



IRVINE & TROON CANCER CARE
(An Unincorporated Association)

FINANCIAL STATEMENT
FOR
THE YEAR ENDING 31ST JANUARY 2026
SCOTTISH CHARITY NUMBER SC014645

HEATHFIELD HOUSE,
5 KILWINNING ROAD,
IRVINE
KA12 8RR



IRVINE & TROON CANCER CARE

Trustees Annual Report.

The Trustees present their report together with the financial statements for the charity for the year ended 31st January 2026.

Name of Charity.

The name of the charity in the register of charities is Irvine & Troon Cancer Care.

Scottish Charity Number.

SC014645

Contact Address.

Heathfield House
5 Kilwinning Road
Irvine
North Ayrshire
KA12 8RR

Trustees.

Ian Lakey
Vacant
Sandra McKinnon
Gordon Rainey
Sylvia Bodys

Chairman
Vice Chairman
Secretary
Treasurer

Bankers.

Bank of Scotland plc
167 High Street
Irvine
North Ayrshire
KA12 8AF



IRVINE & TROON CANCER CARE
Trustees Annual Report.
Structure, Governance and Management.

Legal Status.

Irvine & Troon Cancer Care is an unincorporated association and a recognised Scottish Charity (No SC014645), governed by its constitution and rules.

It was founded on 1st February 1987.

Objectives and Activities.

The objects of the charity are to provide: -

1. Transport, care and comfort to cancer sufferers in need of support.
2. Introductions to self-help and other relevant organisations.
3. Any other services compatible with the aims and objects of the charity.

The Trustees are responsible for ensuring that the assets of the charity are used for its objectives and they are the legal interface between the charity and outside parties.

The Trustees are appointed in General Meeting in terms of the constitution. All the Trustees serve on a voluntary basis. None received any remuneration during the year.

The Trustees who served during the year and to the date of this report were: -

Ian Lakey	Chairman
Vacant	Vice Chairman
Sandra McKinnon	Secretary.
Gordon Rainey	Treasurer.
Sylvia Bodys	

Organisation.

Membership of the charity is open to any person living in Ayrshire who satisfies certain conditions.

The Trustees govern the charity and appoint volunteer staff for office administration, transport co-ordination, and hospital drivers.

The volunteer staff receive no remuneration; hospital drivers receive a mileage allowance to cover their vehicle costs.

The Trustees express their gratitude to all volunteers who have contributed to the work of the charity during the past year.



Activities and Achievements.

Figures are this year's figures for 2025-2026.

During the year a total of 30 volunteer drivers drove 1478 journeys covering a total of 92,845 miles to meet appointments 1550 at various oncology centres and clinics throughout Ayrshire, Glasgow area and Edinburgh.

Funding

Funding is provided through voluntary contributions from patients, public & local organisations and grants.

The Trustees gratefully acknowledge major donations to the charity from the following members of the public and organisations: -

Howie Family	Fowlie Family
Ian Groves	Irvine Winton B.C Ladies Section
Alan Ramsay	The Gray Family
The Cunningham Family	Mary Greig
Terrance McCulloch	The McLachlan Family
Troon Portland Golf Club	Mr Paterson
The McLean Family	Dorothy Ross
Tom Hunter Foundation	AC Currie
North Ayrshire Council	South Ayrshire Council
Linda Montgomery	Troon Welbeck Seniors
The Dressing Room	Irvine Rangers Supporters Club
Tesco	South Ayrshire Council Coastal
Funding The Co-operative Group	Ladies Bowling League
Pride of Irvine Ladies Ladies of Lodge	Ravenspark Golf Club
Irvine Bogside Golf Club	North Ayrshire Cancer Support
Paul Darroch	Arnold Clark Foundation
Troon Masonic Social Club	Troon Ladies Portland Bowling
Club2nd Irvine Boys Brigade	Troon Primary School
Loyal Orange Lodge	Voluntary Association South Ayrshire
Greenwood Academy	Robert Sharp Legacy
The Wood Foundation (YPI Project)	

We would also like to acknowledge the grants received from the following: -

South Ayrshire Council
North Ayrshire Council
Voluntary Association South Ayrshire (VASA)



Risk Management.

