



TALK LIPOEDEMA (SCIO)
Trustees' Annual Report and Financial
Statements
01.05.2024 to 30.04.2025

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Trustees' Annual Report

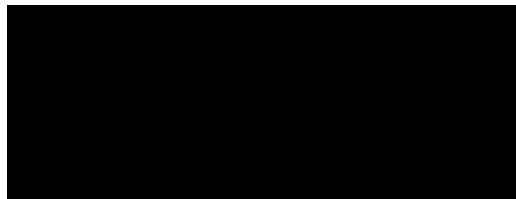
For the year ended 30th April 2024

Reference & Administrative Information

Charity Name Talk Lipoedema (SCIO)

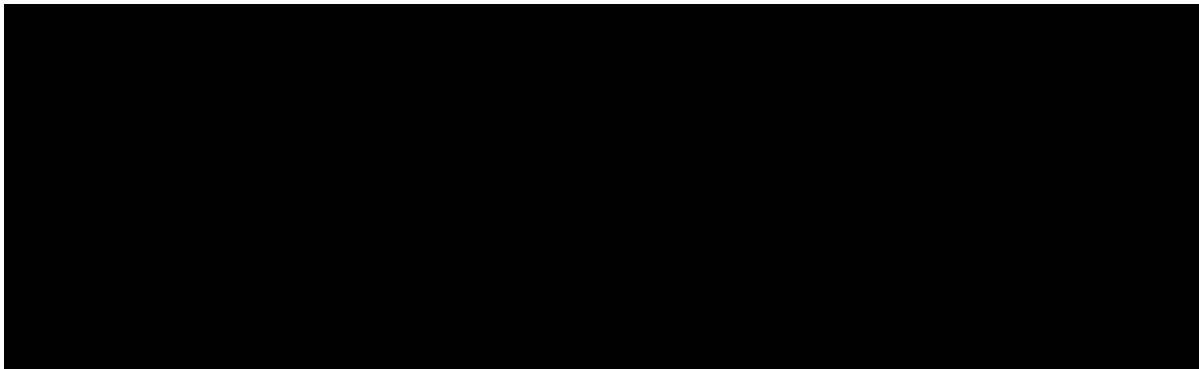
Charity Number

Contact Address



Contact Email

Website



Constitution

The charity is a Scottish Charitable Incorporated Organisation. It is governed by its constitution. The group has been a registered charity in Scotland since 16th March 2015

Appointment of Trustees

A minimum of 3 trustees and maximum of 9 trustees are allowed by the constitution. The trustees, known as the board, apply to become members of the board. At each AGM the trustees must all stand down but are eligible for re-election.

Management

The trustees are responsible for the direction and governance of the group. The trustees are not paid for their role as trustees. Risk management and governance policies are in place to safeguard assets and ensure compliance. Safeguarding, data protection, volunteering, and complaints policies are in place and reviewed regularly.

Objectives

Charitable Purposes

The charity's purposes as written in the constitution are:

The organisation is established for charitable purposes only; in particular, the objects are the advancement of health and the relief of those in need by reason of ill-health. This will be achieved by:

- Providing advocacy and support to those living with Lipoedema, their families and carers by signposting to services, establishing support groups and providing a source of information both online and by telephone.
- Delivering workshops, training and information packages which raise awareness of the condition and its effects amongst both the general public and the medical profession
- Supporting, wherever possible, the development of medical research into the condition
- Undertaking social research into the effects of Lipoedema on the quality of life of those suffering with the condition, and to act upon the findings to campaign for greater awareness and support.

Our aim and activities

Our activities are aimed at improving health outcomes, reducing isolation, and increasing access to accurate information and support for people affected by lipoedema.

Our vision is for Talk Lipoedema to be widely recognised as a trusted source of support, information, and advocacy for everyone affected by lipoedema.

Our aim is to empower and support people affected by lipoedema through accessible information, peer connection, education, and practical resources—online and in person.

Key activities include By Your Side peer support, Living Well with Lipoedema courses, roadshows, professional engagement, and digital community development.

Achievements and Performance

- By Your Side launched July 2024, supporting ~150 women.
- Published Lipoedema Companion Manual, now available via website.
- Website redevelopment for improved accessibility.
- Partnership with Heriot-Watt University on Design HOPES project.

- Running Health and Wellbeing sessions launched in March 2025 in Wild Water Swimming, Nordic Walking, Arts and Crafts, Pilates within Midlothian.
- Secured dedicated office space for meetings and training.
- Social media growth: Facebook reach up to 250,000 views; Instagram 15,097 followers.

