REGISTERED COMPANY NUMBER: SC618986 (Scotland)
REGISTERED CHARITY NUMBER: SC048999

Report of the Trustees and

Unaudited Financial Statements for the Year Ended 31 January 2026

for

Autism on the Water

Autism on the Water

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for the Year Ended 31 January 2026

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Autism on the Water

Report of the Trustees
for the Year Ended 31 January 2026

Annual Report
The annual report from the Trustees of Autism on the Water.

Acknowledgements
This annual report has been drawn up together by the Trustees of Autism on the Water. (AOTW)

Our sincere thanks go out to everyone who has assisted and continued to assist Autism on the Water especially the large number of volunteers that have now joined the team and of course all our sponsors and supporters who have worked alongside us to ensure the continued success of the charity as we strive to get as many people with autism out on the water as possible completely for free.

Finally, thank you as chairman to my family for assisting me personally through the charity on what has been a challenging year as well as my trustees and volunteers, I always personally say that within AOTW, we are somewhat a family as well as a charity which I think is part of why this organisation holds a special place in my heart.

OBJECTIVES AND ACTIVITIES
Objectives and aims
The Organisations Purposes are:

. The Advancement of Education

. The Advancement of Citizenship or Community Development

. The Advancement of Public Participation in Sport

. The Provision of Recreational Facilities, or the organisation of Recreational Activities, with the object of improving the conditions of life for the persons for whom the facilities or activities are primarily intended

. Enhance Greater Awareness of the Autistic Spectrum through the sport of Sailing

. To Assist People with a diagnosis of Autism or in the process of obtaining a diagnosis to access Sailing and Boating in a Safe and Secure Environment

. To encourage Local and National Sailing Organisations (i.e. Clubs or Training Centres) or other charities and education organisations to co-work with the charity in setting up activities for Autistic people to go Sailing

. To further increase our profile by competing at Local, National and International Regattas across Scotland and further afield to raise further awareness of Autism within the Sailing community

. To help source and secure funding to send Autistic people on Appropriate Sailing Courses suitable to their needs

. To help enhance Confidence, Problem Solving and Social Skills for Autistic People

. To assist Instructors within Sailing and Boating in general to gain a more greater understanding of Autism.

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

Following a fantastic successful 2024 season for AOTW - 2025 was a great success. This was especially given that we welcomed a new official sponsor to the charity in the form of MSIG Specialty Marine. The MSIG Specialty Marine team have proved to be a fantastic addition to the charity not only financially but also through their wider support and engagement with AOTW. They are contracted to support AOTW for the next 3 years and we are excited to work alongside them.

We welcomed a new COO/ Head of Operations to AOTW in the form of Peter Caldwell, who is director of Yachtside Marine Consultants Limited based in Buckie, Scotland. Peter brings a wealth of experience in the boatbuilding and marine industry, together with strong operational and organisational expertise.

Our on the water activities continue to be a success. We ran a good number of our popular Community Sails as well as various Open Days including a highly successful one in Haslar, Gosport. We also had the honour of being one of the official charities of Cowes Week, the biggest town regatta in the world, with RNLI being the other. This was a fantastic achievement for us which saw some fantastic shoreside activity and over 100 people with autism were out on the water. My thanks go to Boat Skippers, Phill Lupton, Jay Smith & Lottie Reis-Day for providing their services on their boats and to all the volunteers who made the event a huge success.

Our biggest success of 2025 was the first ever Autism On The Water Regatta, a yacht racing event taking place from Crinan Canal with the support of Crinan Hotel, Scottish Canals, Crinan Boatyard, Crinan Canal Cruises and Crinan Classic Charters. We had a great entry of 10 yachts racing and over 30 people with autism out for free of charge trips on the water. The event was completely volunteer and community led and it brought a huge, fantastic atmosphere to Crinan for the first time in many years. My thanks go to absolutely everyone who made this a huge success.

Racing Awareness

Since the charity's inception, AOTW has run a highly successful racing program which its main aim is to raise awareness of what the charity does. By taking part in events like the Scottish Series and Cowes Week for example allows people to learn more about the charity and also interests a number of sponsors who continue to support us today.

For 2025, races were short in number as we decided to focus on more laid back events to try and include more autistic sailors to race with us. This included the Kip Regatta on board our yacht 'Inclusion' racing in the Restricted Sail class taking an overall class win and the Scottish Series on our Impala 28 which was crewed completely by all autistic individuals with two mentors on board finishing 3rd overall with 3x1st places in a row being scored. And of course we were present at Cowes Week where we achieved modest results. My thanks go to all the crew members involved in each event.

