

**COPE SCOTLAND
REPORT AND FINANCIAL STATEMENTS
For the year ended
31st March 2026**

**AITON & CO.
Chartered Accountants**

COPE SCOTLAND

COPE SCOTLAND is a Charity registered in Scotland Number SC022807

Charity Information

Trustees:

Donna McAllister
Jaswinder Bedi
Tammy Wells

Charity Registered Office:

The Snowdrop Centre
Campbell Street
Lochgilphead
PA31 8JU

Company Number:

SC424893

Independent Examiner:

Stuart L. Aiton CA
of
Aiton & Co.
Chartered Accountants
1 Elizabeth Street
Stirling FK8 2HL

Banker:

Bank of Scotland
Glasgow

1.

**COPE SCOTLAND
TRUSTEES REPORT
For the year ended 31st March 2026**

The Board of Directors (who are Trustees under charity law) present their report and accounts for the year ended 31st March 2026.

Structure, Governance and Management

Governing Document

The charity is governed by its Memorandum and Articles of Association.

Principal Offices

The charity's registered office is The Snowdrop Centre, Campbell Street, Lochgilphead PA31 8JU.

Recruitment and Appointment of Board

The legal structure of the COPE SCOTLAND consists of the Directors who are also the Company's only members and comprise the Board. The Board have important powers under the constitution, take decisions on changes to its constitutional documents, hold regular meetings, and generally control the activities of the Company. Without prejudice to the generality of the foregoing, the Board is responsible for monitoring and controlling the financial position of the Company. The trustees delegate the day to day responsibilities for organising all clinical and administrative matters to the charity's manager Hilda Campbell.

Trustee members for the reporting period are as follows:

Donna McAllister	Chair
Jaswinder Bedi	Trustee
Tammy Wells	Trustee

Board Induction and Training

Trustees are familiar with the work of COPE Scotland. Induction includes: funding, monitoring and evaluation, in house policies and operations, roles and responsibilities of committee members including OSCR guidance for Charity Trustees, Employment Law, Health and Safety, equalities and diversity, budgeting and finance management, strategy and action planning as well as raising awareness of current and emerging developments which could impact the charity and the communities we serve.

In 2025/26:

Staff

Hilda Campbell MBE, Manager

COPE SCOTLAND TRUSTEES REPORT For the year ended 31st March 2026

COPE Scotland hire others on a self-employed basis as required for specific pieces of work.

Risk Management

As well as an annual review there is ongoing risk management, not only in relation to practical issues such as health and safety but also in terms of sustainability including exit strategy planning, best practice and accountability to the public, staff and funders as well as statutory bodies.

The major risk identified by the Board is the small size of the current team of employees and the possible impact if they were unable to deliver on a piece of work. This is managed by having a pool of suitably qualified and experienced associates to call on.

Objectives and Activities

The Charity was set up with its principal activities being to advance the health and education of the public in the subject of mental health and/or illness and well-being and to promote citizenship and community development as well as equality and diversity and relief of hardship of those experiencing distress as a result of life's challenges and resulting in ill health and/or in need by disability.

Achievements and performance

The core purpose of COPE Scotland is to advance the health and education of the public in the subject of mental health and or illness and well-being and to promote citizenship and community development as well as equality and diversity and relief of hardship of those experiencing distress as a result of life's challenges and resulting in ill health and or in need by disability. To achieve this in 2025-26 we provided materials to support individuals' capabilities, competences, skills and awareness around mental health and wellbeing, with a focus on prevention as well as selfcare intervention and linking to other supports to self-manage and build resilience to life challenges. This was in the form of workshops, attendance at community events and the materials shared online. We continued to add content to and develop our website which can be visited at www.copescotland.com We also posted regularly on partners notice boards selfcare tips with links to the website e.g. GCVS notice board.

Led by the voices of lived experience and recognizing the impact the cost of living has had on people's health and wellbeing as well as the additional stressors related to climate change, and unrest in the world, our interventions are aimed at offering solution-based interventions which help people regain a sense of self agency and hope. There were themes we identified listening to people and communities. These also were around life satisfaction, and we were delighted to again receive funding from the Glasgow Wellbeing Fund which supported us to continue developing this theme including exploring and understanding what people experiencing challenges viewed as essential for their wellbeing and how this could be experienced through selfcare and building connections with others, as well as producing another winter wellbeing resource booklet.