Future and Strategic Goals

1. Scale By Your Side
Grow reach and capacity so more people get personalised support.
2. Expand Living Well Courses
Offer more courses in more formats to increase access. Increase Roadshows
Strengthen community presence and reach underserved areas.
3. Boost Professional Education
Improve clinical understanding through expanded training.
4. Enhance Digital Engagement
Improve online resources, storytelling, and community interaction.
5. Build Sustainability
Strengthen funding, governance, and long-term organisational resilience.

Financial Review

Total receipts for the charity decreased significantly during this year. Linked to the decreased receipts, payments also decreased significantly.

Total receipts for the year were £38,917 (2024: £72,443) – with £17,180 (2024: £4,273) in unrestricted funds and £21,737 (2024: £68,170) in restricted funds.

Payments for the year decreased in line with the reduced receipts. Total payments decreased from £67,385 to £36,127 in this financial year.

This led to a surplus for the year of £2,790 (2024: £5,058). The majority of the surplus in both years is due to timing of receipts of and payments made, from restricted funding.

The total balance of funds at the year-end was £13,395 (2024: £10,605) with minus £2,122 (2024: £5,464) in restricted funds and £15,517 (2024: £5,141) as unrestricted funds.

Reserves Policy

The reserves level agreed by the Board for the charity is approximately 95% annual operating expenditure. We set this reserves level based on an analysis of existing funds

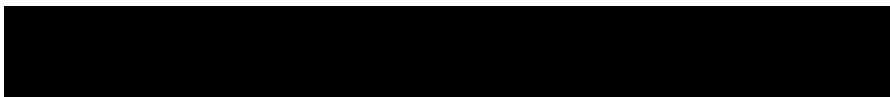
and reserves and an examination of past trends. 95% of the charity's total operating expenditure amounts to £34,321 and 95% of unrestricted payments comes to £6,464.

The reserves that we have set aside provide financial stability and the means for developing our principal activities.

The actual free reserves of the charity at the year-end were £5,517. At the current rate of expenditure this represents approximately 10 months of the annual unrestricted expenditure of the charity, rather than of operating expenditure as defined by the reserves policy.

The Trustees' Report was approved by the trustees on 16th February 2026

And signed on their behalf by:

A solid black rectangular box used to redact the signature of the trustee.

Independent Examiner's Report

to the Trustees of Talk Lipoedema (SCIO)

I report on the Statement of Account of the charity for the year ended 30th April 2024

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 Trustees Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

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 (as amended). 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 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 matters have come to my attention, other than stated below:

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 proper understanding of the accounts to be reached.

The issues that have come to my attention, are:

As a result of internal challenges within the trustee board, there have been a number of issues:

- Significant issues remained over recording of transactions relating to the accounts. This made generating final accounts more challenging. The trustees had been made aware of the need to record all expenditure by the appropriate

analysis category for consistency of reporting last year and have been reminded once again of the need for this to happen.

- While charity accounting software is now being utilised, transactions have been entered into the software using the import bank statement function, rather than using source documents, and without checks being made against source documents. A number of transactions were recorded as negative expenditures, rather than as income which meant that the charity's income was understated in the accounting records.
- The accounts prepared do not reflect the original transaction records, as those would have produced a report that was inconsistent with the underlying records.
- Although two different restricted grants are reported as being received, all of the transactions were recorded only against the general fund and the Alliance Grant. It has not been possible to split out transactions related to the other restricted fund.
- The charity is owed money by HMRC as the Employment Allowance was not claimed over the two periods when the charity had an employee, even though the issue last year.



