporated status of the Charity.

The main outgoings are on Patients Services, (Transport and Therapies). Outgoings, if necessary, can be controlled very quickly through prioritising

RISK MANAGEMENT

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. We regularly review our aims, objectives and activities. Whilst doing so the Trustees will consider the impact of any planned changes in relation to the aims and objectives.

The Trustees have engaged a specialist provider to carry out risk assessments and training and to undertake Health and Safety adherence at all our locations to ensure that all our volunteers, patients and customers are protected

PLANS FOR FUTURE PLANS

The Trustees are committed to growing all areas of our charitable spending, particularly in counselling and psychological services.

The high level of will bequests, particularly post Covid, have enabled the Trustees to make progress in this challenge and a former Trustee has been appointed to assist with this.

Complete rebranding along with a new website has already been completed and major alterations, long overdue, to our patient and administration centre at Muirside Lodge have been approved.

This will be designed for purpose and bring it up to date with current regulations on patient access etc, making it much more user friendly and efficient for everyone who uses it.

The Centre is well located on a regular bus route and has private parking at the rear. The Trustees are confident that the planned changes will allow us to expand our objectives under our Constitution.

Trustees' responsibilities in relation to the financial statements

The charity trustees are responsible for preparing a trustees' annual report and 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 charity trustees to prepare financial statements for each 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 the financial statements, the trustees are required to:


- ❑ select suitable accounting policies and then apply them consistently;
- ❑ observe the methods and principles in the applicable 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;
- ❑ prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

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

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees and signed on their behalf by:




3rd September 2025

CARE FOR THE YEAR ENDED 30 SEPTEMBER 2024

I report on the accounts of the charity for the year ended 30 September 2024, which are set out on pages 8 to 16.

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.

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 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 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 respects 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.


FCCA
On behalf of
Wbg Services LLP

104 Main Street
Prestwick
KA9 1PA

Date: 28/7/25

NORTH AYRSHIRE CANCER CARE

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDING 30 SEPTEMBER 2024

(Including an Income and Expenditure account)

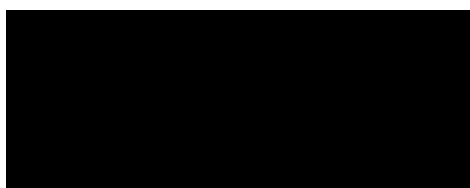
	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £
Income and endowments from:							
Donations & legacies	4	127,200	-	127,200	105,421	-	105,421
Trading Activities	7	149,151	-	149,151	156,001	-	156,001
Total Income		276,351	-	276,351	261,422	-	261,422
Expenditure on:							
Trading Activities	8	190,899	-	190,899	182,879	-	182,879
Total Expenditure		190,899	-	190,899	182,879	-	182,879
Net income/(expenditure)		85,452	-	85,452	78,543	-	78,543
Investment (losses)/gains		79,982	-	79,982	31,729	-	31,729
Net movement in funds		165,434	-	165,434	110,272	-	110,272
Funds reconciliation							
Total Funds brought forward	15	2,062,394	-	2,062,394	1,952,122	-	1,952,122
Total Funds carried forward	15	2,227,828	-	2,227,828	2,062,394	-	2,062,394

The Statement of Financial Activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

	Note	Total Funds 2024 £	Total Funds 2023 £
<i>Tangible Assets:</i>	13		
Property		454,851	454,212
Office Equipment		714	396
Fixtures & Fittings		<u>2,212</u>	
		457,777	454,608
<i>Current assets:</i>			
Debtors	11	17,472	20,686
Cash at bank and in hand		783,329	687,344
Investments	14	983,997	913,051
Total Current Assets		1,784,798	1,621,081
<i>Liabilities:</i>			
Creditors falling due within one year	12	14,747	13,295
Net Current Assets		1,770,051	1,607,786
Net Assets		2,227,828	2,062,394
<i>The funds of the charity:</i>			
Unrestricted funds	15	2,227,828	2,062,394
Total charity funds		2,227,828	2,062,394

Approved by the trustees and signed on their behalf.



3rd September 2025

1. Accounting Policies

(a) Basis of preparation and assessment of going concern

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by 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 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 trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

(b) Fund's structure

Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or trust deed, or through the terms of an appeal.

Further details of each fund are disclosed in note 15.

(c) Income recognition

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 charity 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 year.

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.

Income from government and other grants, whether 'capital' or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received, and the amount can be measured reliably and is not deferred.

1. Accounting Policies (continued)

(d) Expenditure recognition

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.

All expenditure is accounted for on an accrual's basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure headings. For more information on this attribution refer to note (f) below.

- ☐ Expenditure on charitable activities includes governance costs and other activities undertaken to further the purposes of the charity and their associated support costs.

(e) Donated services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), general volunteer time is not recognised. Refer to the trustees' annual report for more information about their contribution.

(f) Tangible fixed assets and depreciation

All assets costing more than £500 are capitalised and valued at historical cost. Depreciation is charged as follows:

	Basis
Property	0%
Fixtures, Fittings and Equipment	25% Reducing balance

(g) Allocation of governance costs

Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include costs related to statutory independent examination fees.

The allocation governance costs are analysed in note 9.

(h) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

(i) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

(j) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

(k) Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2. Legal status of the charity

The charity is a registered Scottish Charitable Unincorporated Organisation.

