Cowal Hospice Trust

SC021169

Trustee Report and Annual Accounts 2023/24

Cowal Hospice Trust (SC021169)

Trustees' Annual Report for the year ended 31 March 2024

Structure, governance and management

Cowal Hospice Trust is a charity registered in Scotland. Its governing document is a trust deed. The trustees are responsible for the overall governance and strategic direction of the Trust, ensuring that funds and resources are applied in furtherance of its charitable purposes. Trustees are appointed by reference and election in accordance with the trust deed. During the year the trustees oversaw the Trust's activities, finances and support for hospice and palliative care services. (If there were changes in trustees during the year, they should be noted here once the list of trustees is confirmed.)

Objectives and activities

The purpose of Cowal Hospice Trust is to support hospice and palliative care services for people in the Cowal area who are affected by life-limiting illness, together with support for their families and carers. The Trust does not itself provide clinical services; instead it funds services at Cowal Community Hospital and in the community.

The Trust's services cover day services, inpatient services, community services and patient transport. Day services include complementary therapies, yoga, arts and crafts, relaxation and peer support, as well as counselling, spiritual care and bereavement support . Community services are delivered by a Macmillan nurse who provides symptom-management advice and emotional, psychological and informational support to patients and families, working closely with GPs, hospital clinical nurse specialists and community nurses . Patient transport is provided by volunteer drivers who take patients to and from hospitals in Greenock, Paisley, Glasgow and Clydebank; there is no charge to patients and the service is funded entirely by charitable donations .

In 2023/24 the Trust also funded CHATS (Cowal Hospice and Therapy Services at the Hospital) therapy services, education events such as health-promotion sessions and bereavement workshops, and outreach on issues around death and dying. To complement NHS provision, the Trust raised funds to improve patient comfort at Cowal Community Hospital: the charity purchased and refurbished beds, soft furnishings, en-suite facilities, televisions, Wi-Fi and laundered bedding, and provided training for staff. These enhancements are designed to make the inpatient environment more comfortable for patients and their families.

Achievements and performance

The Trust continued to benefit from strong community support through donations, fundraising and the work of volunteers. Total incoming resources for the year were £78,160, comprising £30,283 in donations and £47,877 from fundraising activities. This compares with total receipts of £76,645 in the previous year. The charity's shop remained a major source of fundraising income, though remedial work was required during the year to repair water damage to the wider property. The Trust recorded no major fundraising events during 2023/24 but is grateful for ongoing community-led donations and memorial giving.

The Trust's patient-transport service continued to operate at scale, providing approximately 670 journeys during the year. Volunteers also supported day services and community activities. In addition to funding ongoing services, the Trust purchased furniture and hospital "z-beds" to improve patient comfort, supplied materials for day rooms, and purchased towels and laundry for the day-hospice room. The Trust also organised training for community nurses and safeguarding workshops. These activities and investments ensured that patients, families and carers received practical, emotional and therapeutic support when needed.

The trustees wish to acknowledge the contributions made by volunteer drivers, shop volunteers and the secretary, whose dedication is integral to the Trust's ability to fulfil its purposes.

Financial review

Total payments for the year were £110,202, compared with £108,686 in the previous year. Expenditure included £4,044 of fundraising costs, £18,582 of gross trading payments and £87,576 relating directly to charitable activities, primarily salaries and wages for the day-services co-ordinator and therapists. The Trust recorded a deficit of £32,042 for the year, broadly consistent with the previous year's deficit. The trustees confirm that this deficit was planned and reflects the use of reserves to maintain services. Cash and bank balances decreased from £626,506 at the start of the year to £594,464 at 31 March 2024. The statement of balances also records a shop property asset valued at £126,140. Despite the deficit, the trustees believe the Trust remained financially stable at the year-end and will continue to monitor income and expenditure carefully.

Reserves

At 31 March 2024 the Trust held cash and bank balances of £594,464. The Trust does not have a formal written reserves policy; however, the trustees aim to maintain approximately five years' expenditure in reserves to demonstrate to NHS partners that the charity can operate for the length of its service agreements. Reserves have also been used to purchase the shop premises and to refurbish beds and facilities at Cowal Community Hospital. No funds were specifically designated at the year-end. The trustees will review their reserves strategy during the coming year to ensure that the level of free reserves remains appropriate for the Trust's size and plans.