Date: 17th February 2026

Receipts and Payments Account

For the Year ended 30th April 2025

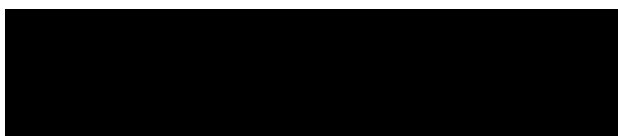
| | | Unrestricted Funds 2025 | Restricted Funds 2025 | Total Funds 2025 | Total Funds 2024 |
|---|------|----------------------------|--------------------------|---------------------|---------------------|
| | | £ | £ | £ | £ |
| | Note | | | | |
| Receipts | | | | | |
| Donations | 4 | 984 | - | 984 | 3,908 |
| Grants | | 15,000 | 21,737 | 36,737 | 68,170 |
| Receipts from fundraising activities | | 67 | - | 67 | - |
| Gross trading receipts | | 1,077 | - | 1,077 | 332 |
| Bank Interest | | 52 | - | 52 | 33 |
| Total receipts | | 17,180 | 21,737 | 38,917 | 72,443 |
| Payments | 5 | | | | |
| Expenses for fundraising activities | | 793 | 50 | 843 | 240 |
| Payments relating to Trading Activities | | 24 | 1,831 | 1,855 | - |
| Payments relating directly to charitable activities | | 5,987 | 26,712 | 32,699 | 63,517 |
| Governance costs: | | | | - | |
| Audit / independent examination | | | 550 | 550 | 370 |
| Trustee Meetings/Training | | | | - | 634 |
| Sub-total payments | | 6,804 | 29,143 | 35,947 | 64,761 |
| Purchases of Assets | | | 180 | 180 | 2,624 |
| Total Payments | | 6,804 | 29,323 | 36,127 | 67,385 |
| Net receipts / (payments) | | 10,376 | (7,586) | 2,790 | 5,058 |
| Transfers | | | | | - |
| Surplus / (deficit) for year | | 10,376 | (7,586) | 2,790 | 5,058 |

Statement of Balances

As at 30th April 2025

| | Unrestricted Funds 2025 | Restricted Funds 2025 | Total Funds 2025 | Total Funds 2024 |
|--|----------------------------|--------------------------|---------------------|---------------------|
| Note | | | | |
| Cash and Bank Balances | £ | £ | £ | £ |
| Cash and bank balances at start of year | 5,141 | 5,464 | 10,605 | 5,547 |
| Surplus / (deficit) shown on receipts and payments account | 10,376 | (7,586) | 2,790 | 5,058 |
| Cash and bank balances at end of year | 15,517 | (2,122) | 13,395 | 10,605 |
| Other Assets | | | | |
| Employment Allowance due from HMRC | 1,120 | - | 1,120 | |
| furniture | | | 180 | |
| IT Equipment | | | 2,184 | 2,184 |
| Banners & Display Equipment | | | 1,674 | 1,674 |
| Total Other Assets | 1,120 | - | 3,858 | 3,858 |
| Estimated Liabilities | | | | |
| IE Fee | 300 | | 300 | 270 |
| Preparation fee | 160 | | 160 | 140 |
| Additional Fee Due to Poor Records | 200 | | 200 | 140 |
| | 660 | - | 660 | 550 |

The accounts were approved by the trustees on 16th February 2026 and signed on their behalf by:



Notes to the Accounts

1. Basis of Accounting

These accounts have been prepared on the Receipts and Payments basis in accordance with the Charities & Trustees Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

2. Funds

Unrestricted Funds are funds that the charity may freely use in furtherance of its objects. Restricted Funds are those funds which must be used for the purpose for which they are given.

Details of the funds held by the charity are given in Note: 6

3. Trustee Remuneration and Related Party Transactions

During the year, 1 trustee received remuneration for work undertaken on behalf of the charity.

Jenny Bruce received payment for admin work for the charity and was paid a total of £7,054 (£1,200 of this was prior to her becoming a trustee and £5,854 after her appointment as a trustee).

In addition, one trustee was paid a total of £1,137 in travel expenses.

4. Analysis of Income

| | Year to 30 April 2025 | | | Year to 30 April 2024 |
|---|-----------------------|------------------|---------------|-----------------------|
| | Unrestricted funds | Restricted funds | Total | Total |
| | £ | £ | £ | £ |
| Donations | | | | |
| Individual Donations | 647 | - | 647 | 2,209 |
| Just Giving | | - | - | 48 |
| Paypal Donations | 169 | - | 169 | 1,517 |
| PayPal Giving Fund | 33 | - | 33 | - |
| Amazon Smile | | - | - | 134 |
| Donations to Paypal (prior accounting period) | 135 | - | 135 | - |
| Total | 984 | - | 984 | 3,908 |
| Grants | | | | |
| Alliance | | 11,737 | 11,737 | 28,170 |
| Anton Jurgen Trust | 5,000 | - | 5,000 | |
| Bank of Scotland Foundation | 10,000 | - | 10,000 | |
| Midlothian Voluntary Action | | 10,000 | 10,000 | |
| Scottish Government Grant | | - | - | 40,000 |
| Total | 15,000 | 21,737 | 36,737 | 68,170 |
| Receipts from Fundraising Activities | | | | |
| Fundraising Raffle at conference | 67 | - | 67 | - |
| Total | 67 | - | 67 | - |
| Gross Receipts from Trading Activities | | | | |
| Sales of Merchandise | | - | - | 32 |
| Conference & Event Fees | 884 | | 884 | - |
| Sales of Publications | 193 | - | 193 | |
| Conference Exhibitor | - | - | - | 300 |
| Total | 1,077 | - | 1,077 | 332 |
| Income from Investments | | | | |
| Bank Interest | 52 | | 52 | 33 |
| Total | 52 | - | 52 | 33 |
| Total | 17,180 | 21,737 | 38,917 | 72,443 |

