

REGISTERED COMPANY NUMBER: CS001542 (Scotland)

REGISTERED CHARITY NUMBER: SC045029

Report of the Trustees and

Unaudited Financial Statements for the Year Ended 31 August 2025

for

Friendly Access

Contents of the Financial Statements
for the Year Ended 31 August 2025

	Page
Report of the Trustees	1 to 6
Independent Examiner's Report	7
Statement of Financial Activities	8
Balance Sheet	9
Notes to the Financial Statements	10 to 13
Detailed Statement of Financial Activities	14

Report of the Trustees
for the Year Ended 31 August 2025

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 August 2025. The trustees have adopted the provisions of 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).

OBJECTIVES AND ACTIVITIES

Aims: To advance the education of both service providers and service users to create greater, better understanding and acceptance of individuals with hidden disabilities. To advance human rights, conflict resolution or reconciliation and eradicate discrimination for individuals with hidden disabilities, and the promotion of equality and diversity.

What we do: Friendly Access undertakes collaborative research and development to improve accessibility and reduce social isolation through Sport, Education/Policy, Technology, and Inclusive Opportunities.

Our principal delivery areas continue to include:

- Adaptive and inclusive surfing through SurfABLE Scotland
- Swimming and water confidence development through SwimABLE Scotland
- Accessibility education and awareness initiatives
- Community partnership projects designed to reduce barriers

Who our work is aimed at: Children, young people and adults affected by disability, conditions and additional support needs who may otherwise feel excluded from participation within community life and everyday activities.

Structure and Governance

Friendly Access is a Scottish Charitable Incorporated Organisation (SCIO), registered charity number SC045029, formed on 4 August 2014. The purposes and administration of the SCIO are set out in its constitution.

The Charity Trustees who are members of the management committee and who served during the year were:

Emma Henderson MBE (Chair)

Lee McGrath (Treasurer)

Jennifer Morris (Secretary)

Jos Murdoch

Jamie Whittle

Walter Wilson (appointed 16th May 2025)

The Charity Trustees are also the organisation's only members and comprise the organisation's Board. Trustees are elected at the AGM which is held annually. Under the constitution there must be a minimum of three and a maximum of seven elected trustees.

Trustees are elected at the Annual General Meeting and recruitment is undertaken with consideration to skills, experience and lived experience that strengthen the organisation.

The Board continues to benefit from Trustees with significant lived and professional experience relevant to the organisation's charitable aims.

Trustees maintain responsibility for:

- strategic direction
- governance
- risk management
- financial oversight

Day-to-day operations continue to be delegated appropriately.

The Trustees continue to monitor major organisational risks including:

- sustainability of funding
- staffing and volunteer capacity
- operational delivery
- health and safety
- accessibility barriers

Appropriate systems remain in place to mitigate identified risks

.Friendly Access – achievements and performance

The 2024/25 period represented another year of development and resilience for Friendly Access.

Demand for services continued to increase across both SurfABLE Scotland and SwimABLE Scotland as more families, schools and individuals sought opportunities specifically designed around inclusion and person-centred practice.

Whilst the funding environment for charities remained increasingly challenging, Friendly Access continued to maintain and expand support for individuals who may otherwise experience exclusion from sport, recreation and community participation.

Throughout the year our work continued to reflect our core philosophy:

Changing environments, not people.

We remained committed to creating opportunities where barriers are removed and individuals are supported to participate in ways that suit their own strengths and needs.

SurfABLE Scotland

Since being established in 2017, SurfABLE Scotland has continued developing as Scotland's first adaptive and inclusive surf programme and remains likely to be the world's most northerly inclusive surf school.

Operating from the Moray Firth coastline, SurfABLE Scotland continued to provide opportunities for children, young people and adults who may otherwise face barriers accessing surfing and coastal environments.

Key developments during the reporting period included:

- Continued refinement of person-centred delivery structures
- Increased participation demand and enquiries
- Further strengthening of volunteer involvement and support pathways
- Continued use and development of adaptive equipment and inclusive practices
- Expansion of progression opportunities for surfers of differing abilities and confidence levels

Sessions continued focusing not only on surfing skills but also wider outcomes including:

- confidence
- wellbeing
- communication
- resilience
- social inclusion
- independence

Feedback from participants and families continued to demonstrate the importance of providing an environment where people feel accepted and able to participate without judgement.

