Registered Company Number: SC721652 (Scotland)
Registered Charity Number: SCO51574 (Scotland)

Fertility Care Scotland Limited

Report of the Trustees and Unaudited Financial Statements for the Year Ended 28 February 2026

Contents of the Financial Statements for the Year Ended 28 February 2026

Reference and Administrative Details 3
Report of the Trustees (including Directors' Report) 4
Independent Examiner's Report to the Trustees of Fertility Care Scotland Limited 7
Statement of Financial Activities 8
Balance Sheet as at 28 February 2026 9
Notes to the Financial Statements for the Year Ended 28 February 2026 11

Reference and Administrative Details

Registered Company Number
SC721652 (Scotland)

Registered Charity Number
SCO51574 (Scotland)

Registered Office
196 Clyde Street
Glasgow
G1 4JY

Trustees

Mrs. Jacqueline Stewart	-	Chairperson
Mrs. Lisa Connolly	-	Vice Chairperson
Dr Patrick Kearns	-	Treasurer

Secretary
Mrs Marie Sandison

Bankers
Bank of Scotland
167-201 Argyle St, Glasgow G2 8BU

Independent Examiner
Angela Moreland FCMA CGMA
37 East Argyle Street
Helensburgh
G84 8EN

REPORT OF THE TRUSTEES (INCLUDING DIRECTORS' REPORT) for the Year Ended 28 February 2026

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 28 February 2026.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Charity's Memorandum and Articles of Association, 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).

Commencement of Operations

The charitable company Fertility Care Scotland Limited (FCSL) (Registered Charity Number SCO51574) commenced operations on 1 February 2022. During the period ended 28 February 2023 the net assets and activities of the unincorporated association Fertility Care Scotland (Registered Charity Number SCO22875) were donated to Fertility Care Scotland Limited (SCO51574).

Objectives and Activities

Objectives and Aims

The charity's objectives are: -

(a) The advancement of education, for the public benefit, in relation to understanding natural means of fertility regulation, with particular reference to the Billings Ovulation Method® of Natural Fertility Regulation; and

(b) The advancement of health, for the public benefit, through provision of instruction in natural means of fertility regulation, with particular reference to the Billings Ovulation Method® of Natural Fertility Regulation, thereby allowing an informed choice for optimum general, physical, mental and reproductive health outcomes.

Achievements and Performance

Throughout the year, the charity's teachers were very busy providing confidential advice and tuition on the Billings Ovulation Method® of Natural Fertility Regulation to individuals or couples. Consultations took place by video conferencing, phone calls, the web-based app Fertility PinPointTM, the BillingsApp, or through private messaging services.

In addition the charity offered in-person clinics monthly in Glasgow and weekly in Lanarkshire. Otherwise, consultations are provided virtually to clients across mainland Scotland and the Islands.

The charity delivered a significant number of public presentations about Fertility Awareness and the Billings Ovulation Method®, and continues to recruit and train new teachers in the Billings Ovulation Method® of Natural Fertility Regulation.

Fertility Care Scotland Limited is indebted to its volunteer teachers, trainers and trainees who contribute significant amounts of time and effort in carrying out its objectives as follows:

- accredited teachers who teach within virtual or in person clinics and collaborate with their support teachers
- delivery of public presentations about Natural Fertility Regulation, Fertility Awareness and the Billings Ovulation Method® both in-person and over video conferencing
- attending meetings, delivering online training, and partaking in Continual Professional Development opportunities.
- trainee teachers who study via the online correspondence course, the Mock Study and who participate in probationer teaching training.

Financial Review

During the year the charity had a surplus of £716 (2025: deficit of (£3,073)) for the period ended 28 February 2026. It held unrestricted funds of £50,492 (2024: £49,776) and restricted funds of £NIL (2025: £NIL) at 28 February 2026.

