Docusign Envelope ID: 653D9719-AD36-8242-8339-0C0209988BE7

REGISTERED COMPANY NUMBER: SC670718 (Scotland)
REGISTERED CHARITY NUMBER: SC051187

Report of the Trustees and

Unaudited Financial Statements for the Year Ended 31 December 2025

for

Cancer Card
(A Company Limited by Guarantee)

J S Accounting Services Limited
13-15 Morningside Drive
EDINBURGH
EH10 5LZ

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Cancer Card

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for the Year Ended 31 December 2025

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Cancer Card

Report of the Trustees
for the Year Ended 31 December 2025

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 December 2025. The trustees have adopted the provisions of 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

Key Achievements in 2025

Broadening the impact of our support services:
We have been able to build our community presence in Lanarkshire and Lothians, deliver our 1st Health & Wellbeing event in Edinburgh, as well as: providing targeted Comfort Boxes, new Comfort Boxes for children and reaching thousands per month via our online directory.

Stable Financial Performance:
We are developing our corporate, grant and donor income streams supported by our events activity. This enables us to develop support whilst maintaining three months reserves of our running costs.

Whilst the financial environment remains volatile we are grateful for the support of grant funders including the Pink Ribbon Fund, National lottery, People's post code lottery, Voluntary Action Fund Lanarkshire, Environmental Key Fund to enable us to reach targeted communities with high cancer incidence and limited resilience.

This success in fundraising is particularly noteworthy given the widely acknowledged tough environment for charities in 2025.

Corporate engagement with our charity is valued and this year we have benefited as Charity Partnership with Accountability Edinburgh and Baberton Golf Club. We have on going relationships with ComputaCentre and 8 Million Stories delivering pro-bono event and marketing support. We are also grateful to Robert Mackie and TBCo for their continued B2B support with goods and APS for logistics and sourcing of items for our Comfort Boxes.

Operational Efficiency:
Our cost management remained disciplined with fundraising costs representing just 24% of total expenditure, ensuring the majority of resources reach beneficiaries directly. Staff costs increased appropriately as we strengthened our professional service delivery capability.
Whilst we are striving to control our fundraising expenditure we recognise the need to invest in supporting our donors, building our grant funding and securing corporate support.

ACHIEVEMENT AND PERFORMANCE

Governance and Leadership
Two new Trustees joined the Board in 2025 and have been embedded in our governance structure. We recruited a new Chief Executive Officer in March 2025 and our former CEO offered continuity in his new role as Chair of Trustees. We recognise the need to balance continuity and innovation to deliver the best impact with the charity's resources.

Strategic Focus

Our investment in digital infrastructure allocated to software and website development, positions Cancer Card to meet evolving needs in how people access support services. The growth in our Online Cancer Support Hub reflects this strategic priority.

The increase in support staff costs demonstrates our commitment to increasing accessibility by building a community presence we are maintaining our volunteer-supported model, which enhances our efficiency and reach.

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ACHIEVEMENT AND PERFORMANCE

Looking Forward

As we move into 2026, Cancer Card's is enhancing its position as Scotland's only comprehensive cancer support navigation service. We are committed to delivering impact by working in partnership with charities, statutory services and corporate partners to reach more of the 37,000 people diagnosed with cancer in Scotland each year. With proven impact demonstrated through our 1,000+ comfort box deliveries since the charity was founded, 42,000 annual website users we are well-positioned to expand our reach.

We are building reach through our phone support, community engagement and developing proactive local partnerships.
The ongoing challenge of reaching underserved communities - particularly those in rural areas, digitally excluded individuals and those unaware that support exists - remains central to our strategic focus for the coming year.

Acknowledgements

I extend sincere thanks to our dedicated staff, volunteers, trustees and supporters whose combined efforts make our work possible. Special recognition goes to our grant funders, individual donors and fundraising participants who provide the resources enabling our continued service.
Cancer Card enters 2026 with optimism, financial strength and ongoing commitment to supporting those whose lives are affected by cancer.

FINANCIAL REVIEW

Financial Overview

The year delivered solid financial performance with total income of £230,236, representing a modest increase from the previous year's £191,636. This stability in our income streams demonstrates the continued trust and support from our donors, grant funders and the communities we serve.

Our expenditure rose by 4.5% as we expanded our charitable activities, particularly through our Online Cancer Support Hub. This investment reflects our strategic focus on enhancing digital support services for cancer patients and their families.

We closed the year with a surplus of £38,328, bringing our total reserves to £120,192. This prudent financial management ensures Cancer Card remains sustainable while maximising our impact for beneficiaries.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Cancer Card is a company limited by guarantee, governed by its memorandum and articles of association and recognised as a charity by the Office of the Scottish Charity Regulator in accordance with the provisions of the Charities and Trustee Investments (Scotland) Act 2006. In accordance with the Memorandum of Association, every member is liable to contribute a sum of £1 in the event of the company being wound up.