SurfABLE Scotland also continued receiving wider community recognition through local media and public support. Public recognition included involvement in community fundraising initiatives and continued positive coverage highlighting the impact of inclusive surf therapy.

Friendly Access

During the period 1 September 2024 to 31 August 2025, SurfABLE Scotland delivered 64 adaptive and inclusive surf sessions, recording at least 230 attendances across direct and group delivery pathways.

Attendance and participant records identified engagement with at least 133 unique participants across the year. This included individuals accessing SurfABLE through schools, support organisations, referral pathways, families, carers, and supported group opportunities.

The Trustees recognise that SurfABLE's wider community reach extends beyond traditional booking system reporting due to the nature of supported and group-based participation pathways used across the programme.

Compared with previous years, SurfABLE continued evolving from supporting a smaller core group of repeat participants towards engaging a broader and more diverse participant base across the community.

SurfABLE Scotland continues to play an important role in improving accessibility, reducing isolation, and creating inclusive participation opportunities within coastal and community environments.

The organisation remains proud that no individual has been excluded from participation as a direct result of disability or condition.

SwimABLE Scotland

During the 2024–2025 reporting period, SwimABLE Scotland continued delivering structured inclusive swimming opportunities for children and young people aged 6-18 with Additional Support Needs (ASN) across Moray.

Across Lossiemouth and Forres ASG areas, SwimABLE delivered 85 structured swimming sessions supporting more than 60 children and young people. Sessions focused on building water confidence, swimming skills, wellbeing, and participation within supportive and person-centred environments.

The programme supported children and young people experiencing a range of barriers including autism, neurodiversity, learning disabilities, anxiety, sensory differences, and physical disabilities. High support ratios and structured delivery approaches helped participants engage safely and confidently.

SwimABLE continued benefiting from strong partnership working with Active Schools Moray, participating schools, volunteers, and families. Volunteer support within the Forres sessions contributed an estimated 337 hours of in-kind support across the reporting period.

Friendly Access would also like to thank the Newbold Legacy Trust for their financial support towards the continuation of SwimABLE Scotland delivery within the Forres ASG area.

The Trustees believe SwimABLE Scotland continues to play an important role in improving confidence, reducing isolation, and creating inclusive participation opportunities for children and young people across Moray.

Accessibility and Inclusion

Alongside direct programme delivery, Friendly Access continued promoting accessibility and inclusion within communities and services.

The organisation remained committed to improving understanding of barriers experienced by disabled individuals and families while supporting inclusive approaches and reasonable adjustments. Work also continued exploring ways to improve access to coastal environments and participation opportunities, alongside constructively challenging policies and practices where barriers may unintentionally limit participation and inclusion.

Funding and Sustainability

The funding environment during 2024/25 continued presenting challenges for many small charities, particularly around unrestricted and core operational costs.

Despite these challenges, Friendly Access continued securing support through grants, partnerships, sponsorship and community fundraising efforts.

Trustees recognise that sustainable core funding remains one of the organisation's most significant ongoing challenges and continue actively pursuing opportunities that will ensure long-term delivery and organisational resilience.

Awards, Recognition and Community Support

Friendly Access continues benefiting from significant support from:

- volunteers
- families
- funders
- partner organisations
- community supporters
- local businesses

The Trustees wish to acknowledge the substantial contribution of all those involved in supporting the organisation's work.

Measuring our Impact

Friendly Access continues to monitor services through:

- participant feedback
- family feedback
- attendance and progression data
- session observations
- funder reporting
- ongoing evaluation processes

Feedback and evidence collected continue informing service development and quality improvement. Reports are available to view through our website, [FriendlyAccess.org](https://friendlyaccess.org)

Donated Services

The Charity remains highly dependent on volunteers and donated support.

Whilst it is not practical to quantify the financial value of these contributions, Trustees acknowledge that the impact of volunteer time, knowledge and commitment remains substantial and fundamental to the success of Friendly Access.