5. Analysis of Expenditure

| | Year to 30 April 2025 | | | Year to 30 April 2024 |
|---|-----------------------|------------------|---------------|-----------------------|
| | Unrestricted funds | Restricted funds | Total | Total |
| | £ | £ | £ | £ |
| Expenses for Fundraising Activities | | | | |
| Grant Funding Application Support | 720 | - | 720 | 240 |
| Clothing for Fundraising | 55 | - | 55 | - |
| Other fundraising expenses | 12 | 50 | 62 | - |
| Cost of Donations Platform | 6 | - | 6 | - |
| Total | 793 | 50 | 843 | 240 |
| Expenses For Trading | | | | |
| Cost of Payment Processing online | 24 | - | 24 | - |
| Cost of Print & Packaging - Publications for sale | - | 1,831 | 1,831 | - |
| Total | 24 | 1,831 | 1,855 | - |
| Payments relating to charitable activities | | | | |
| Total Salary Costs | - | 8,122 | 8,122 | 7,215 |
| Employers NIC + HMRC Fines | 989 | - | 989 | - |
| Staff Training | - | 312 | 312 | - |
| Staff Travel | - | 218 | 218 | - |
| Office Rent | 2,400 | - | 2,400 | - |
| Payroll Software | - | - | - | 101 |
| Consultancy Fees - Trustees | - | - | - | 10,333 |
| Other consultants | - | - | - | 1,550 |
| Admin Assistant Fees | - | 1,200 | 1,200 | 12,013 |
| Admin Assistant Fee - Trustee | - | 5,854 | 5,854 | - |
| Self-Employed - additional website support | - | 4,140 | 4,140 | - |
| Speaker Fees & Travel | - | - | - | 3,176 |
| Event Room Hire | - | 1,136 | 1,136 | 3,197 |
| Trustee Travel | - | 1,137 | 1,137 | 498 |
| Insurance | - | 104 | 104 | 96 |
| Book-keeping | - | 925 | 925 | 300 |
| Website & IT | 1,019 | 648 | 1,667 | 10,517 |
| Illustration/Photography & Printing | - | - | - | - |
| Resources etc | - | 1,854 | 1,854 | 11,172 |
| Stationery, Printing & Postage | 521 | 12 | 533 | 525 |
| Other Admin Costs | - | 352 | 352 | - |
| Subscriptions & Memberships | 35 | - | 35 | 65 |
| Activity & Resources | 1,023 | 535 | 1,558 | 1,896 |
| Trustee Training related to Charitable Activities | - | - | - | 666 |
| Volunteer Travel | - | 163 | 163 | 83 |
| Sundry | - | - | - | 114 |
| Total | 5,987 | 26,712 | 32,699 | 63,517 |
| Governance Costs | | | | |
| IE Fee | - | 550 | 550 | 370 |
| Costs of Trustee Meetings & Training | - | - | - | 634 |
| Total | - | 550 | 550 | 1,004 |
| Asset Purchases | | | | |
| Office Furniture | - | - | - | - |
| Laptop & Printer | - | 180 | 180 | 400 |
| Projector | - | - | - | 550 |
| Display Stands | - | - | - | 600 |
| Banners | - | - | - | 1,074 |
| Total | - | 180 | 180 | 2,624 |

6. Purpose and Movement of Funds

| | At 30/4/2024 £ | Receipts £ | Payments £ | At 30/4/2025 £ |
|-----------------------------------|-------------------|---------------|-----------------|-------------------|
| Unrestricted Funds | | | | |
| General Fund | 5,141 | 17,180 | (6,804) | 15,517 |
| Restricted Funds | | | | |
| Alliance | 5,464 | 11,737 | (29,323) | (12,122) |
| Midlothian Voluntary Action | | 10,000 | - | 10,000 |
| Total Restriced Funds | 5,464 | 21,737 | (29,323) | (2,122) |
| Total Funds of the charity | 10,605 | 38,917 | (36,127) | 13,395 |

The restricted Alliance grant was provided to support Peer Support Projects.

The Midlothian Voluntary Action Fund was provided for the programme Talk Lipoedema Activate, and was to be used to provide activities such as Nordic Walking, Cold Water Therapy, Arts and Crafts and the Lipoedema “Lounge” – an online peer support network.