Directors and members

The directors of the charitable company ("the charity") are also the trustees of the charity for the purposes of the Companies Act 2005, and throughout this report are collectively referred to as Directors.

The directors have adopted the provisions of 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).

Directors' induction and training

All new Directors are given a full induction which gives a background to the organisation, how it operates and an understanding of the impact that a diagnosis of cancer has on patients and their families. This includes briefing on the support services provided by Cancer Card.

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Cancer Card

Report of the Trustees
for the Year Ended 31 December 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Principal Risks and Uncertainties

Cancer Card has a comprehensive risk management process in place. The Board of Directors has assessed the major risks to which the charity is exposed, in particular those related to the operations and services of the charity and are satisfied that systems are in place to mitigate the charity's exposure to major risks.

This review continues to identify that the on-going general economic downturn and the increased cost of living, Cancer Card's major financial risk relates to challenges in ensuring that income generation supports the cost of Cancer Card's charitable activities.

Reserves Policy

The Directors have looked at the requirements for reserves in light of the main risks to Cancer Card. The policy has recently been reviewed and revised and the agreed policy is to hold a minimum of three months expenditure in reserves.

We would like to acknowledge in these accounts that Dr Jen Hardy, MBE who founded Cancer Card died on 20 March 2026. The charity holds a huge debt of gratitude to Jen and her family for the work, ambition and vision that shaped Cancer Card as an organisation. The Board of Trustees, staff and volunteers are committed to delivering and developing Jen's vision in the years ahead honouring her legacy.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
SC670718 (Scotland)

Registered Charity number
051187

Registered office
13-15 Morningside Drive
Edinburgh
EH10 5LZ

Trustees
Ms J A Hardy (until death 20th March 2026)
Ms K A Macartney
I Pirrie
Ms E Hall
C Watson
E Fleming
Ms K Frankish
E Smith

Company Secretary
I Pirrie

Independent Examiner
J S Accounting Services Limited
13-15 Morningside Drive
EDINBURGH
EH10 5LZ

Approved by order of the board of trustees on 1st September 2026 and signed on its behalf by:

Ian Pirrie

I Pirrie - Trustee

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Independent Examiner's Report to the Trustees of Cancer Card

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

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. 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 connection with 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.

June Sinclair

June Sinclair CA
The Institute of Chartered Accountants of Scotland

J S Accounting Services Limited
13-15 Morningside Drive
EDINBURGH
EH10 5LZ

1st September 2026

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Cancer Card

Statement of Financial Activities
for the Year Ended 31 December 2025

	Notes	Unrestricted fund £	Restricted funds £	31.12.25 Total funds £	31.12.24 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	85,498	69,235	154,733	142,522
Other trading activities	3	75,461	-	75,461	49,114
Investment income		42	-	42	-
Total		161,001	69,235	230,236	191,636
EXPENDITURE ON					
Raising funds		30,170	-	30,170	44,184
Charitable activities					
Online Cancer Support Hub		85,402	76,336	161,738	139,460
Total		115,572	76,336	191,908	183,644
NET INCOME/(EXPENDITURE)		45,429	(7,101)	38,328	7,992
RECONCILIATION OF FUNDS					
Total funds brought forward		69,336	12,528	81,864	73,872
TOTAL FUNDS CARRIED FORWARD		114,765	5,427	120,192	81,864

The notes form part of these financial statements

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Cancer Card

Balance Sheet
31 December 2025

	Notes	Unrestricted fund £	Restricted funds £	31.12.25 Total funds £	31.12.24 Total funds £
FIXED ASSETS					
Tangible assets	8	1,126	-	1,126	1,873
CURRENT ASSETS					
Debtors	9	3,032	-	3,032	3,135
Cash at bank		113,609	31,677	145,286	90,55
		116,641	31,677	148,318	93,390
CREDITORS					
Amounts falling due within one year	10	(3,002)	(26,250)	(29,252)	(13,399)
NET CURRENT ASSETS		113,639	5,427	119,066	79,991
TOTAL ASSETS LESS CURRENT LIABILITIES		114,765	5,427	120,192	81,864
NET ASSETS		114,765	5,427	120,192	81,864
FUNDS	11				
Unrestricted funds				114,765	69,336
Restricted funds				5,427	12,528
TOTAL FUNDS				120,192	81,864

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for
(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 1st September 2026 and were signed on its behalf by:

Ian Pirrie

I Pirrie - Trustee

The notes form part of these financial statements

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1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure
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 a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. 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.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Computer equipment	-	25% on cost

Taxation
The charity is exempt from corporation 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.