Reserves Policy

The trustees maintain reserves at a level which is adequate to meet the cash flow requirements of the charity and considers the unrestricted funds of £50,492 (2024: £49,776) at 28 February 2026 to be an acceptable level for this purpose.

Risk Management

The trustees have a duty to identify and review the risks to which the charitable company is exposed and to ensure appropriate systems and controls are in place to provide reasonable assurance against the risks it faces. The trustees have assessed the major risks to which the charity is exposed and are satisfied that systems are in place or are being planned to mitigate exposure to them.

Structure, Governance and Management

Organisational structure

The board of trustees administers the charitable company. The board of trustees meets regularly throughout the year and is responsible for FCSL's strategic direction and policy. An office administrator manages the day-to-day operations of the charitable company.

REPORT OF THE TRUSTEES (INCLUDING DIRECTORS' REPORT) (CONTINUED)

The trustees, who are also the directors for the purposes of company law, and who served during the year and up to the date of signature of the financial statements were:

Mrs. Jacqueline Stewart	(Appointed 25 April 2022)
Mrs. Lisa Connolly	(Appointed 25 April 2022)
Dr Patrick Kearns	(Appointed 25 April 2022)

Governing Document

Fertility Care Scotland Limited (FCSL) is a private company, limited by guarantee, as defined by the Companies Act 2006 and without any share capital. FCSL was incorporated on 1st February 2022 under a Memorandum of Association which established the objects and powers of the charitable company, and it is governed by its Articles of Association. In the event the charitable company is wound up, each member would be required to contribute an amount not exceeding £1. It was registered as a charity with OSCR on 8 February 2022.

Recruitment and Appointment of New Trustees

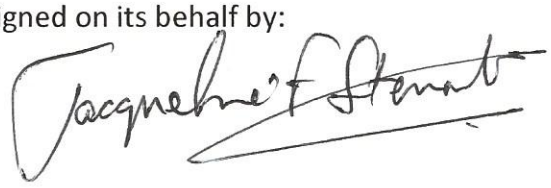
All directors of the company are also trustees of the charity, and there are no other trustees. Trustees are appointed and retire in accordance with the requirements of the Articles of Association. A retiring trustee shall be eligible for re-election. The trustees are elected (or re-elected if co-opted on to the board of trustees between AGMs) by the members at the Annual General Meeting. No trustee may serve as an employee.

Induction and Training of New Trustees

New trustees are typically familiar with the activities of the charitable company in their personal, voluntary or professional capacities prior to their appointment.

Additionally, new trustees are briefed regarding trustee's powers, duties and obligations under charity and company law and are provided with copies of the Memorandum and Articles of Association, the latest report of the trustees and financial statements and other relevant information as available from OSCR.

The trustees' report was approved by order of the Board of Trustees on 12 September 2026 and signed on its behalf by:



Mrs Jacqueline Stewart
Trustee

Independent Examiner's Report to the Trustees of Fertility Care Scotland Limited

I report on the financial statements of the charity for the year ended 28 February 2026 set out on pages 7 to 9.

Respective Responsibilities of the Trustees and Examiner

The charity's trustees, who are also the directors of Fertility Care Scotland Limited for the purposes of company law, are responsible for the preparation of the financial statements in accordance with the terms of the Charities and Trustees Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The trustees consider that the audit requirement of Regulation 10(1) (a) to (c) of the 2006 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 financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeks explanations for 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

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 financial statements which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations

has not been met, or

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

Name: Angela Moreland FCMA CGMA

Address: 37 East Argyle Street
Helensburgh
G84 8EN



Date: 12 September 2026

STATEMENT OF FINANCIAL ACTIVITIES

Including Income and Expenditure Account for the Year Ended 28 February 2026

	Notes	2026 Unrestricted Funds £	2026 Restricted Funds £	2026 Total Funds £	2025 Total Funds £
Income from:					
Donations and Legacies	2	21,335	-	21,335	21,270
Investments and Other	2	1,233	-	1,233	458
Total Income		22,568	-	22,568	21,728
Expenditure on:					
Raising funds	3	769	-	769	842
Charitable Activities	3	21,083	-	21,083	23,959
Total Expenditure		21,852	-	21,852	24,801
Net Income/(Expenditure) / Net Movement in Funds		716	-	716	(3,073)
Total Funds brought forward		49,776	-	49,776	52,849
Total Funds carried forward		50,492	-	50,492	49,776

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

The notes form part of these financial statements.

