



Annual Report 2025

Blue Light Surf Club – Scotland

Chair's Introduction

Dear Friends and Supporters,

As we reflect on 2025, I am proud of the progress made by Blue Light Surf Club Scotland. While it has been a challenging year for fundraising, it has also been a year of important partnerships, learning, and early programme delivery.

A key milestone was the continued development of our relationship with Lost Shore Surf Resort. This world-class facility remains central to our vision of providing year-round surf therapy and wellbeing support for Scotland's emergency service personnel.

We were also delighted to partner with SurfWell, a leading surf therapy organisation from Cornwall, to deliver the first surf therapy support sessions for RNLI personnel in Scotland. Using SurfWell's established model, these sessions supported service members who had experienced challenging operational incidents. This has demonstrated the potential of surf therapy as a powerful tool for recovery, connection, and wellbeing, something at the heart of the Club's mission. Building on this success, plans are already underway to extend support to other emergency and frontline services.

Like many charities, we faced a difficult funding environment and did not reach the target required to fully launch our planned intervention programme. However, rather than delay progress, we adapted our approach and developed a smaller-scale pilot programme that will allow us to begin delivering support, build evidence of impact, and create momentum for future growth.

The need for effective mental health and wellbeing support for frontline workers has never been clearer. We believe surfing, combined with a supportive community and evidence-informed practice, can play a meaningful role in helping those who dedicate their lives to helping others.

None of this progress would have been possible without the support of our partners, volunteers, donors, and supporters. Thank you for your belief in our mission and for helping us take these important first steps. We look forward to building on this progress in 2026 and expanding the support available to those who serve our communities every day.

With warmest thanks and best wishes,

Tim Marshall OBE

Chair,

Blue Light Surf Club – Scotland



Charity Overview

Charity Name: Blue Light Surf Club – Scotland

Charity Number: SC052954

Date of Incorporation: 2024

Registered Address: The Blue Light Surf Club, The Lighthouse, Unit 2, Heugh Road
Industrial Estate, North Berwick, EH39 5PX

Legal Form: Scottish Charitable Incorporated Organisation (SCIO)

Charitable Purpose: The organization's purposes are to advance the health of emergency service, healthcare, and other public service workers in Scotland, through the provision of evidence based surf therapy courses. Specific activities to support this purpose include: (a) Developing and providing evidence-based activities, training and education to help participants maintain or improve their health, and experience relief from suffering while attending the program. (b) Encouraging and supporting participants to discuss mental health without stigma and be enabled to actively access support. This includes signposting to and supporting participants to access further acute and/or clinical mental health care where required. (c) To enable and support the undertaking of research into the use of community based/ physical activity approaches to support emergency service, healthcare, and other public sector workers.

Key Activities in 2025

This year has been marked by continued groundwork to ensure the sustainable growth and impact of Blue Light Surf Club. Our focus has been on building the foundations necessary for delivering safe, effective, and meaningful surf therapy in partnership with leading institutions.

Strategic Partnerships

A major highlight of 2025 was the continued strengthening of our partnership with Lost Shore Surf Resort, Scotland's first inland surf destination. Together, we have explored new ways to support the wellbeing of emergency service personnel, including supporting Lost Shore's successful inclusion in the Blue Light Card programme, helping to improve access to surfing and wellbeing opportunities for frontline workers.

We were also delighted to establish a new partnership with SurfWell a leading surf therapy organisation based in Cornwall (<https://www.surfwell.co.uk/>). Through this collaboration, we delivered Scotland's first surf therapy support sessions for RNLI personnel using SurfWell's established model, providing support for service members who had experienced challenging operational incidents. These sessions marked an important milestone for the charity and demonstrated the potential for expanding surf therapy provision to other emergency and frontline services in the future.



Programme Refocus

In response to a challenging fundraising environment, we have refined our plans for programme delivery. While our long-term vision remains the development of a structured surf therapy intervention, feedback from funders highlighted the need to demonstrate impact on a smaller scale first. As a result, our focus for 2026-2027 is the launch of a monthly Blue Light Surf Club, creating regular opportunities for frontline workers to surf, connect, and support their wellbeing. This model is more cost-effective, easier to fund, and will help build momentum while generating evidence of impact. It also provides an opportunity to support a part-time staff role focused on programme development and fundraising, creating a realistic and sustainable pathway towards our longer-term goals.

