

REGISTERED CHARITY NUMBER: SC053520

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 December 2025
for
Pink Ladies of Argyll

Pink Ladies of Argyll

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for the Year Ended 31 December 2025

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Pink Ladies of Argyll

Chairman's Report for the Year Ended 31 December 2025

2025 was a year of significant growth and development for Pink Ladies of Argyll. As a charity run entirely by volunteers, we are incredibly proud of the difference we continue to make to women affected by breast cancer across Argyll.

Throughout the year, we supported more than 100 women through our Pink Ladies Day, wellbeing initiatives, support networks, fitness memberships, social events and one-to-one conversations. Living with or beyond a breast cancer diagnosis can be isolating, particularly in rural and island communities, and our aim remains simple: to ensure that no woman faces that journey alone.

One of the highlights of the year was the continued success of our annual Pink Ladies Day, bringing women together for friendship, support, relaxation and understanding at Drimsynie Estate, Lochgoilhead. The feedback we receive continually reminds us of the importance of creating safe spaces where women can connect with others who truly understand their experiences.

"I loved every minute of it." - Helen Pacitti

"It was a truly wonderful day." - Lois Houghton

"Forever my Pink family." - Emma Louise Agg

"A huge thank you to the trustees and committee." - Lisa C Keetley

"Such a wonderful day, a privilege to be a part of." - Lisa Lomas Therapies

"What a bunch of inspirational people." - Fiona Craig Anderson

We also expanded our wellbeing offering, including encouraging a local massage therapist to become fully qualified in a lymphatic drainage massage which she did over the course of 12 months at a large expense to herself. We are now working closely with her as we donated our machine to her, to offer her services for this much needed treatment.

Alongside this, our regular networking events and community activities helped strengthen connections across the region and we have introduced workshops and demonstrations including nutritional advice, self-care, relaxation techniques, make-up and hair styling.

None of this would be possible without the extraordinary generosity of our supporters, fundraisers, sponsors and volunteers. Their commitment enables us to continue providing practical, emotional and wellbeing support free of charge to those who need it most.

We would like to give thanks to the Cooperative Group, Holcim, Western Ferries and special thanks to the Pink Ribbon Foundation for very generous funding support in 2025.

In terms of individual fundraising, there are far too many to mention here but particular thanks and gratitude to Esther Clark, Megan Stirling and Aliso Munro for completing the Three Peaks Challenge to raise funds over £3,000. We would also like to thank the family of the late, great Vicky Kelly for their kind donation to us.

As we look ahead, we are excited about the opportunities to expand our reach with more 6-weekly 'meet and greets', strengthen our services and develop new initiatives, particularly around mental health support and digital engagement including the launch of a new website (with grateful thanks to Macmillan Cancer Care to make this possible). We remain committed to listening to the needs of the women we support and ensuring our charity continues to evolve to meet those needs.

Pink Ladies of Argyll

Chairman's Report
for the Year Ended 31 December 2025

On behalf of the Board of Trustees, I would like to thank every volunteer, supporter, fundraiser and Pink Lady who has contributed to another successful year. Together, we are building a compassionate and supportive community that makes a genuine difference to lives across Argyll and the West Highlands.

Nicola Murphy
Chair
Pink Ladies of Argyll

Pink Ladies of Argyll

Report of the Trustees for the Year Ended 31 December 2025

The trustees present their report with the financial statements of the charity for the year ended 31 December 2025. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

The trustees present their annual report from incorporation until 31 December 2025

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number
SC053520

Principal address
11 Lochan Avenue
Kirn
PA23 8HT

Trustees

Ms N Murphy
Ms E Deverill
Ms L Campbell
Ms C Craig
Ms M Heron
Ms K Torlay - resigned 28.2.26
Ms G Stewart
Ms S Ritchie
Ms A Kerr
Ms R Overington

During the year the following positions were held:

Chair, Nicola Murphy,
Treasurer, Elizabeth Deverill,
Secretary, Ruth Overington.

Independent examiner

Sheila N L Lowe
ACA

Bankers

Bank of Scotland

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document and constitutes a Scottish Charitable Incorporated Organisation.

Recruitment and appointment of new trustees

Trustees are recruited through a transparent process and bring a wide range of experience, including healthcare, finance and community engagement.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Induction and training of new trustees

The Chair and Treasurer go through the duties and responsibilities with new Trustees.

Organisational structure

The charity is governed by a board of volunteer trustees who meet 6-weekly to oversee the work of the organisation.