We continued to design new materials and workshops in response to demand e.g. a series of wellbeing workshops for those who provide services to others funded by GCVS, this may be in a paid, or in a voluntary capacity which we developed as part of our wider wellbeing work. In addition, we began to future proof existing materials and consider how these can be made available when COPE Scotland is no longer available as we enter our last year of operation.

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**COPE SCOTLAND
TRUSTEES REPORT
For the year ended 31st March 2025**

In addition to providing training for trainers on climate action without despair, we have been providing materials on our website which offer the slides, PowerPoint notes for facilitators and session plans for others to facilitate their own informal workshops. We also were asked and provided some fun, informal wellbeing activities for colleagues and groups who offer meeting spaces e.g. warm welcome cafes. In addition we promoted materials during themed weeks e.g. selfcare week and were finalists for a selfcare award with the work done with Glasgow University and partners for the selfcare score card, which we developed further offering a 7 days of ideas for selfcare postcard which has proven very popular and been reprinted more than once.

We also began to weave networks in MAKI (Mid Argyll Kintyre and the Islands) thanks to SQC funding. We created a specific element on our website to share materials which included a booklet on digital connectivity for people living in remote and island communities as well as resource booklets for people in an unpaid caring role. We were asked to speak at a National Quality Improvement conference in Scotland on the work of MAKI and to share our learning and expertise around skills for network weaving. We are also leading a community of practice feeding into a new Network Weaver role being considered by June Holley as part of the various network weaver roles, the Knowledge Weaver.

What Next

2026-27 is COPE Scotland's last year of operation. Our focus now is the legacy of what we leave behind. Our main asset is our website, and we are already in discussions with the Snowdrop Centre to take over the site and adapt it for their own use, retaining a section which shall be headed COPE Scotland resources. We shall also be discussing with other partners including GCVS, The ALLIANCE, The Community Link Practitioner Network, Scottish Communities for Health and wellbeing and others around how they can support us to provide a platform to share resources when COPE Scotland is no more. All we ask is that these materials are free to the public and no charge is made for them. Mellow Parenting have already created a section on their website for their trainers sharing the materials, so they have them available to share with families they are working with.

We are delighted to again have secured funding from the Glasgow Wellbeing Fund which will help us co design with people living and working in Glasgow the Glaswegian Way to wellbeing.

We have always been a charity who would rather collaborate than compete and sometimes a charity needs to step down, so new developments can emerge. We believe it is not only what you do, but what you leave behind that is important and working with others we want to ensure the materials we have created over the past 35 years are there for others to use freely.

**COPE SCOTLAND
TRUSTEES REPORT
For the year ended 31st March 2026**

Financial Review

The results of the Charity are detailed in the Statement of Financial Activities on page 7 and on the Balance Sheet on page 8.

Principal Funding Sources

COPE SCOTLAND's principal funding sources were Health Foundation, Scottish Government and other funders as shown in note 2 on page 11.

Investment Policy

Apart from retaining a prudent amount of reserves each year necessary to support COPE SCOTLAND if there were major budget cuts all COPE Scotland's funds are spent in the short term funding the work of the charity, we therefore do not have nor do we intend to have any investment plans or policy in the near future.

Reserves Policy

COPE Scotland has been winding down its operations over the past 3 years. The reserves it has currently shall be used in its final year of operation specifically allocated to

1. Meeting the Running Costs of the Charity: Ensuring that COPE Scotland continues to function smoothly and efficiently as it works towards its mission.
2. Closure costs: £80,000 providing for the financial responsibilities that come with winding down the charity, including redundancy costs.

With the wind-up in the financial year 2026-27, COPE Scotland is dedicated to utilizing this period to disseminate the invaluable insights and tools it has accrued over 35 years. The charity aims to leave a legacy by sharing its extensive experience and resources with other organisations and communities. This mission not only underscores the importance of mental health and wellbeing but also emphasises the value of kindness to oneself, to each other, and to the planet.