Governance & Compliance

Ensuring our services are delivered safely and ethically has remained a top priority throughout 2025. Building on the governance frameworks established in 2024, we continued to review and strengthen our policies and procedures, including safeguarding, health and safety, and volunteer management. These frameworks remain aligned with national best practice and ensure we are well placed to manage risk responsibly as we begin to deliver and expand our services.

Fundraising & Outreach

Fundraising during 2025 proved challenging, reflecting a wider funding environment in which many organisations were competing for limited resources. While funders recognised the strength of the evidence underpinning our proposed programme, there was a clear preference for supporting smaller proof-of-concept projects before investing in a larger-scale rollout. This feedback has shaped our plans for 2026, with a renewed focus on delivering a pilot programme that will demonstrate impact, strengthen our evidence base, and position the charity for sustainable growth.

Volunteer Leadership & Capacity

It is important to recognise that all charity trustees continue to serve in a voluntary capacity, balancing Blue Light Surf Club commitments alongside their own professional and personal responsibilities. Several trustees remain actively involved in blue light services themselves, and their lived experience and professional insight continue to shape and strengthen our mission.

During 2025, much of our effort was directed towards partnership development, programme design, fundraising, and the delivery of our first collaborative surf therapy sessions with SurfWell. While we had initially aimed to secure funding for a larger-scale programme rollout, feedback from funders highlighted the need for a smaller proof-of-concept pilot before investing in a more ambitious intervention. This was a valuable



learning experience and, in hindsight, reflected the reality that our aspirations had outpaced the stage of development of the charity.

Despite these challenges, the year has provided important foundations for future growth. The lessons learned through fundraising and programme development have informed a more focused and achievable approach for 2026, centred on delivering a pilot programme, demonstrating impact, and building the evidence and partnerships needed to support long-term sustainability.

Financial Overview

As this was a planning year, financial activity was limited. A full statement of financial activities will be submitted with our financial accounts. Highlights include:

Total Income: £1,239

Total Expenditure: £43

Closing Reserves: £1,934

Plans for 2026

- **Launch Pilot Programme:** Delivering our newly refocused monthly club based pilot programme, including importantly installing a paid coordinator for the first time.
- **Research & Impact:** Partner with academic institutions to formally evaluate programme outcomes and refine our approach.
- **Fundraising Campaigns:** Launch targeted fundraising efforts to ensure programme sustainability.

Structure, Governance & Management

Blue Light Surf Club – Scotland is governed by a board of trustees responsible for strategic direction, oversight, and legal compliance. The charity is committed to good governance and operates in line with OSCR's regulatory framework.

Current Trustees:

- Tim Marshall OBE (Chair) - Dr Jamie Marshall (Secretary) - Selina Moore (Treasurer)
- Richard Stark - Andy Hadden

Trustees meet quarterly and adhere to a conflict-of-interest policy. Safeguarding, data protection, and financial controls are reviewed annually.



Gratitude and Acknowledgements

We would like to thank everyone who has believed in the vision of the Blue Light Surf Club during our formation year. Your trust, encouragement, and shared passion have helped lay a strong foundation. Special thanks go to:

- Our partners at Lost Shore Surf Resort
- The team at SurfWell
- Members of the emergency services who contributed insight
- Early donors and supporters
- Mental health and surf professionals shaping our programme

Contact Us

info@bluelightsurfclub.co.uk

<https://bluelightsurfclub.co.uk/>

Registered as a Scottish Charity with OSCR (SC052954)

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Charity Registration Number: SC052954

THE BLUE LIGHT SURF CLUB SCOTLAND
ANNUAL REPORT
FOR THE YEAR ENDED 30 NOVEMBER 2025

THE BLUE LIGHT SURF CLUB SCOTLAND
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THE BLUE LIGHT SURF CLUB SCOTLAND
LEGAL AND ADMINISTRATIVE INFORMATION

Trustees Timothy Marshall (Chair)
James Marshall
Andrew Hadden
Richard Stark
Selina Moore

Company number SC052954

Registered office The Lighthouse
Unit 2
Heugh Road
Industrial Estate
EH3 7AF

Bankers Barclays Bank PLC
1 Churchill Place
London
E14 5HP

THE BLUE LIGHT SURF CLUB SCOTLAND

REPORT OF TRUSTEES FOR THE YEAR ENDED 30 NOVEMBER 2025

The trustees, for the purpose of charity law, have pleasure in presenting their report and financial statements for the year ended 30 November 2025.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charity's Memorandum and Articles of Association, applicable law and requirements of the Statement of Recommended Practice, "Accounting and Reporting by Charities".