Risk management

We have robust systems in place to ensure governance, safeguarding and data protection.

OBJECTIVES AND ACTIVITIES

Objectives and aims

Our mission is to support, empower, and uplift women affected by breast cancer through a wide range of accessible services, including:

- Health and Wellbeing events (yoga, pilates, self-care)
- Regular support group in various locations
- 1-to-1 emotional and practical advice
- Gym membership
- Bra Fitting arrangements
- Massage therapies

We aim to ensure that no woman faces breast cancer alone, especially in rural and remote areas.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

During the year:

- We supported over 70 women across Argyll and the West Highlands.
- Delivered 12 networking events both in-person and online.
- Supported and encouraged over 20 fundraisers
- Obtained a lymphatic drainage massage machine and we are working with a local specialist to become qualified to deliver the service.
- Received amazing, positive feedback from our 'Pink Ladies'.

"Thank you for including me in such a wonderful day. I arrived in trepidation as I don't want to share or talk or let anyone know but I left with new friends who shared and talked and let everyone know!"

"It was a day filled with emotion for me from the moment I stepped on the coach and was faced by so many comrades and it's something very hard to share but I know everyone today would "get it"."

"Thank you to the hotel and staff, the wonderful treatment ladies and everyone who made today so good I might just come back if invited. You especially made me feel special."

Despite ongoing challenges from [e.g., rising costs, rural connectivity, no paid staff], we continued to adapt and grow.

FINANCIAL REVIEW

Pink Ladies of Argyll

Report of the Trustees for the Year Ended 31 December 2025

Treasurer's Statement

The financial position of Pink Ladies of Argyll remained strong throughout 2025, enabling the charity to continue delivering and expanding its support services across Argyll and the West Highlands.

During the year, total income amounted to £45,788, generated through a combination of donations, fundraising events, merchandise sales and contributions towards our wellbeing and Pink Ladies Day activities. This remarkable level of community support reflects the growing awareness of our work and the confidence supporters place in the charity.

Total expenditure for the year was £38,705. The majority of these funds were invested directly in charitable activities, including the delivery of Pink Ladies Day, wellbeing support services, fitness memberships, support events and activities designed to improve the physical and emotional wellbeing of women affected by breast cancer.

The charity recorded a surplus of £7,083 for the year, increasing unrestricted reserves from £4,830 to £11,913.

These reserves provide an important level of financial stability and will help ensure the sustainability of services while allowing the trustees to plan for future development and investment in new initiatives.

The trustees remain committed to maintaining sound financial management practices and ensuring that every pound raised is used effectively to maximise benefit for our beneficiaries. We continue to monitor costs carefully while seeking new fundraising and grant opportunities that will allow the charity to expand its reach and impact.

I would like to thank our supporters, fundraisers, donors and volunteers whose generosity and dedication have made these achievements possible. Their continued support provides a solid foundation for the charity's future growth and development.

Elizabeth Deverill
Treasurer
Pink Ladies of Argyll

Approved by order of the board of trustees on 3rd August 2026 and signed on its behalf by:

Elizabeth Deverill
Trustee

Independent Examiner's Report to the Trustees of
Pink Ladies of Argyll

I report on the accounts for the year ended 31 December 2025 set out on pages seven to eleven.

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 (as amended). The charity's 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 the independent examiner's report

My examination was carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). 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 seeking explanations from you as 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 to 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.

Sheila N L Lowe ACA
37, Pulpit Drive
Oban

Date: 11th August 2026

Pink Ladies of Argyll

Statement of Financial Activities
for the Year Ended 31 December 2025

		Year Ended 31.12.25 Unrestricted fund £	Period 19.7.24 to 31.12.24 Total funds £
INCOMING RESOURCES	Notes		
Incoming resources from generated funds			
Voluntary income		31,288	15,322
Activities for generating funds	2	8,491	4,209
Other incoming resources		<u>6,010</u>	<u>-</u>
Total incoming resources		45,789	19,531
 RESOURCES EXPENDED			
Costs of generating funds			
Costs of generating voluntary income		6,134	652
Fundraising trading: cost of goods sold and other costs		955	-
Charitable activities			
Pink Ladies Day		23,267	14,009
Wellbeing Support		8,015	-
Governance costs		-	40
Other resources expended		<u>335</u>	<u>-</u>
Total resources expended		<u>38,706</u>	<u>14,701</u>
 NET INCOMING RESOURCES		7,083	4,830
 RECONCILIATION OF FUNDS			
Total funds brought forward		<u>4,830</u>	<u>-</u>
 TOTAL FUNDS CARRIED FORWARD		<u><u>11,913</u></u>	<u><u>4,830</u></u>