In its final year, COPE Scotland will share its resources, ensuring that the tools and strategies developed are accessible and beneficial to all. This strategic reserve allocation ensures that COPE Scotland can fulfil its mission with integrity and reliability, ultimately promoting life satisfaction and wellbeing for future generations.

Plans for future periods

As this is COPE Scotland's final year the plans are as follows:

- Attend to all Governance issues relating to the closure of the charity including archiving and staff redundancy.
- Work on the legacy and distribution of assets as per memo and arts
- Apply to be removed from the charity register
- Complete accounts for 2026 27
- Be removed from the charity register
- Be removed from Company House

**COPE SCOTLAND
TRUSTEES REPORT
For the year ended 31st March 2025**

Responsibilities of the Board

The legislation applicable to charities in Scotland requires the Board to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for that period. In preparing those financial statements, the Board are required to:

- Select suitable accounting policies and then apply them consistently
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed subject to any material departures disclosed and explained in financial statements.

The Board are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and Charities Accounts (Scotland) Regulations 2006. They are responsible for safe guarding assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

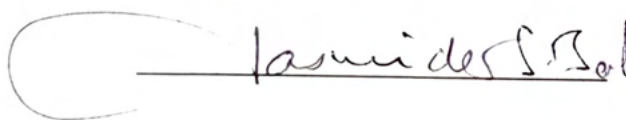
Independent Examiner

A resolution proposing S.L. Aiton CA of Aiton & Co. Chartered Accountants to be reappointed as Independent Examiner of the Charity will be put to the AGM.

Small Company Rules

These accounts have been prepared in accordance with the special provisions relating to the Companies subject to the small companies regime within Part 15 of the Companies Act 2006.

This report was approved by the Board on 6th July 2026 and signed on their behalf.

 Jaswinder Bedi, Trustee

**COPE SCOTLAND
INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF COPE SCOTLAND**

I report on the accounts of the charity for the year ended 31st March 2026 which are set out on pages 7 to 15.

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. The charity 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) 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 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 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.



Stuart L. Aiton CA
of
Aiton & Co.
Chartered Accountants
1 Elizabeth Street
Stirling FK8 2HL

6th July 2026

COPE SCOTLAND
STATEMENT OF FINANCIAL ACTIVITIES
(including Income and Expenditure Account)
For the year ended 31st March 2026

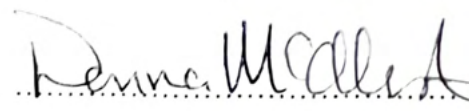
	<u>Notes</u>	<u>Restricted</u> <u>£</u>	<u>Unrestricted</u> <u>£</u>	<u>2026</u> <u>Total</u> <u>£</u>	<u>2025</u> <u>Total</u> <u>£</u>
Income					
Incoming resources from charitable activities:					
Grants and Donations	2(a - c)	29275	5175	34450	25750
Total Income		<u>29275</u>	<u>5175</u>	<u>34450</u>	<u>25750</u>
Expenditure					
Charitable Activities	3	<u>29275</u>	<u>56986</u>	<u>86261</u>	<u>93998</u>
Total Expenditure		<u>29275</u>	<u>56986</u>	<u>86261</u>	<u>93998</u>
Net Incoming Resources Expended		-	(51811)	(51811)	(68248)
Total Funds at 31 March 2025		<u>-</u>	<u>170038</u>	<u>170038</u>	<u>238286</u>
Total Funds at 31 March 2026		<u>-</u>	<u>118227</u>	<u>118227</u>	<u>170038</u>

**COPE SCOTLAND
BALANCE SHEET
As at 31st March 2026**

	<u>Notes</u>	<u>£</u>	<u>2026</u> <u>£</u>	<u>2025</u> <u>£</u>
FIXED ASSETS				
Tangible Assets	5		-	-
CURRENT ASSETS				
Debtors	6	61946		41593
Cash at bank and in hand		<u>73191</u>		<u>163471</u>
			135137	205064
CREDITORS: amounts falling due within one year	7		<u>(16910)</u>	<u>(35026)</u>
Net Current Assets			<u>118227</u>	<u>170038</u>
Total assets less current liabilities			<u>118227</u>	<u>170038</u>
Represented by:				
RESERVES	8			
Unrestricted Funds			118227	170038
Restricted Funds			<u>-</u>	<u>-</u>
			<u>118227</u>	<u>170038</u>

The Trustees consider that the company is entitled to exemption from the requirement to have an audit under the provisions of Section 477 of the Companies Act 2006. Members have not required the Company under Section 476 of the Companies Act 2006 to obtain an audit for the year ended 31st March 2026. The Trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to the accounting records and the preparation of financial statements.