BALANCE SHEET AS AT 28 FEBRUARY 2026

	Notes	Total Funds 2026 £	Total Funds 2025 £
Fixed Assets		-	-
Current Assets			
Debtors	10	1,254	1,492
Cash and Bank Balance		50,712	51,664
		51,966	53,156
Creditors: amount falling due within one year	11	(1,474)	(3,380)
Net Current Assets		50,492	49,776
Total assets less current liabilities		50,492	49,776
Net Asset Funds			
General Unrestricted Funds	13	50,492	49,776
Restricted Funds	13	-	-
		50,492	49,776

For the year ended 28 February 2026, the company was entitled to exemption from the audit requirements under Section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit of its financial statements for the year ended 28 February 2026 in accordance with Section 476 of the Companies Act 2006.

The directors 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 and delivered in accordance with the provisions applicable to charitable companies subject to the small companies' regime.

BALANCE SHEET AS AT 28 FEBRUARY 2026 (CONTINUED)

The financial statements were approved by the Board of Trustees on 12 September 2026 and were signed on its behalf by:



Mrs Jacqueline Stewart
Trustee

The notes form part of these financial statements.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 28 FEBRUARY 2026

1 General Information and Principal Accounting Policies

GENERAL INFORMATION

Fertility Care Scotland Limited is a charitable company and is limited by guarantee, incorporated in the United Kingdom and registered in Scotland. It is registered with the Office of the Scottish Charity Regulator (OSCR) under charity number SCO51574. In the event of the winding up of the charitable company a member is liable to contribute a sum not exceeding £1. Details of the registered office and company registration number can be found on page 3.

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 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, the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

The financial statements have been prepared under the historical cost convention unless otherwise specified within these accounting policies.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The preparation of financial statements in compliance with FRS 102 requires the use of certain critical accounting estimates. It also requires directors to exercise their judgement in the process of applying the accounting policies.

The principal accounting policies applied in the preparation of these financial statements are noted below. These policies have been applied consistently to all the years presented in dealing with items which are considered material in relation to the charitable company's financial statements unless otherwise stated.

PREPARATION OF THE ACCOUNTS ON A GOING CONCERN BASIS

The Directors believe that the company has adequate funding to continue to pay its debts as they fall due and so consider it is appropriate to prepare the accounts on a going concern basis.

INCOMING RESOURCES

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.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 28 FEBRUARY 2026

RESOURCES EXPENDED

Expenditure is accounted for on an accruals basis, inclusive of irrecoverable VAT, and has been classified under headings that aggregate all costs 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.

DONATED SERVICES AND FACILITIES

Donated 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) volunteer time is not recognised and the trustees annual report sets out full details about their contribution.

TANGIBLE FIXED ASSETS

All tangible fixed assets over £500 are capitalised and included at cost, including any incidental expenses of acquisition. Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Fixtures and Fittings = 10% straight line
The charity currently has no such fixed assets.

DEBTORS

Trade and other debtors are recognised at the settlement amount. Prepayments are valued at the amount prepaid.

CASH AND CASH EQUIVALENTS

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short term liquid investments with original maturities of three months or less and bank overdrafts.

CREDITORS

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 are normally recognised at their settlement amount after allowing for any trade discounts due.