3. Related party transactions and trustees' expenses and remuneration

No employee received remuneration amounting to more than £60,000 in the year. One employee received remuneration of £12,000 during the year. During the year the employee was a trustee and has since resigned to take up the role as executive officer. (2023: nil).

During the year no trustee had any personal interest in any contract or transaction entered by the charity (2023: £nil).

4. Income from donations & legacies

	2024	2023
	£	£
Donations – Gift Aid	55,261	20,342
Donations – Non Gift Aid	67,357	80,883
Fundraising Income (Note 5)	4,206	3,680
Investment Income (Note 6)	376	516
	<u>127,200</u>	<u>105,421</u>

5. Fundraising Income

	2024	2023
	£	£
Fundraising Income - Cans	3,750	3,680
Fundraising – Big Band Fundraiser	456	-
	<u>4,206</u>	<u>3,680</u>

6. Investment Income

	2024	
		2023
		£
		£
Interest Received	376	516
	<u>376</u>	<u>516</u>

7. Income from trading activities

	2024	2023
	£	£
Shop Income		
Ardrossan	31,613	33,649
West Kilbride	40,733	42,790
Kilwinning	31,314	33,109
Largs	19,370	20,020
Stevenston	26,121	26,433
	<u>149,151</u>	<u>156,001</u>

8. Analysis of expenditure on trading activities

	2024	2023
	£	£
Annual subscriptions	903	720
Driver Costs	89,503	107,247
Therapy	3,505	2,618
Wages	12,000	-
Rent	14,623	17,280
Repairs & Renewals	6,111	9,290
Heat & Light	27,640	14,412
Telephone	3,197	2,704
Rates	6,234	4,861
Printing & Postage	1,116	301
Stationery & Advertising	2,154	1,217
Cleaning	629	1,823
Website	505	780
Insurance	6,934	6,642
Equipment Hire	648	-
Bank charges & interest	364	206
Depreciation	975	44
Consultancy	1,741	1,315
Management & administration (Note 9)	11,871	10,558
Fundraising expenses	246	861
	<u>190,899</u>	<u>182,879</u>

9. Management & Administration

	2024	2023
	£	£
Audit & Accountancy	2,094	1,592
Investment advisor fee	9,277	8,966
Professional fees	500	-

11,871

10,558

10. Net income/(expenditure) for the year

This is stated after charging:

	2024	2023
	£	£
	£	
Independent Examiner's fee	2,094	1,592

11. Debtors

	2024	2023
	£	£
Prepayments & Accrued Income	9,395	9,987
Other debtors	8,077	10,699
	<u>17,472</u>	<u>20,686</u>

12. Creditors: amounts falling due within one year

	2024	2023
	£	£
Accruals	13,842	13,295
PAYE	905	-
	<u>14,747</u>	<u>13,295</u>

13. Tangible Assets

Cost	Property	Equipment	Fixtures & Fittings	Total
As at 1 st October 2023	454,212	19,065		473,277
Additions	639	556	2,949	4,144
As at 30 th September 2024	454,851	19,621	2,949	477,421
Depreciation				
As at 1 st October 2023	-	18,669	-	18,669
Charge for year	-	238	737	975
As at 30 th September 2024	-	18,907	737	19,644
NBV as at 30.09.24	454,851	714	2,212	457,777
NBV as at 30.09.23	454,212	396	-	454,608

14. Investment

	2024	2023
Market Value at 30 th September 2023	903,873	872,144
Proceeds on sale of Investments	(17,905)	-
Crystallised gain/(loss)	1,388	-
Uncrystallised gain/(loss)	78,594	31,729
Market Value at 30 th September 2024	965,950	903,873
Cash account balance at 30 th September 2024	18,047	9,178
Total Funds at 30th September 2024	983,997	913,051

15. Analysis of charitable funds

2023 Analysis of Fund movements	Fund b/fwd	Income £	Expenditure £	Investment gain/(loss) £	Fund c/fwd £
Unrestricted funds					
General funds	1,952,122	261,422	(182,879)	31,729	2,062,394
Total unrestricted funds	1,952,122	261,422	(182,879)	31,729	2,062,394
Restricted funds	-	-	-	-	-
Total restricted funds	-	-	-	-	-
TOTAL FUNDS	1,952,122	261,422	(182,879)	31,729	2,062,394

2024 Analysis of Fund movements		Fund b/fwd	Income £	Expenditure £	Investment gain/(loss) £	Fund c/fwd £
Unrestricted funds						
General funds		2,062,394	276,351	(190,899)	79,982	2,227,828
Total unrestricted funds		2,062,394	276,351	(190,899)	79,982	2,227,828
Restricted funds		-	-	-	-	-
Total restricted funds		-	-	-	-	-
TOTAL FUNDS		2,062,394	276,351	(190,899)	79,982	2,227,828

a) The unrestricted funds are available to be spent for any of the purposes of the charity.

16. Net assets over funds

2023		Restricted Funds £	Total £
Unrestricted	Funds £		
Tangible Assets	454,608	-	454,608
Investments	913,051	-	913,051
Debtors	20,686	-	20,686
Bank	687,344	-	687,344
Creditors	(13,295)	-	(13,295)
	2,062,394	-	2,062,394

2024		Restricted Funds £	Total £
Unrestricted	Funds £		
Tangible Assets	457,777	-	457,777
Investments	983,997	-	983,997
Debtors	17,472	-	17,472
Bank	783,329	-	783,329
Creditors	(14,747)	-	(14,747)
	2,227,828	-	2,227,828