Friendly Access

Report of the Trustees
for the Year Ended 31 August 2025

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

CS001542 (Scotland)

Registered Charity number

SC045029

Registered office

Le Jardin
Milton Brodie
Kinloss
Forres Moray
IV36 2UA

Trustees

Emma Henderson MBE (Chair)
Lee McGrath (Treasurer)
Jennifer Morris (Secretary)
Jos Murdoch
Jamie Whittle
Walter Wilson (appointed 16th May 2025)

Independent Examiner

Roger Lander
Chartered Accountant
Cathkin
Nelson Rd
Forres
IV36 1DR

Bankers

The Co-Operative Bank Plc
PO Box 600
Delf House
Skelmersdale
WN8 6GF

Approved by order of the board of trustees on 28th May 2026 and signed on its behalf by:



Secretary

Independent examiner's report to the trustees of Friendly Access ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 August 2025.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



R F Lander
Chartered Accountant
Forres
28th May 2026

Statement of Financial Activities
for the Year Ended 31 August 2025

		Unrestricted	Restricted	2025	2024
		funds	funds	Total	Total
	Notes	£	£	£	£
INCOME AND ENDOWMENTS FROM					
Donations and legacies		29,089	3,345	32,434	72,918
Other trading activities	2	2,359	-	2,359	6,230
Total		<u>31,447</u>	<u>3,345</u>	<u>34,792</u>	<u>79,147</u>
EXPENDITURE ON					
Raising funds		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Charitable activities					
SurfABLE and SwimABLE		34,161	13,598	47,760	69,661
Other		<u>209</u>	<u>-</u>	<u>209</u>	<u>4,424</u>
Total		<u>34,371</u>	<u>13,598</u>	<u>47,969</u>	<u>74,085</u>
NET INCOME/(EXPENDITURE)					
Transfers between funds	9	(2,924)	(10,253)	(13,177)	5,062
Net movement in funds		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
		(2,924)	(10,253)	(13,177)	5,062
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>48,312</u>	<u>14,027</u>	<u>62,339</u>	<u>57,277</u>
TOTAL FUNDS CARRIED FORWARD		<u><u>45,388</u></u>	<u><u>3,774</u></u>	<u><u>49,162</u></u>	<u><u>62,339</u></u>

BALANCE SHEET		2025	2024
	Notes	£	£
FIXED ASSETS			
Tangible assets	6	29,480	38,110
CURRENT ASSETS			
Debtors	7	4,093	1,010
Cash at bank		<u>17,792</u>	<u>24,085</u>
		21,885	25,095
CREDITORS			
Amounts falling due within one year	8	<u>(2,202)</u>	<u>(867)</u>
NET CURRENT ASSETS		<u>19,682</u>	<u>24,229</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>49,162</u>	<u>62,339</u>
NET ASSETS		<u>49,162</u>	<u>62,339</u>
FUNDS	9		
Unrestricted funds		45,388	48,312
Restricted funds		<u>3,774</u>	<u>14,027</u>
TOTAL FUNDS		<u>49,162</u>	<u>62,339</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 August 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 August 2025 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.

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 28th May 2026 and were signed on its behalf by:



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.

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.

2 OTHER TRADING ACTIVITIES

	2025 £	2024 £
Surf Lessons Sea	<u>2,359</u>	<u>6,230</u>

3 NET INCOME/(EXPENDITURE)

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

	2025 £	2024 £
Depreciation - owned assets	<u>9,867</u>	<u>11,892</u>

4 Trustees' remuneration

There were no trustees' remuneration or other benefits for the year ended 31 August 2025 nor for the year ended 31 August 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 August 2025 nor for the year ended 31 August 2024.