The financial statements on pages 7 to 15 which have been prepared in accordance with the provisions applicable to the small companies regime and were approved by the board on 6th July 2026 and signed on its behalf.

 D. McAllister, Chairperson

COPE SCOTLAND
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31st March 2026

1. Accounting Policies

Basis of Preparation of Accounts

The financial statements are prepared under the historical cost convention and in accordance with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006, Statement of Recommended Practice: Accounting and Reporting by Charities, the Financial Reporting Standard applicable in the UK and Ireland (FRS102). COPE Scotland meets the definition of a public benefit entity under FRS102. The trustees consider there are no material uncertainties about the Charity's ability to continue as a going concern.

1.2 Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor.

1.3 Income

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably. Where there are conditions that any funding should be recognised in a subsequent accounting period an adjustment shall be made.

Voluntary income is received by way of donations and is included in full in the Statement of Financial Activities when received.

1.4 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 involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity.

Shared costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management carried out at its offices.

Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

All resources expended are inclusive of irrecoverable VAT.

COPE SCOTLAND
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31st March 2026

1.5 Pensions

Defined Contribution Scheme.

Contributions are charged to the income and expenditure account as they become payable in accordance with the rules of the scheme. One employee is in the scheme.

1.6 Tangible Fixed Assets and Depreciation

Tangible fixed assets are stated at cost or valuation less depreciation. Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives. Expenditure on fixed assets with individual costs of less than £250 are not capitalised.

Furniture & furnishings	25% straight line basis
Office equipment	25% straight line basis

1.7 Debtors

Debtors are recognised at the amounts due. Prepayments are valued at the amount prepaid net of any trade discounts due.

1.8 Cash at Bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.9 Creditors and provisions

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation.

1.10 Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

1.11 Statutory Information

COPE Scotland is a private limited company by guarantee registered in Scotland, registration number SC424893, charity number SC022807. The registered office is The Snowdrop Centre, Campbell Street, Lochgilphead PA31 8JU.

COPE SCOTLAND
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31st March 2026

	<u>Restricted</u>	<u>Unrestricted</u>	<u>2026</u>	<u>2025</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
2. Grants and Donations				
(a) <u>Grants</u>				
Health Foundation	18000	-	18000	-
Scottish Government – GCMH&W Fund	10500	-	10500	10000
Scottish Community Alliance – CLE	775	-	775	1000
National Lottery Project	-	-	-	10000
	<u>29275</u>	<u>-</u>	<u>29275</u>	<u>21000</u>
(b) <u>Donations</u>				
Sundry Donations	-	75	75	50
(c) <u>Training Workshops</u>	-	5100	5100	4700
Total	<u>29275</u>	<u>5175</u>	<u>34450</u>	<u>25750</u>

In 2025 Restricted Funds were £21,000 and unrestricted £4,750.

COPE SCOTLAND
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31st March 2026

3. Costs of Charitable Activities	<u>2026</u>	<u>2025</u>
Staff Costs	<u>£</u>	<u>£</u>
Staff costs during the year:	58450	58450
Wages and Salaries	-	1768
NIC	<u>5814</u>	<u>5813</u>
Pension Costs	64264	66031
 Other Expenses		
Travel & Volunteer Expenses	1154	1457
Rent, Rates & Insurance	1411	2779
Repairs & Maintenance	25	535
Post & Stationery	149	299
Telephone	561	795
Website Design & Maintenance	1950	2592
Subscriptions & Publications	1585	1121
Group & Individual Work, Training & Advice	5210	5420
Depreciation	-	2220
Refund of Grant	175	-
Sundry Expenses	1023	746
Legal & Professional Fees	30	1304
Accountancy & Payroll Fees	4864	4973
Independent Examiner's Fee	<u>3860</u>	<u>3726</u>
	<u>86261</u>	<u>93998</u>
 The cost of charitable activities is made up of:		
Restricted Costs	29275	21000
Unrestricted Costs	<u>56986</u>	<u>72998</u>
Total Costs	<u>86261</u>	<u>93998</u>

(a) Staff Costs

The Charity employed 1 staff member (2025 - 1).
None of whom earn £60,000 or above.