FINANCIAL REVIEW

Financial position

As an autistic individual myself who has daily challenges, I am extremely proud of how well AOTW continues to develop, we still have a lot of work to do to increase our development but we are on the right path of achieving that especially as we head into 2026 which will also be our 10th Anniversary Year. I look forward to celebrating 10 years of huge success and hopefully toasting another 10+ more years to come.

During the year the charity achieved an overall surplus of £1,434 (2025 - £9,264), with total income of £48,576 (2025 - £36,021) and expenditure of £47,142 (2025 - £26,757). At the end of the year the charity had total funds of £39,475 (2025 - £38,041), which were split between £7,094 (2025 - £11,322) in unrestricted funds and £32,381 (2025 - £26,719) in restricted funds.

At the end of the year, the charity £7,094 of cash in the bank relating to unrestricted funds and £761 relating to restricted funds. The remainder of the restricted funds were held in fixed assets. The Trustees continue to monitor unrestricted reserves carefully while seeking sustainable sponsorship and funding to support the charity's activities.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Organisational structure

In addition to the Trustees shown in this report, we have once again worked alongside David Ross and Julie Caldwell who have been assisting in preparation of all accounts and Companies House documents for the year. My thanks go to them for the time they have put into this especially to Julie for her work with all this.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

SC618986 (Scotland)

Registered Charity number

SC048999

Registered office

Clyde Offices 2nd Floor
West George Street
Glasgow
LANARKSHIRE
G2 1BP

Autism on the Water

Report of the Trustees
for the Year Ended 31 January 2026

Trustees
N J Allan (resigned 1.2.25)
M Macdonald
M G Macdonald (resigned 1.2.25)
Ms H Mitchell (resigned 1.2.25)
Ms H Stodel (resigned 1.2.25)
M MacDonald (appointed 1.2.25) (resigned 31.1.26)
M McCarrol (appointed 1.2.25) (resigned 20.7.26)
Ms E McQueen (appointed 1.2.25) (resigned 24.1.26)
D Reis-Day (appointed 1.2.25) (resigned 20.7.26)
P Caldwell (appointed 1.8.26)

Independent Examiner
Mackay & Co CA
120 George Street
Oban
Argyll
PA34 5NT

Approved by order of the board of trustees on 8 October 2026 and signed on its behalf by:



M Macdonald - Trustee

Independent Examiner's Report to the Trustees of
Autism on the Water

I report on the accounts for the year ended 31 January 2026 set out on pages six to thirteen.

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 (as amended). The charity's 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)(c) of the Act and to state whether particular matters have come to my attention.

Basis of the independent examiner's report
My examination was 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 seeking explanations from you as 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 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 Accounts Regulations; and
- to prepare accounts which accord with the accounting records and to 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.

David A. Ross.

David Ross CA
The Institute of Chartered Accountants of Scotland

Mackay & Co CA
120 George Street
Oban
Argyll
PA34 5NT

Date: 8/10/2026.

Autism on the Water

Statement of Financial Activities
for the Year Ended 31 January 2026

	Notes	Unrestricted fund £	Restricted funds £	31.1.26 Total funds £	31.1.25 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	16,906	31,670	48,576	36,021
EXPENDITURE ON					
Charitable activities					
Raising awareness and confidence building		16,166	30,976	47,142	26,757
NET INCOME		740	694	1,434	9,264
Transfers between funds	7	(4,968)	4,968	-	-
Net movement in funds		(4,228)	5,662	1,434	9,264
RECONCILIATION OF FUNDS					
Total funds brought forward		11,322	26,719	38,041	28,777
TOTAL FUNDS CARRIED FORWARD		7,094	32,381	39,475	38,041

The notes form part of these financial statements

Autism on the Water

Balance Sheet
31 January 2026

	Notes	Unrestricted fund £	Restricted funds £	31.1.26 Total funds £	31.1.25 Total funds £
FIXED ASSETS					
Tangible assets	6	-	31,620	31,620	26,521
CURRENT ASSETS					
Cash at bank		7,094	761	7,855	11,520
NET CURRENT ASSETS		7,094	761	7,855	11,520
TOTAL ASSETS LESS CURRENT LIABILITIES		7,094	32,381	39,475	38,041
NET ASSETS		7,094	32,381	39,475	38,041
FUNDS	7				
Unrestricted funds				7,094	11,322
Restricted funds				32,381	26,719
TOTAL FUNDS				39,475	38,041

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 January 2026.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 January 2026 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

continued...