Pension costs and other post-retirement benefits
The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

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2. DONATIONS AND LEGACIES

	31.12.25	31.12.24
	£	£
Donations	39,441	85,369
Gift aid	2,557	6,669
Grants	112,735	50,484
	154,733	142,522

Grants received, included in the above, are as follows:

	31.12.25	31.12.24
	£	£
National Lottery Community Fund	23,489	9454
Pink Ribbon Foundation	6,000	6,000
Tesco	-	-
Peoples Postcode Lottery	24,000	-
St James Place	2,500	-
Robertson Trust	-	-
AABie	1,500	1,500
Eyemouth School	250	-
Lanarkshire Wind Farm	-	-
Wood Foundation	2,750	2,500
BM Murray - Books from Kevin	-	2,000
Masonic Lodge	5,000	-
Penicuik High School	-	500
Morrisons Foundation	9,000	-
HFD Charitable Trust	-	3,000
Levenseat Trust	750	-
Ventient Glenkerie Wind Farm	-	11,030
Hugh Fraser	2,500	-
Allied Vehicles Trust	-	2,500
Coatbridge Community	7,936	-
South Lanarkshire Council	5,000	-
Foundation Scotland	19,560	-
Maple Foundation	2,500	-
Bauer Radio	-	10,000
Mitchells Robertson	-	1,000
Balfour and Manson	-	1,000
	112,735	50,484

3. OTHER TRADING ACTIVITIES

	31.12.25	31.12.24
	£	£
Fundraising events	74,821	48,554
Shop income	640	560
	75,461	49,114

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4. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.12.25	31.12.24
	£	£
Depreciation - owned assets	1,347	1,209

5. TRUSTEES' REMUNERATION AND BENEFITS

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

The trustees are not remunerated for their duties as trustees.

Trustees' expenses

There was £Nil paid in respect of trustees expenses in the year ended 31 December 2025 (2024 - £154).

6. STAFF COSTS

The average monthly number of employees during the year was as follows:

	31.12.25	31.12.24
Admin and project staff	5	5

No employees received emoluments in excess of £60,000.

7. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund	Restricted funds	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	99,538	42,984	142,522
Other trading activities	49,114	-	49,114
Total	148,652	42,984	191,636
EXPENDITURE ON			
Raising funds	44,184	-	44,184
Charitable activities			
Online Cancer Support Hub	94,154	45,306	139,460
Total	138,338	45,306	183,644
NET INCOME	10,314	(2,322)	7,992
RECONCILIATION OF FUNDS			
Total funds brought forward	59,022	14,850	73,872

continued...

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7. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted fund £	Restricted funds £	Total funds £
TOTAL FUNDS CARRIED FORWARD	69,336	12,528	81,864

8. TANGIBLE FIXED ASSETS

	Computer equipment £
COST	
At 1 January 2025	4,837
Additions	600
At 31 December 2025	5,437
DEPRECIATION	
At 1 January 2025	2,964
Charge for year	1,347
At 31 December 2025	4,311
NET BOOK VALUE	
At 31 December 2025	1,126
At 31 December 2023	1,873

9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.25 £	31.12.24 £
Other debtors	3,032	3,075
Tax	-	60
	3,032	3,135

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.25 £	31.12.24 £
Trade creditors	-	-
Other creditors	308	139
Accruals and deferred income	26,250	12,240
Accrued expenses	2,694	1,020
	29,252	13,399

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11. MOVEMENT IN FUNDS

	At 1.1.25 £	Net movement in funds £	At 31.12.25 £
Unrestricted funds			
General fund	69,336	45,429	114,765
Restricted funds			
Support delivery	576	(576)	-
Breast Cancer Journey	2,794	(1,276)	1,518
Comfort boxes	9,158	(5,249)	3,909
	12,528	(7,101)	5,427
TOTAL FUNDS	81,864	38,328	120,192

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	161,001	(115,572)	45,429
Restricted funds			
Support delivery	23,489	(24,065)	(576)
Breast Cancer Journey	6,000	(7,276)	(1,276)
Comfort boxes	39,746	(44,995)	(5,249)
	69,235	(76,336)	(7,101)
TOTAL FUNDS	230,236	(191,908)	38,328

Comparatives for movement in funds

	At 1.1.24 £	Net movement in funds £	At 31.12.24 £
Unrestricted funds			
General fund	59,022	10,314	69,336
Restricted funds			
Support delivery	576	-	576
Breast Cancer Journey	3,814	(1,020)	2,794
Comfort boxes	10,460	(1,302)	9,158
	14,850	(2,322)	12,528
TOTAL FUNDS	73,872	7,992	81,864

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11. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	148,652	(138,338)	10,314
Restricted funds			
Support delivery	9,454	(9,454)	-
Breast Cancer Journey	6,000	(7,020)	(1,020)
Comfort boxes	27,530	(28,832)	(1,302)
	42,984	(45,306)	(2,322)
TOTAL FUNDS	191,636	(183,644)	7,992

12. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2025.

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