The Trustees acknowledge that because the charity depends on gifts and donations from the public and local organisations that there is a continual need to promote the services being offered through the local community.

The Trustees maintain sufficient funds in bank current and deposit accounts to ensure the ability to meet their obligations for the payment of services and expenses.

During the current financial year, the Trustees again invested in Charity Bonds to provide good stewardship of the assets available to the charity.

Results.

As shown on the Financial Statements, Irvine & Troon Cancer Care reported net incoming resources of £59,259.09 during the financial year to the 31st January 2026. At the Balance Sheet date, the charity had total cash reserves of £472,083.66.

Donated Facilities.

The Trustees wish to acknowledge the free use of an office provided by North Ayrshire Council at Heathfield House to enable them to serve the local community.

Approved by the Trustees on 29th April 2026 and signed on their behalf by,

Trustee: Gordon Harvey
Date: 1-5-26

Independent Examiners' Report to the Trustees of Irvine & Troon Cancer Care

I report on the accounts of Irvine & Troon Cancer Care for the year ended 31st January 2026, which are set out on pages 6 to 8.

Respective responsibilities of the Trustees and the Independent Examiner.

The Charity's Trustees are responsible for the preparation of the accounts in accordance with the terms of the Charity's and Trustee Investment (Scotland) Act 2005 (The 2005 Act) and the Charities Accounts (Scotland) Regulations 2006 (as amended) (The 2006 Regulations). The Charity's Trustees consider that an audit is not required for this year under Regulation 10(1)(d) of the 2006 Regulations and that an independent examination is needed.

It is my responsibility to: -

Examine the accounts under section 44(1)(c) of the 2005 Act, and to state whether any particular matters have come to my attention.

Basis of the Independent Examiner's report.

My examination has been carried out in accordance with Regulation 11 of the 2006 Regulations.

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, together with such explanations from you as Trustees concerning such matters.

The procedures undertaken in an independent examination are generally not designed to provide all the evidence that would be required in a full audit, in order that an audit opinion on the view provided by the accounts can be given.

Independent Examiner's statement.

I have conducted a thorough examination of all entries in the books of account and records of the charity for the period under examination.

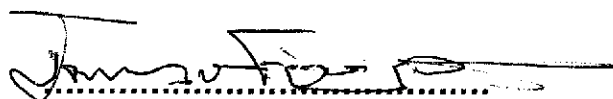
In connection with my examination, no matter has come to my attention:-

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 Regulations and to prepare accounts which accord with the accounting records and comply with the accounting requirements of Regulation 9 of the 2006 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.

Name: J.Fairgrieve (Independent Examiner)

Address: 30B Kilwinning Road, Irvine, North Ayrshire. KA12 8RU

Signed:



Date:

.....30/04/26.....



Receipts & Payments

Irvine & Troon Cancer Care
Heathfield House
5 Kilwinning Road
Irvine
Ayrshire
KA12 8RR
SC014645

Annual Accounts 1st February 2025 to 31st January 2026

Income

Balance B/F at 01.02.25	£412,827.57
Donations / Goodhub	£53,918.59
Collection Cans	£3,321.44
Gift Aid	£7,169.44
Self-Fundraising	£10,664.05
M&G / BlackRock Interest paid direct to bank Acc.	£1,800.39
Refunds	£618.61
Miscellaneous	£6,020.33
Grants	£17,750.00
Christmas Raffle sales/donations	£7,709.00

Investment Bonds

BlackRock / M&G Interest Reinvested into Bond	£15,744.81
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Fixed Term Bonds

Hampshire Trust Interest	£1,122.10
Shawbrook Bank	£1,712.65
Cambridge & Counties Interest	£547.59

Savings Accounts

Bank of Scotland Interest	£1,648.80
Santander Interest	£0.00
Monmouthshire 90 Day Notice Interest	£1,521.90
Monmouthshire Easy Access Interest	£272.82
<u>Total Income</u>	<u>£544,370.09</u>



Irvine & Troon Cancer Care
Heathfield House
5 Kilwinning Road
Irvine
Ayrshire
KA12 8RR
SC014645