Volunteers and community support

Volunteers and community supporters are central to the Trust's work. Volunteer drivers provide transport to hospitals at no cost to patients, and shop volunteers raise essential funds. The trustees also recognise the contribution of the secretary and administrative volunteers who keep the Trust running smoothly. The Trust is planning community fundraising activities including a golf event in 2024/25 and a cycling event in 2025/26 to maintain community engagement and support.

Trustee remuneration and expenses

No trustee remuneration or expenses were paid during the year.

Plans for the future

In 2024/25 the trustees plan to:

- increase the number of volunteer drivers and general volunteers through targeted advertising;
- expand therapy services through CHATS and broaden community programmes, moving towards a hospice-at-home model;
- continue training programmes for community nurses and staff;
- maintain the patient-transport service and support ongoing improvements to facilities;
- manage finances prudently, recognising that the Trust remains dependent on community fundraising and volunteer support; and
- monitor risks arising from potential reductions in NHS funding, bed numbers or staff availability, given the Trust's reliance on the NHS to provide the core clinical service.

By pursuing these priorities, the trustees aim to ensure that Cowal Hospice Trust continues to provide compassionate, locally-based support to people in the Cowal peninsula living with life-limiting illness.

Independent examiner's report on the accounts

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 (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.

My examination is carried out in accordance with Regulation 11 of the 2006 Accounts 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 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.

In the course of my examination, no matter has come to my attention 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

Name: Adam Finkel-Gates Date: 16 July 2026

Signature: Adam Finkel-Gates

Professional body, if any: CIMA

Cowal Hospice Trust (SCO21169)
Receipts and Payment Accounts
For the period 1 April 2023 to 31 March 2024

Section A Statement of receipts and payments

	Unrestricted funds		Restricted funds		Expendable endowment funds		Permanent endowment funds		**Total funds current period**		Total funds last period	
A1 Receipts												
Donations	£	30,283	£	-	£	-	£	-	**£**	**30,283**	£	34,722.00
Legacies	£	-	£	-	£	-	£	-	**£**	**-**	£	-
Grants	£	-	£	-	£	-	£	-	**£**	**-**	£	-
Receipts from fundraising activities	£	47,877	£	-	£	-	£	-	**£**	**47,877**	£	41,923.00
Gross trading receipts	£	-	£	-	£	-	£	-	**£**	**-**	£	-
Income from investments other than land and buildings	£	-	£	-	£	-	£	-	**£**	**-**	£	-
Rents from land & buildings	£	-	£	-	£	-	£	-	**£**	**-**	£	-
Gross receipts from other charitable activities	£	-	£	-	£	-	£	-	**£**	**-**	£	-
A1 Sub total	**£**	**78,160**	**£**	**-**	**£**	**-**	**£**	**-**	**£**	**78,160**	£	76,645
A2 Receipts from asset & investment sales												
Proceeds from sale of fixed assets	£	-	£	-	£	-	£	-	**£**	**-**	£	-
Proceeds from sale of investments	£	-	£	-	£	-	£	-	**£**	**-**	£	-
A2 Sub total	**£**	**-**	**£**	**-**	**£**	**-**	**£**	**-**	**£**	**-**	£	-
Total receipts	**£**	**78,160**	**£**	**-**	**£**	**-**	**£**	**-**	**£**	**78,160**	£	76,645
A3 Payments												
Expenses for fundraising activities	£	4,044	£	-	£	-	£	-	**£**	**4,044**	£	2,372.00
Gross trading payments	£	18,582	£	-	£	-	£	-	**£**	**18,582**	£	17,351.00
Investment management costs	£	-	£	-	£	-	£	-	**£**	**-**	£	-
Payments relating directly to charitable activities	£	87,576	£	-	£	-	£	-	**£**	**87,576**	£	88,963.00
Grants and donations	£	-	£	-	£	-	£	-	**£**	**-**	£	-
(Governance) Audit / independent examination	£	-	£	-	£	-	£	-	**£**	**-**	£	-
(Governance) Preparation of annual accounts	£	-	£	-	£	-	£	-	**£**	**-**	£	-
(Governance) Legal costs	£	-	£	-	£	-	£	-	**£**	**-**	£	-
(Governance) Other	£	-	£	-	£	-	£	-	**£**	**-**	£	-
A3 Sub total	**£**	**110,202**	**£**	**-**	**£**	**-**	**£**	**-**	**£**	**110,202**	£	108,686
A4 Payments relating to asset and investment movements												
Purchases of fixed assets	£	-	£	-	£	-	£	-	**£**	**-**	£	-
Purchase of investments	£	-	£	-	£	-	£	-	**£**	**-**	£	-
A4 Sub total	**£**	**-**	**£**	**-**	**£**	**-**	**£**	**-**	**£**	**-**	£	-
Total payments	**£**	**110,202**	**£**	**-**	**£**	**-**	**£**	**-**	**£**	**110,202**	£	108,686
Net receipts / (payments)	**£**	**(32,042)**	**£**	**-**	**£**	**-**	**£**	**-**	**£**	**(32,042)**	£	(32,041)
A5 Transfers to / (from) funds	£	-	£	-	£	-	£	-	**£**	**-**	£	-
Surplus / (deficit) for year	**£**	**(32,042)**	**£**	**-**	**£**	**-**	**£**	**-**	**£**	**(32,042)**	£	(32,041)