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.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 28 FEBRUARY 2026

2 Income

	2026 Unrestricted Funds £	2026 Restricted Funds £	2026 Total Funds £	2025 Total Funds £
INCOME AND ENDOWMENTS FROM:				
Donations & Legacies				
Grants and Donations	21,335	-	21,335	21,270
	21,335	-	21,335	21,270
Investments and Other				
Bank Interest	567	-	567	218
Miscellaneous Income	666	-	666	240
	1,233	-	1,233	458
TOTAL INCOME AND ENDOWMENTS	**22,568**	**-**	**22,568**	**21,728**

3 Expenditure

	2026 Unrestricted Funds £	2026 Restricted Funds £	2026 Total Funds £	2025 Total Funds £
EXPENDITURE ON:				
Raising Funds				
Parish Appeal	769	-	769	842
Charitable Activities				
Advancement of Education and health	21,083	-	21,083	23,959
TOTAL EXPENDITURE	**21,852**	**-**	**21,852**	**24,801**

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 28 FEBRUARY 2026

4 Analysis of Expenditure

	2026			2025
	Activities Undertaken Directly	Support Costs	Total Costs	Total Costs
	£	£	£	£
EXPENDITURE ON:				
Raising Funds				
Parish Appeal	87	682	769	842
	87	682	769	842
Charitable Activities				
Advancement of Education and Health	14,139	6,944	21,083	23,959
	14,139	6,944	21,083	23,959
TOTAL EXPENDITURE	**14,226**	**7,626**	**21,852**	**24,801**

Fertility Care Scotland Limited relies heavily on and benefits from unpaid volunteer trainers and teachers to promote and carry out its objectives, full details of which are set out in the Trustees' annual report. This therefore results in low direct costs and higher support costs to support these activities.

5 Analysis of Support Costs

	2026	2025
	£	£
Wages and Salaries	2,760	2,775
Computer Costs	849	1,144
Insurance and Office Management	3,122	3,137
Advertising	385	755
Governance & Legal Costs (see note 6)	200	909
Other Support Costs	310	414
	7,626	**9,134**

6 Governance Costs

	2026	2025
	£	£
Independent Examiner Fees	200	200
Legal Costs	-	709
Board Expenses	-	-
	200	**909**

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 28 FEBRUARY 2026

7 Net Income / (Expenditure) for the year

	2026	2025
	£	£
Net (expenditure) / income	**716**	**(3,073)**
This is stated after charging:		
Independent Examination Fee	200	200

8 Staff and Director Costs

	2026	2025
	£	£
Wages and Salaries	15,415	16,274
Social Security Costs	-	-
Pension Costs	178	138
	15,593	**16,412**

Employees

	2026	2025
The average monthly number of employees was as follows:	Number	Number
Administration and Finance	2	2

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

Trustee's Remuneration and Benefits

None of the trustees have been paid any remuneration or received any other benefits.

Trustee's Expenses

None of the trustees have claimed expenses (2025: £24.50 for travel).

Fertility Care Scotland Limited relies heavily on and benefits from unpaid volunteer trainers and teachers to promote and carry out its objectives, full details of which are set out in the Trustees' annual report.

9 Tangible Assets

Fertility Care Scotland Limited does not hold any tangible assets.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 28 FEBRUARY 2026

10 Debtors: Amount Falling Due Within One Year

	2026	2025
	£	£
Due within one year:		
Trade Debtors	50	-
Other Debtors	507	795
Prepayments	697	697
	1,254	**1,492**

11 Creditors: Amounts Falling Due Within One Year

	2026	2025
	£	£
Due within one year:		
Creditors	59	122
Deferred Income	-	2,000
Accruals	1,415	1,258
	1,474	**3,380**

There was no deferred income in the year.

12 Share Capital

The charitable company is limited by guarantee and does not have a share capital. Each member's guarantee is limited to £1.

13 Movement in Funds

	As at 1 March 2025	Net Movement in Funds	as at 28 February 2026
Unrestricted funds			
General Funds	49,776	716	50,492
Restricted Funds			
	-	-	-
	49,776	716	50,492

14. Related Party Disclosures

There were no related party transactions for the year ended 28 February 2026.