Annual Accounts
1st February 2025 to 31st January 2026

Expenditure

Running the service (Drivers Mileage)	£46,751.00
Telephone + Mobile	£2,058.50
Postage	£1,138.50
Advertising	£4,766.00
Stationary	£302.84
Bank Charges	£28.32
Printing / Photocopy	£314.91
Office Equipment	£2,653.86
Fundraising Materials	£2,540.99
Web Hosting	£532.45
Waste Collection	£71.08
Insurance	£498.64
Miscellaneous	£8,906.21
M&G Investment Reduction	£64.73
Blackrock Investment Reduction	£1,668.40

Total Expenditure **£72,286.43**



Irvine & Troon Cancer Care
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SC014645

Annual Accounts
1st February 2025 to 31st January 2026

Breakdown of Accounts

Income

South Ayrshire Council	£4,000.00
Groundworks (Tesco previous grant balance)	£1,113.75
VASA (Voluntary Organisation South Ayrshire)	£11,250.00
Self-Fundraising (Bucket Collections Tesco, Sainsbury's, Fashion show, Quiz night & Christmas Raffle. Includes YPI Projects with Greenwood Academy)	£12,608.00

Refunds

Over payment on drivers expenses	£378.50
National Pens	£211.79
Bank Charges	£28.32

Expenditure

Access Insurance	£498.64
Advertising (Abbey Print, Ayrshire Media)	£4,766.00
Office Equipment (Various items)	£2,653.86
Fund-Raising Materials (Various items)	£2,540.99
Miscellaneous (Various items)	£8,906.21



Irvine & Troon Cancer Care
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Annual Accounts
1st February 2025 to 31st January 2026

Balance B/F @ 01.02.2025 **£412,827.57**

Income @ 31.01.2026 **£131,542.52**

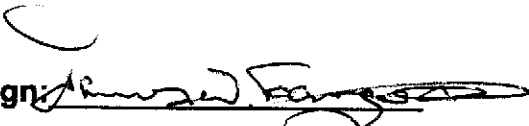
Expenditure **£72,286.43**

Balance held in the various accounts at the 31.01.2026

Bank of Scotland Currant Acc. at the 31.01.2026	£24,973.56
Bank of Scotland Saving Acc. at the 31.01.2026	£30,459.53
Bank of Scotland Savings Acc. (95 Day Acc.)	£65,817.81
Santander Saving Acc. at the 31.01.2026	£4.40
Shawbrook Bank	£71,712.65
Hampshire Trust	£44,158.45
Cambridge & Counties	£42,669.98
Monmouthshire Building Society (90 Day Acc.)	£54,215.31
Monmouthshire Building Society (Instant Access Acc.)	£1,272.82
BlackRock Investment	£84,695.50
M&G Investment	<u>£52,103.65</u>

Combined Total **£472,083.66**

I can confirm that this is a true and accurate statement of accounts held by Irvine and Troon Cancer Care as at 31st January 2026.

Sign: 

Date: 30/04/26

Print: JAMES W FARAGHER



IRVINE & TROON CANCER CARE

Statement of Balances For the Year Ended 31st January 2026

	2026	2025
	£	£
Funds Reconciliation		
Cash at Bank 1 st February 2025	79,056	50,973
Investments 1 st February 2025	154,920	138,924
Fixed Rate Bonds 1 st February 2025	178,852	132,476
	<u>412,828</u>	<u>322,373</u>
Bank & Bond Balances		
Bank Account 31 st January 2026	121,255	90,623
Investment Bonds 31 st January 2026	136,799	146,050
Fixed Rate Bonds 31 st January 2026	214,029	134,728
	<u>472,083</u>	<u>371,041</u>
Fixed Assets	£	£
Computer & Printer at Cost	0	0
Additions during the year	0	0
Cumulative Depreciation	0	0
Net Fixed Assets	<u>000</u>	<u>000</u>
	£	£
Cost of Providing Service (Mileage)	46,751	66,259
Cost of Providing Service (Administration)	6,397	7,953
	<u>53,148</u>	<u>74,212</u>

All funds are unrestricted

The Notes on page 8 form an integral part of these accounts.