Cowal Hospice Trust (SCO21169)

Section B Statement of balances

		Unrestricted funds	Restricted funds	Expendable endowment funds	Permanent endowment funds	**Total funds current period**	**Total funds last period**
B1 Cash funds	Cash and bank balances at the start of the year	£ -	£ -	£ -	£ -	**£ 626,506**	£ 626,506
	Surplus / (deficit) shown on receipts and payment account	£ (32,042)	£ -	£ -	£ -	**£ (32,042)**	£ (32,041)
	-	£ -	£ -	£ -	£ -	**£ -**	£ -
	-	£ -	£ -	£ -	£ -	**£ -**	£ -
	Cash and bank balances at end of year	**£ (32,042)**	**£ -**	**£ -**	**£ -**	**£ 594,464**	**£ 594,465**

		Fund to which asset belongs	**Market valuation**	Last year
B2 Investments	-	-	**£ -**	£ -
	-	-	**£ -**	£ -
	-	-	**£ -**	£ -
	-	-	**£ -**	£ -
			£ -	£ -

		Fund to which asset belongs	Cost (if available)	**Current value (if available)**	Last year
B3 Other assets	Shop	Property	£ -	**£ 126,140**	£ 126,140.00
	-	-	£ -	**£ -**	£ -
	-	-	£ -	**£ -**	£ -
	-	-	£ -	**£ -**	£ -
	-	-	£ -	**£ -**	£ -
	-	-	£ -	**£ -**	£ -
	-	-	£ -	**£ -**	£ -
	-	-	£ -	**£ -**	£ -
	-	-	£ -	**£ -**	£ -
	-	-	£ -	**£ -**	£ -
			£ -	**£ -**	£ 126,140

		Fund to which liability relates	**Amount due**	Last year
B4 Liabilities	-	-		
	-	-		
	-	-		
	-	-		
			£ -	£ -

		Fund to which liability relates	**Amount due (estimate)**	Last year
B5 Contingent liabilities	-	-		
	-	-		
			£ -	£ -

Trustee	Signature	Print name	Date
1			
2 (optional)			

Cowal Hospice Trust (SCO21169)

Section C Notes to the Accounts

C1 Nature and purpose of funds

C2 Grants

Type of activity or project supported	Individual / Institution	Number of grants made	£
-			£ -
-			£ -
-			£ -
-			£ -
			£ -

C3a Trustee remuneration

If no remuneration was paid during the period to any charity trustee or person connected to a trustee cross this box (otherwise complete section 3b) | X

C3b Trustee remuneration - details

	£ -
	£ -
	£ -
	£ -
	£ -
	£ -

C4a Trustee expenses

If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b) | X

C4b Trustee expenses - details

	Number of trustees	£
		£ -
		£ -
		£ -
		£ -
		£ -

C5 Transactions with trustees and connected persons

Nature of relationship	Nature of transaction	Transaction amount	Balance outstanding at period end
		£ -	£ -
		£ -	£ -
		£ -	£ -
		£ -	£ -
		£ -	£ -

C8 Other information

Cowal Hospice Trust (SCO21169)

Additional analysis (1)