5 COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

Year ended 31st August 2024	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	37,400	35,518	72,918
Other trading activities	<u>6,230</u>	<u>-</u>	<u>6,230</u>
Total	<u>43,629</u>	<u>35,518</u>	<u>79,147</u>
EXPENDITURE ON			
Raising funds	<u>-</u>	<u>-</u>	<u>-</u>
Charitable activities			
SurfABLE and SwimABLE	43,432	26,229	69,661
Other	<u>4,424</u>	<u>-</u>	<u>4,424</u>
Total	<u>47,856</u>	<u>26,229</u>	<u>74,085</u>
NET INCOME/(EXPENDITURE)	(4,226)	9,288	5,062
Transfers between funds	<u>(4,739)</u>	<u>4,739</u>	<u>-</u>
Net movement in funds	<u>(8,965)</u>	<u>14,027</u>	<u>5,062</u>
Total funds brought forward	<u>57,277</u>	<u>-</u>	<u>57,277</u>
TOTAL FUNDS CARRIED FORWARD	<u>48,312</u>	<u>14,027</u>	<u>62,339</u>

6 TANGIBLE FIXED ASSETS

	Plant and machinery £	Fixtures & fittings £	Motor vehicles £	Totals £
COST				
At 1 September 2024	28,415	6,005	43,032	77,452
Additions	396	840	-	1,236
At 31 August 2025	28,811	6,845	43,032	78,688
DEPRECIATION				
At 1 September 2024	17,249	5,697	16,396	39,342
Charge for year	2,891	317	6,659	9,867
At 31 August 2025	20,139	6,014	23,055	49,209
NET BOOK VALUE				
At 31 August 2025	8,672	831	19,977	29,480
At 31 August 2024	11,167	308	26,636	38,110

7 DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Prepayments	3,513	-
Other debtors	580	1,010
	4,093	1,010

8 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Other creditors	1,683	-
Social security and other taxes	464	812
Accrued expenses	55	55
	2,202	867

9 MOVEMENT IN FUNDS

	At 1.9.24 £	Net movement £	Transfers £	At 31.8.25 £
Unrestricted funds	48,312	(2,924)	-	45,388
Restricted funds				
Newbold Trust - Fund One	3,828	(3,828)		-
Newbold Trust - Fund Two	10,000	(9,571)		429
Newbold Trust - Fund Three	-	3,345		3,345
Fred Olsen	199	(199)		-
	14,027	(10,253)	-	3,774
TOTAL FUNDS	62,339	(13,177)	-	49,162

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds	31,447	(34,371)	(2,924)
General fund			
Restricted funds			
Newbold Trust - Fund One		(3,828)	(3,828)
Newbold Trust - Fund Two		(9,571)	(9,571)
Newbold Trust - Fund Three	3,345		3,345
Fred Olsen		(199)	(199)
	3,345	(13,598)	(10,253)
TOTAL FUNDS	34,792	(47,969)	(13,177)

10. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 August 2025.

Detailed Statement of Financial Activities 1
or the Year Ended 31 August 2025

	2025 £	2024 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	29,089	56,415
Legacies	-	1,000
Grants	3,345	15,503
	<u>32,434</u>	<u>72,918</u>
Other trading activities		
Surf Lessons Sea	2,359	6,230
Total incoming resources	<u>34,792</u>	<u>79,147</u>
EXPENDITURE		
Raising donations and legacies		
Raising funds	-	-
Charitable activities		
Wages	28,908	27,769
Insurance	1,670	1,616
Advertising	611	676
Computer expenses	2,963	1,639
Building Hire	-	-
Rent	703	-
Repairs and renewals	34	-
Charitable donations	160	-
Training	-	1,538
Motor expenses	2,155	2,980
Office running expenses	444	1,216
Travel expenses	245	20,012
Entertaining	-	-
Sundry	206	4,997
	<u>38,099</u>	<u>62,443</u>
Depreciation		
Plant and machinery	2,891	3,000
Motor vehicles	6,659	13
Fixtures and fittings	317	8,879
	<u>9,867</u>	<u>11,892</u>
Support costs		
Finance		
Bank charges	4	18
Governance costs		
Professional Charges	-	(269)
	<u>4</u>	<u>(250)</u>
Total resources expended	<u>47,969</u>	<u>74,085</u>
Net income/(expenditure)	<u>(13,177)</u>	<u>5,062</u>

This page does not form part of the statutory financial statements