Approved by the trustees on 26th March 2026 and signed on their behalf by: -

Scottish Charity Number SC014645

John Luker

Trustee

Date *01-05-26*

Gordon Ranney

Trustee

Date *01-05-26*



IRVINE & TROON CANCER CARE

Notes to Accounts

As at 31st January 2026

Note 1 Basis of Accounting

These accounts have been prepared on the receipts and payments basis in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended)

Note 2 Nature and purpose of Funds

Unrestricted funds are those that may be used at the discretion of the trustees in furtherance of the objects of the charity. The trustees maintain a single unrestricted fund for the day-to-day running of Irvine and Troon Cancer Cares activities.

Note 3 Grants & Fundraising

No grants were made to any other organisation or charity during the financial year, and no fundraising was conducted in conjunction with or for the benefit of another organisation

Note 4 Related Party Transactions

No remuneration was paid to the trustees during the current financial year. During the current financial year, two trustees provided services as volunteer drivers and received £2,953.50 expenses at the rate prevailing with HMRC.

Note 5 Governance Costs

The cost of Governance in the financial year ended 31st January 2026 was Nil.

Fixed Assets

Note 6 All Individual Assets over £2000.
Depreciation is provided as follows: -
20% per Annum

APPENDIX 3



Independent examiner's report on the accounts

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Report to the trustees/members of

Charity name
Irvine and Troon Cancer Care

Registered charity number

SC014645

On the accounts of the charity for the period

Period start date

Day 01 Month 02 Year 2025

to

Period end date

Day 31 Month 01 Year 2026

Set out on pages

(remember to include the page numbers of additional sheets)

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) 2005 Act and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1) (d) 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 accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention [other than that disclosed on the attached page*]

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 comply with Regulation 9 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.

Signed:

Name:

Mr J Fairgrieve (Independent Examiner)

Date:

30/04/24

Relevant professional qualification(s) or body (if any):

Address:

30B Kilwinning Road
Irvine
North Ayrshire
KA12 8RU

*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.



Irvine & Troon Cancer Care

Heathfield House
5 Kilwinning Road
IRVINE
Ayrshire
KA12 8RR
Tel. No.01294 311887
SC014645

Email irvineandtrooncancercare@yahoo.com

26th April 2026

To Whom it may concern

In March 2025 our chairman (Mr Lachlan) at that time agreed to loan Mr Ian Lakey £5000 at zero interest in the understanding that the loan would be paid off before the end of our financial year.

I questioned this at the time to be told that it had been done in the past and our examiner new about it. Ian was given the loan and he signed an agreement and began to repay the money from May.

When the Mr Lachlan passed away I had to speak to our examiner to find out what had been agreed on how to show this in the accounts. Our examiner knew nothing of this loan and said if he had he would of advised against it.

When Mr Lakey discovered this loan should have never been agreed he immediately repaid this in full by November 2025.

If you look at the accounts the Loan and repayments are all shown under miscellaneous.

Kind regards

Gordon Rainey
Treasurer

Supported By



Supported By





Irvine & Troon Cancer Care

Heathfield House
5 Kilwinning Road
IRVINE
Ayrshire
KA12 8RR
Tel. No.01294 311887
SC014645

Email: irvineandtrooncancercare@yahoo.com

13th March 2025

We have agreed to support Ian Lakey (volunteer driver) by giving him an interest free loan of £5000.

It is agreed that this money will be repaid in full before the end of the financial year (Jan.2026).

Agreed By:

Dick McLachlan

Gordon Rainey

Ian Lakey

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30th December 2025

We the finance committee can now confirm that Mr Lakey (volunteer driver) has repaid the loan as per the agreement in full.

The dates below show when payments were made and showing the total amount repaid as £5,000.28 on the 21st November 2025.

£983.10 pd 06.05.25

£491.55 pd 08.07.25

£491.55 pd 01.09.25

£492.53 pd 22.09.25

£491.55 pd 20.10.25

£2050.00 pd 21.11.25

Paid in full £5,000.28

Gordon Rainey

Sandra McKinnon

Sylvia Bodys

Ian Lakey

30/12/25

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