Analysis of receipts and payments

	Unrestricted Funds	Restricted Funds	Expendable endowment funds	Permanent endowment funds	**Total current period**	Total last period
Donations						
Total	£ 30,283	£ -	£ -	£ -	**£ 30,283**	£ 34,722
Name of Donor 2	£ -	£ -	£ -	£ -	**£ -**	£ -
Name of Donor 3	£ -	£ -	£ -	£ -	**£ -**	£ -
Name of Donor 4	£ -	£ -	£ -	£ -	**£ -**	£ -
	£ 30,283	**£ -**	**£ -**	**£ -**	**£ 30,283**	**£ 34,722**
Grants						
Name of Grant Funder 1	£ -	£ -			**£ -**	£ -
Name of Grant Funder 2	£ -	£ -			**£ -**	£ -
Name of Grant Funder 3	£ -	£ -			**£ -**	£ -
Name of Grant Funder 4	£ -	£ -			**£ -**	£ -
	£ -	**£ -**			**£ -**	**£ -**
Gross receipts from other charitable activities						
Fundraising Activity 1	£ -	£ -	£ -	£ -	**£ -**	£ -
Fundraising Activity 2	£ -	£ -	£ -	£ -	**£ -**	£ -
Fundraising Activity 3	£ -	£ -	£ -	£ -	**£ -**	£ -
Fundraising Activity 4	£ -	£ -	£ -	£ -	**£ -**	£ -
Fundraising Activity 5	£ -	£ -	£ -	£ -	**£ -**	£ -
Fundraising Activity 6	£ -	£ -	£ -	£ -	**£ -**	£ -
Fundraising Activity 7	£ -	£ -	£ -	£ -	**£ -**	£ -
Fundraising Activity 8	£ -	£ -	£ -	£ -	**£ -**	£ -
Fundraising Activity 9	£ -	£ -	£ -	£ -	**£ -**	£ -
Fundraising Activity 10	£ -	£ -	£ -	£ -	**£ -**	£ -
	£ -	**£ -**	**£ -**	**£ -**	**£ -**	**£ -**
Payments relating directly to charitable activities						
Salaries / Wages	£ 87,576	£ -	£ -	£ -	£ 87,576	£ 88,963
Rent	£ -	£ -	£ -	£ -	£ -	£ -
Printing / Stationery	£ -	£ -	£ -	£ -	£ -	£ -
Fundraising costs	£ -	£ -	£ -	£ -	£ -	£ -
Administration costs	£ -	£ -	£ -	£ -	£ -	£ -
Marketing	£ -	£ -	£ -	£ -	£ -	£ -
Travel and conferences	£ -	£ -	£ -	£ -	£ -	£ -
Technology and software	£ -	£ -	£ -	£ -	£ -	£ -
Communications	£ -	£ -	£ -	£ -	£ -	£ -
Other - operations	£ -	£ -	£ -	£ -	£ -	£ -
	£ 87,576	**£ -**	**£ -**	**£ -**	**£ 87,576**	**£ 88,963**

Additional analysis (2)

5 Breakdown of unrestricted funds

	General Fund	Unused Unrestricted Fund 1	Unused Unrestricted Fund 2	Unused Unrestricted Fund 3	**Total unrestricted funds**	Total unrestricted funds last year
Receipts						
Donations	£ 30,283	£ -	£ -	£ -	**£ 30,283**	£ 34,722.00
Legacies	£ -	£ -	£ -	£ -	**£ -**	£ -
Grants	£ -	£ -	£ -	£ -	**£ -**	£ -
Receipts from fundraising activities	£ 47,877	£ -	£ -	£ -	**£ 47,877**	£ 41,923.00
Gross trading receipts	£ -	£ -	£ -	£ -	**£ -**	£ -
Income from investments other than land and buildings	£ -	£ -	£ -	£ -	**£ -**	£ -
Rents from land & buildings	£ -	£ -	£ -	£ -	**£ -**	£ -
Gross receipts from other charitable activities	£ -	£ -	£ -	£ -	**£ -**	£ -
	£ 78,160	**£ -**	**£ -**	**£ -**	**£ 78,160**	**£ 76,645**
Receipts from asset & investment sales						
Proceeds from sale of fixed assets	£ -	£ -	£ -	£ -	**£ -**	£ -
Proceeds from sale of investments	£ -	£ -	£ -	£ -	**£ -**	£ -
	£ -	**£ -**	**£ -**	**£ -**	**£ -**	**£ -**
Total receipts	**£ 78,160**	**£ -**	**£ -**	**£ -**	**£ 78,160**	**£ 76,645**
Payments						
Expenses for fundraising activities	£ 4,044	£ -	£ -	£ -	**£ 4,044**	£ 19,723.00
Gross trading payments	£ 18,582	£ -	£ -	£ -	**£ 18,582**	£ -
Investment management costs	£ -	£ -	£ -	£ -	**£ -**	£ -
Payments relating directly to charitable activities	£ 87,576	£ -	£ -	£ -	**£ 87,576**	£ 88,963.00
Grants and donations	£ -	£ -	£ -	£ -	**£ -**	£ -
(Governance) Audit / independent examination	£ -	£ -	£ -	£ -	**£ -**	£ -
(Governance) Preparation of annual accounts	£ -	£ -	£ -	£ -	**£ -**	£ -
(Governance) Legal costs	£ -	£ -	£ -	£ -	**£ -**	£ -
(Governance) Other	£ -	£ -	£ -	£ -	**£ -**	£ -
	£ 110,202	**£ -**	**£ -**	**£ -**	**£ 110,202**	**£ 108,686**
Payments relating to asset and investment movements						
Purchases of fixed assets	£ -	£ -	£ -	£ -	**£ -**	£ -
Purchase of investments	£ -	£ -	£ -	£ -	**£ -**	£ -
	£ -	**£ -**	**£ -**	**£ -**	**£ -**	**£ -**
Total payments	**£ 110,202**	**£ -**	**£ -**	**£ -**	**£ 110,202**	**£ 108,686**
Net receipts / (payments)	**£ (32,042)**	**£ -**	**£ -**	**£ -**	**£ (32,042)**	**£ (32,041)**
Transfers to / (from) funds	£ -	£ -	£ -	£ -	**£ -**	£ -
Surplus / (deficit) for year	**£ (32,042)**	**£ -**	**£ -**	**£ -**	**£ (32,042)**	**£ (32,041)**

