Charity registration number 275666 (England and Wales)

Charity registration number SCO41298 (Scotland)

SCOTTISH TERRIER EMERGENCY CARE SCHEME

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

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SCOTTISH TERRIER EMERGENCY CARE SCHEME

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	
Charity number (England and Wales)	275666
Charity number (Scotland)	SCO41298
Principal address	The Lodge Hoghton Hoghton Lancashire United Kingdom PR5 0SH

SCOTTISH TERRIER EMERGENCY CARE SCHEME

CONTENTS

SCOTTISH TERRIER EMERGENCY CARE SCHEME

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF SCOTTISH TERRIER EMERGENCY CARE SCHEME

I report to the trustees on my examination of the financial statements of Scottish Terrier Emergency Care Scheme (the charity) for the year ended 31 December 2025.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. You are satisfied that the financial statements of the charity are not required by charity law to be audited and have chosen instead to have an independent examination.

I report in respect of my examination of the charity’s financial statements carried out under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and section 145 of the Charities Act 2011. In carrying out my examination I have followed the requirements of Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 and the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

Since the charity has prepared its financial statements on an accruals basis and is also registered in Scotland, or the charity’s gross income exceeded £250,000, the independent examiner must be a member of a body listed in Regulation 11(2) of the Charities Accounts (Scotland) Regulations 2006 and section 145 of the Charities Act 2011. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 44(1)(a) of the Charities and Trustee Investment (Scotland) Act 2005, Regulation 4 of the Charities Accounts (Scotland) Regulations 2006 and section 130 of the Charities Act 2011.
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of Regulation 8 of the Charities Accounts (Scotland) Regulations 2006 and the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

22 July 2026

SCOTTISH TERRIER EMERGENCY CARE SCHEME

STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Income from:							
Donations and legacies	**3**	227,997	-	227,997	181,637	-	181,637
Charitable activities	**4**	31,577	-	31,577	27,677	-	27,677
Investments	**5**	22,903	-	22,903	6,162	-	6,162
Total income		282,477	-	282,477	215,476	-	215,476
Expenditure on:							
Raising funds	**6**	4,454	-	4,454	17,282	-	17,282
Charitable activities	**7**	76,560	-	76,560	101,354	-	101,354
Other material expenditure	**11**	19,533	-	19,533	10,613	-	10,613
Other expenditure	**12**	53,073	-	53,073	14,761	-	14,761
Total expenditure		153,620	-	153,620	144,010	-	144,010
Net gains/(losses) on investments	**13**	7,390	-	7,390	-	-	-
Net income and movement in funds		136,247	-	136,247	71,466	-	71,466
Reconciliation of funds:							
Fund balances at 1 January 2025		939,016	813	939,829	867,550	813	868,363
Fund balances at 31 December 2025		1,075,263	813	1,076,076	939,016	813	939,829

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

SCOTTISH TERRIER EMERGENCY CARE SCHEME

BALANCE SHEET

AS AT 31 DECEMBER 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Tangible assets	**15**		70,468		74,177
Investment property	**16**		290,000		282,610
			360,468		356,787
Current assets					
Stocks	**17**	2,959		-	
Debtors	**18**	4,144		4,627	
Cash at bank and in hand		710,500		580,410	
		717,603		585,037	
Creditors: amounts falling due within one year	**19**	(1,995)		(1,995)	
Net current assets			715,608		583,042
Total assets less current liabilities			1,076,076		939,829
The funds of the charity					
Restricted income funds	**21**		813		813
Unrestricted funds	**22**		1,075,263		939,016
			1,076,076		939,829

The financial statements were approved by the trustees on 22 July 2026

Trustee

1 Accounting policies

Charity information

The Scottish Terrier Emergency Care Scheme (STECS) is a canine welfare organisation providing specifically for the care of Scottish Terriers in need of new homes or other such assistance as may be deemed appropriate.

1.1 Basis of preparation

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a statement of cash flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

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 £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

1 Accounting policies **(Continued)**

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Fixtures and fittings	25% straight line basis

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Investment property

Investment property, which is property held to earn rentals and/or for capital appreciation, is initially recognised at cost, which includes the purchase cost and any directly attributable expenditure. Subsequently it is measured at fair value at the reporting end date. The surplus or deficit on revaluation is recognised in profit or loss.