(b) Independent Examination

The Independent Examination fee is £3,860 inclusive of VAT (2025 - £3,726).

4. **Trustees Remuneration and Expenses**

The Directors of the Charity are the Trustees under charity law and received no remuneration from the charity.

Two Trustees D. McAllister and J. Bedi received reimbursement of travel expenses of £20 each.

COPE SCOTLAND
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31st March 2026

5. Fixed Assets

	<u>Office Equipment</u>	<u>Furniture & Fittings</u>	<u>Total</u>
<u>Cost</u>	<u>£</u>	<u>£</u>	<u>£</u>
At 1.4.25	10961	2226	13187
Additions	-	-	-
Disposals	-	-	-
At 31.3.2026	<u>10961</u>	<u>2226</u>	<u>13187</u>
 <u>Depreciation</u>			
At 1.4.25	10961	2226	13187
On disposals	-	-	-
Charge for the year	-	-	-
At 31.3.2026	<u>10961</u>	<u>2226</u>	<u>13187</u>
 <u>Net Book Value</u>			
31 March 2026	-	-	-
31 March 2025	<u>-</u>	<u>-</u>	<u>-</u>

6. Debtors

	<u>2026</u>	<u>2025</u>
	<u>£</u>	<u>£</u>
Prepayments	166	582
Other debtors	<u>61780</u>	<u>41011</u>
	<u>61946</u>	<u>41593</u>

COPE SCOTLAND
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31st March 2026

7. **Creditors:** Amounts falling due within one year
 Accruals and deferred income
 Included above:
 Deferred income

2026

£
16910

10500

2025

£
35026

28500

8. **Funds of the Charity**

	At <u>1.4.25</u>	Incoming <u>Resources</u>	Outgoing <u>Resources</u>	At <u>31.3.26</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
General Fund	170038	5175	(56986)	118227
Restricted Fund	<u>-</u>	<u>29275</u>	<u>(29275)</u>	<u>-</u>
	<u>170038</u>	<u>34450</u>	<u>(86261)</u>	<u>118227</u>
<u>Comparative Figures 2025</u>				
General Fund	238286	4750	(72998)	170038
Restricted Fund	<u>-</u>	<u>21000</u>	<u>(21000)</u>	<u>-</u>
	<u>238286</u>	<u>25750</u>	<u>(93998)</u>	<u>170038</u>

The Restricted Fund represents -

- (a) grant from the Health Foundation;
- (b) Glasgow Community Mental Health and Wellbeing Fund from the Scottish Government to deliver on the project.
- (c) other smaller project funds to support the community.

9. **Analysis of Net Assets
 between Funds**

Unrestricted Fund
 Restricted Fund

Net Current Assets

£
 118227
-
118227

Fixed Assets

£
 -
-
-

COPE SCOTLAND
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31st March 2026

10. **Comparative Statement of Financial Activities**

	<u>Restricted</u> <u>£</u>	<u>Unrestricted</u> <u>£</u>	<u>2025</u> <u>Total</u> <u>£</u>
Income			
Incoming resources from charitable activities:			
Grants and Donations	<u>21000</u>	<u>4750</u>	<u>25750</u>
Total Income	<u>21000</u>	<u>4750</u>	<u>25750</u>
Expenditure			
Charitable Activities	<u>21000</u>	<u>72998</u>	<u>93998</u>
Total Expenditure	<u>21000</u>	<u>72998</u>	<u>93998</u>
Net Incoming Resources Expended	-	(68248)	(68248)
Total Funds at 31 March 2024	<u>-</u>	<u>238286</u>	<u>238286</u>
Total Funds at 31 March 2025	<u>-</u>	<u>170038</u>	<u>170038</u>