Organisation

The company is registered as a charity in Scotland with the charity registration number SC052954.

Objects of the charity and performance during the year

The organisation's purposes are to advance the health of emergency service, healthcare, and other public service workers in Scotland, through the provision of evidence-based surf therapy courses. Specific activities to support this purpose include:

- i) Developing and providing evidence-based activities, training and education to help participants maintain or improve their health, and experience relief from suffering while attending the program;
- ii) Encouraging and supporting participants to discuss mental health without stigma and be enabled to actively access support. This includes signposting to and supporting participants to access further acute and/or clinical mental health care where required; and
- iii) To enable and support the undertaking of research into the use of community based/ physical activity approaches to support emergency service, healthcare, and other public sector workers.

The trustees remain committed to the future development of the charitable organisation.

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities and setting the objectives for the year.

Trustees

The charity is administered by its trustees who meet as required throughout the year.

THE BLUE LIGHT SURF CLUB SCOTLAND
REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30 NOVEMBER 2025

Trustees

The trustees who held office during the year were as follows:

Timothy Marshall

James Marshall

Andrew Hadden

Richard Stark

Selina Moore

Beneficial interest

The trustees have no beneficial interests in the assets of the charity.

Risk management

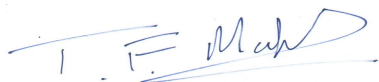
The trustees have assessed the major risks to which the charity is exposed, in particular those relating to the operations and finances of the charity and are satisfied that systems are in place to mitigate exposure to the major risks.

Financial Review

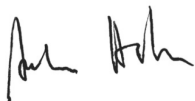
The charity received £1,239 in donations within the year. The year-end cash balance is £1,934. It also represents the free reserves of the charity.

Approval

The report approved by the trustees on August 26, 2026

A handwritten signature in blue ink, appearing to read 'T. Marshall', with a horizontal line underneath.

Timothy Marshall (Trustee)

A handwritten signature in black ink, appearing to read 'A. Hadden', with a horizontal line underneath.

Andrew Hadden (Trustee)

Charity Number: SC052954

THE BLUE LIGHT SURF CLUB SCOTLAND
INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 30 NOVEMBER 2025

I report on the financial statements of the Blue Light Surf Club Scotland for the year ended 30 November 2025, which are set out on pages 5 to 6. In my opinion, the accounts comply with the requirements of the Charities and Trustee Investment (Scotland) Act 2005.

Signed: 

Date: 26 August 2026

THE BLUE LIGHT SURF CLUB SCOTLAND**STATEMENT OF RECEIPTS & PAYMENTS FOR THE YEAR ENDED 30 NOVEMBER 2025**

	2025	2024
	£	£
Receipts:		
Donations from individuals	1,239	737
Payments:		
Raising funds	-	-
Charges	43	-
Surplus/(Deficit)	<u>1,197</u>	<u>737</u>
Total funds brought forward	<u>737</u>	-
Total funds carried forward	<u>1,934</u>	<u>737</u>

THE BLUE LIGHT SURF CLUB SCOTLAND
STATEMENT OF BALANCES
AS AT 30 November 2025

	2025	2024
	£	£
Current Assets		
Cash at bank and in hand	1,934	737
Creditors: amounts falling due within one year		
Net current liabilities	-	-
Total assets less current liabilities	1,934	737
Surplus		
Unrestricted funds	1,934	737

The notes on page 7 form part of the financial statements.

The financial statements were approved by the trustees and authorised for issue on August 26, 2026
and signed on their behalf by:

Timothy Marshall (Trustee)

Andrew Hadden (Trustee)

THE BLUE LIGHT SURF CLUB SCOTLAND
YEAR ENDED 30 NOVEMBER 2025
NOTES TO THE FINANCIAL STATEMENTS

1) Accounting policies

Basis of preparation

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

2) Nature and purpose of funds

The charity operates a single unrestricted general fund for all activities. No restricted funds were held in the year.

3) Trustee Remuneration

No trustee received remuneration.

4) Independent Examiner

Name Nicola Gillan

Address 14 Newlands

Kirknewton

EH27 8LR

Qualification ICAS