1.8 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.9 Stocks

Stocks are stated at the lower of cost and estimated selling price less costs to complete and sell. Cost comprises direct materials and, where applicable, direct labour costs and those overheads that have been incurred in bringing the stocks to their present location and condition. Items held for distribution at no or nominal consideration are measured the lower of replacement cost and cost.

Net realisable value is the estimated selling price less all estimated costs of completion and costs to be incurred in marketing, selling and distribution.

1.10 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. Bank overdrafts are shown within borrowings in current liabilities.

1 Accounting policies **(Continued)**

1.11 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Donations and gifts	17,558	20,069
Legacies	204,820	147,025
Membership fees	6,103	14,299
Other	(484)	244
	227,997	181,637

Other
Gift Aid

4 Income from charitable activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Events income		
Fundraising events	12,891	5,474
Sales income		
Sale of merchandise	9,506	10,678
Dog adoption fees	9,180	11,525
	31,577	27,677

5 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Rental income	15,447	-
Interest receivable	7,456	6,162
	22,903	6,162

6 Expenditure on raising funds

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Fundraising and publicity		
Staging fundraising events	1,396	3,236
Other fundraising costs	99	5,145
	1,495	8,381
Trading costs		
Stock purchases	2,959	8,901
Total costs	4,454	17,282

7 Expenditure on charitable activities

	Charitable activities 2025 £	Charitable activities 2024 £
Direct costs		
Depreciation and impairment	3,709	-
Veterinary fees and kennelling	68,597	92,728
Mileage	3,694	4,433
Other rescue expenditure	560	4,193
	76,560	101,354
Analysis by fund		
Unrestricted funds	76,560	101,354

8 Net movement in funds

	2025 £	2024 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	-	-
Depreciation of owned tangible fixed assets	3,709	-

9 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

10 Employees

	2025 Number	2024 Number
Total	-	-

11 Other material expenditure

General administrative expenses

12 Other expenditure

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Stationery and printing	14,211	2,586
Liability insurance	4,367	6,318
Post	5,265	3,574
Financing costs	-	83
Investment property costs	29,230	2,200
	53,073	14,761

13 Gains and losses on investments

Gains/(losses) arising on:	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Revaluation of investment properties	7,390	-

14 Taxation

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

15 Tangible fixed assets

	Fixtures and fittings £
Cost	
At 1 January 2025	74,177
At 31 December 2025	74,177
Depreciation and impairment	
Depreciation charged in the year	3,709
At 31 December 2025	3,709
Carrying amount	
At 31 December 2025	70,468
At 31 December 2024	74,177

16 Investment property

	2025 £
Fair value	
At 1 January 2025	282,610
Net gains or losses through fair value adjustments	7,390
At 31 December 2025	290,000

Investment property comprises furnished holiday accommodation. The property was acquired in 2024 and was professionally valued by H&H Land & Estates Ltd.

17 Stocks

	2025 £	2024 £
Finished goods and goods for resale	2,959	-

18 Debtors

Amounts falling due within one year:	2025 £	2024 £
Trade debtors	-	(1)
Other debtors	4,144	4,628
	4,144	4,627

19 Creditors: amounts falling due within one year

	Notes	2025 £	2024 £
Deferred income	**20**	1,995	1,995

20 Deferred income

	2025 £	2024 £
Arising from Membership fees	1,995	1,995

Deferred income is included in the financial statements as follows:

	2025 £	2024 £
Deferred income is included within:		
Current liabilities	1,995	1,995

There were no movements in the year.

21 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 January 2025 £	At 31 December 2025 £
Restricted fund	813	813

Previous year:	At 1 January 2024 £	At 31 December 2024 £
	813	813

22 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 1 January 2025	Incoming resources	Resources expended	Gains and losses	At 31 December 2025
	£	£	£	£	£
General funds	939,016	282,477	(153,620)	7,390	1,075,263

Previous year:	At 1 January 2024	Incoming resources	Resources expended	Gains and losses	At 31 December 2024
	£	£	£	£	£
General funds	867,550	215,476	(144,010)	-	939,016

23 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).

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