Nature and purpose of funds

Cowal Hospice Trust (SCO21169)

Additional analysis (3)

Receipts	Unused Restricted Fund 1	Unused Restricted Fund 2	Unused Restricted Fund 3	Unused Restricted Fund 4	**Total restricted funds**	Total restricted funds last period
Donations	£ -	£ -	£ -	£ -	**£ -**	£ -
Legacies	£ -	£ -	£ -	£ -	**£ -**	£ -
Grants	£ -	£ -	£ -	£ -	**£ -**	£ -
Receipts from fundraising activities	£ -	£ -	£ -	£ -	**£ -**	£ -
Gross trading receipts	£ -	£ -	£ -	£ -	**£ -**	£ -
Income from investments other than land and buildings	£ -	£ -	£ -	£ -	**£ -**	£ -
Rents from land & buildings	£ -	£ -	£ -	£ -	**£ -**	£ -
Gross receipts from other charitable activities	£ -	£ -	£ -	£ -	**£ -**	£ -
	£ -	**£ -**	**£ -**	**£ -**	**£ -**	**£ -**
Receipts from asset & investment sales						
Proceeds from sale of fixed assets	£ -	£ -	£ -	£ -	**£ -**	£ -
Proceeds from sale of investments	£ -	£ -	£ -	£ -	**£ -**	£ -
	£ -	**£ -**	**£ -**	**£ -**	**£ -**	**£ -**
Total receipts	£ -	£ -	£ -	£ -	**£ -**	£ -
Payments						
Expenses for fundraising activities	£ -	£ -	£ -	£ -	**£ -**	£ -
Gross trading payments	£ -	£ -	£ -	£ -	**£ -**	£ -
Investment management costs	£ -	£ -	£ -	£ -	**£ -**	£ -
Payments relating directly to charitable activities	£ -	£ -	£ -	£ -	**£ -**	£ -
Grants and donations	£ -	£ -	£ -	£ -	**£ -**	£ -
(Governance) Audit / independent examination	£ -	£ -	£ -	£ -	**£ -**	£ -
(Governance) Preparation of annual accounts	£ -	£ -	£ -	£ -	**£ -**	£ -
(Governance) Legal costs	£ -	£ -	£ -	£ -	**£ -**	£ -
(Governance) Other	£ -	£ -	£ -	£ -	**£ -**	£ -
	£ -	**£ -**	**£ -**	**£ -**	**£ -**	**£ -**
Payments relating to asset and investment movements						
Purchases of fixed assets	£ -	£ -	£ -	£ -	**£ -**	£ -
Purchase of investments	£ -	£ -	£ -	£ -	**£ -**	£ -
	£ -	**£ -**	**£ -**	**£ -**	**£ -**	**£ -**
Total payments	**£ -**	**£ -**	**£ -**	**£ -**	**£ -**	**£ -**
Net receipts / (payments)	**£ -**	**£ -**	**£ -**	**£ -**	**£ -**	**£ -**
Transfers to / (from) funds	£ -	£ -	£ -	£ -	**£ -**	£ -
Surplus / (deficit) for year	**£ -**	**£ -**	**£ -**	**£ -**	**£ -**	**£ -**