The notes form part of these financial statements

Pink Ladies of Argyll

Balance Sheet
At 31 December 2025

		31.12.25 Unrestricted fund £	31.12.24 Total funds £
	Notes		
CURRENT ASSETS			
Cash at bank and in hand		20,816	4,830
CREDITORS			
Amounts falling due within one year	4	(8,903)	-
NET CURRENT ASSETS		<u>11,913</u>	<u>4,830</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			
		11,913	4,830
NET ASSETS		<u>11,913</u>	<u>4,830</u>
FUNDS	5		
Unrestricted funds		<u>11,913</u>	<u>4,830</u>
TOTAL FUNDS		<u>11,913</u>	<u>4,830</u>

The financial statements were approved by the Board of Trustees on and
were signed on its behalf by:

.....
Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Accounting convention

The financial statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Charities and Trustee Investment (Scotland) Act 2005 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. ACTIVITIES FOR GENERATING FUNDS

	Year Ended 31.12.25 £	Period 19.7.24 to 31.12.24 £
Fundraising events	7,673	1,493
Sponsorships	-	2,452
Merchandise	<u>818</u>	<u>264</u>
	<u>8,491</u>	<u>4,209</u>

Notes to the Financial Statements - continued
for the Year Ended 31 December 2025

3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2025 nor for the period ended 31 December 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2025 nor for the period ended 31 December 2024.

4. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.25 £	31.12.24 £
Trade creditors	<u>8,903</u>	<u>-</u>

5. MOVEMENT IN FUNDS

	At 1.1.25 £	Net movement in funds £	At 31.12.25 £
Unrestricted funds			
General fund	4,830	7,083	11,913
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>4,830</u>	<u>7,083</u>	<u>11,913</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	45,789	(38,706)	7,083
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>45,789</u>	<u>(38,706)</u>	<u>7,083</u>

5. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	Net movement in funds £	At 31.12.24 £
Unrestricted Funds		
General fund	4,830	4,830
TOTAL FUNDS	<u>4,830</u>	<u>4,830</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	19,531	(14,701)	4,830
TOTAL FUNDS	<u>19,531</u>	<u>(14,701)</u>	<u>4,830</u>

Pink Ladies of Argyll

Detailed Statement of Financial Activities
for the Year Ended 31 December 2025

	Year Ended 31.12.25 £	Period 19.7.24 to 31.12.24 £
INCOMING RESOURCES		
Voluntary income		
Donations	31,288	15,322
Activities for generating funds		
Fundraising events	7,673	1,493
Sponsorships	-	2,452
Merchandise	818	264
	<u>8,491</u>	<u>4,209</u>
Other incoming resources		
Contribution to wellbeing cost	1,968	-
Contribution to pink ladies day	2,542	-
Hospice goodie bag element	1,500	-
	<u>6,010</u>	<u>-</u>
Total incoming resources	45,789	19,531
RESOURCES EXPENDED		
Costs of generating voluntary income		
Insurance	-	47
Postage and stationery	9	-
Sundries	-	24
Dinner	5,315	581
Event staff expenses	415	-
Fundraiser supplies	395	-
	<u>6,134</u>	<u>652</u>
Fundraising trading: cost of goods sold and other costs		
Merchandise	955	-

This page does not form part of the statutory financial statements

Pink Ladies of Argyll

Detailed Statement of Financial Activities
for the Year Ended 31 December 2025

	Year Ended 31.12.25 £	Period 19.7.24 to 31.12.24 £
Charitable activities		
General Pink Ladies Day Costs	2,883	2,005
Pink Ladies Day Accommodation	4,065	895
Pink Ladies Day Venue	10,503	7,709
Pink Ladies Day Support	3,606	3,000
Pink Ladies Day Coach Hire	710	400
Wellbeing costs	6,343	-
Mary's gifts	1,500	-
Meet and Greet	<u>1,077</u>	<u>-</u>
	30,687	14,009
Governance costs		
Fund Raising Licence	-	40
Support costs		
Management		
Insurance	53	-
Postage and stationery	208	-
Hall & room hire	<u>595</u>	<u>-</u>
	856	-
Finance		
Bank charges	<u>74</u>	<u>-</u>
Total resources expended	38,706	14,701
	<u> </u>	<u> </u>
Net income	<u><u>7,083</u></u>	<u><u>4,830</u></u>

This page does not form part of the statutory financial statements