Balance Sheet - continued
31 January 2026

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 8 October 2026 and were signed on its behalf by:



M Macdonald - Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Boat & equipment - 5% on cost

Taxation
The charity is exempt from corporation tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

continued...

2. DONATIONS AND LEGACIES

	31.1.26	31.1.25
	£	£
Donations	48,576	36,021

3. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.1.26	31.1.25
	£	£
Surplus on disposal of fixed assets	(693)	(14,800)

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 January 2026 nor for the year ended 31 January 2025.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 January 2026 nor for the year ended 31 January 2025.

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund	Restricted funds	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	9,835	26,186	36,021
EXPENDITURE ON			
Charitable activities			
Raising awareness and confidence building	(6,001)	32,758	26,757
NET INCOME/(EXPENDITURE)	15,836	(6,572)	9,264
Transfers between funds	(6,566)	6,566	-
Net movement in funds	9,270	(6)	9,264
RECONCILIATION OF FUNDS			
Total funds brought forward	2,052	26,725	28,777
TOTAL FUNDS CARRIED FORWARD	11,322	26,719	38,041

continued...

6. TANGIBLE FIXED ASSETS

	Boat & equipment £
COST	
At 1 February 2025	26,521
Additions	10,349
Disposals	(5,250)
At 31 January 2026	31,620
NET BOOK VALUE	
At 31 January 2026	31,620
At 31 January 2025	26,521

7. MOVEMENT IN FUNDS

	At 1.2.25 £	Net movement in funds £	Transfers between funds £	At 31.1.26 £
Unrestricted funds				
General fund	11,322	740	(4,968)	7,094
Restricted funds				
Boat, sails and equipment	26,633	-	4,987	31,620
Boat	86	-	(86)	-
Racing Activities	-	(67)	67	-
Cruising Activity	-	761	-	761
	26,719	694	4,968	32,381
TOTAL FUNDS	38,041	1,434	-	39,475

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	16,906	(16,166)	740
Restricted funds			
Racing Activities	1,500	(1,567)	(67)
Cruising Activity	30,170	(29,409)	761
	31,670	(30,976)	694
TOTAL FUNDS	48,576	(47,142)	1,434

continued...

7. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.2.24 £	Net movement in funds £	Transfers between funds £	At 31.1.25 £
Unrestricted fund	2,052	15,836	(6,566)	11,322
Restricted funds				
Boat, sails and equipment	26,633	-	-	26,633
Boat	86	-	-	86
Racing Activities	-	(5,716)	5,716	-
Cruising Activity	-	(856)	856	-
Coding Confidence	3	-	(3)	-
South Coast Campaign	3	-	(3)	-
	26,725	(6,572)	6,566	26,719
TOTAL FUNDS	28,777	9,264	-	38,041

Comparative net movement in funds included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted fund	9,835	6,001	15,836
Restricted funds			
Boat, sails and equipment	2,500	(2,500)	-
Racing Activities	3,100	(8,816)	(5,716)
Cruising Activity	12,634	(13,490)	(856)
South Coast Campaign	7,952	(7,952)	-
	26,186	(32,758)	(6,572)
TOTAL FUNDS	36,021	(26,757)	9,264

continued...

8. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 January 2026.

Autism on the Water

Detailed Statement of Financial Activities
for the Year Ended 31 January 2026

	31.1.26 £	31.1.25 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	48,576	36,021
Total incoming resources	48,576	36,021
EXPENDITURE		
Charitable activities		
Insurance	238	1,087
Postage and stationery	1,242	1,307
Adverts & promotion of charity	8,648	1,496
Sundries	106	408
Travel costs	7,218	14,894
Bank charges	-	9
Protective clothing	489	633
Boat maintenance	14,851	4,860
Racing entry fees	988	1,523
Cruising costs	-	6,939
Legal & professional fees	1,673	960
Berthing & storage	11,992	7,441
	47,445	41,557
Support costs		
Finance		
Loss on sale of tangible fixed assets	(693)	(14,800)
Governance costs		
Accountancy and legal fees	390	-
Total resources expended	47,142	26,757
Net income	1,434	9,264