Charity Registration No. 043567 (Scotland)

Scottish Charity Incorporated Organisation No. CS000978 (Scotland)

INCREASED ACCESS 2 PSYCHOLOGICAL SUPPORT

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 NOVEMBER 2025

INCREASED ACCESS 2 PSYCHOLOGICAL SUPPORT

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	S Robertson - Chairperson K Brough - Treasurer M Lover - Secretary
Charity number (Scotland)	043567
Principal address	Birkenshaw House Butterhole Dalbeattie DG5 4LX
Registered office	Birkenshaw House Butterhole Dalbeattie DG5 4LX
Independent examiner	Saint & Co 26 High Street Annan Dumfries & Galloway DG12 6AJ

INCREASED ACCESS 2 PSYCHOLOGICAL SUPPORT

CONTENTS

INCREASED ACCESS 2 PSYCHOLOGICAL SUPPORT

TRUSTEES' REPORT

FOR THE YEAR ENDED 30 NOVEMBER 2025

The trustees present their annual report and financial statements for the year ended 30 November 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Memorandum and Articles of Association, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and "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)" (as amended for accounting periods commencing from 1 January 2016)

Objectives and activities

The charity's objects are

1. The advancement of health through the provision of evidence based psychological interventions to relieve the suffering of individuals or their family members or friends, or community groups who suffer from mental health issues in the Dumfries and Galloway area and surrounds.

2. The advancement of education of individuals and the community through the provision of educational workshops and programmes for individuals or their family members or friends, or community groups who suffer from mental health issues, including the provision of information, support and advice in the Dumfries and Galloway area and surrounds.

3. The advancement of conflict resolution or reconciliation through the provision of mediation or adjudication of misunderstandings, disagreements, disputes or conflict between individuals , family members or communities in the Dumfries and Galloway area and surrounds.

4. The advancement of citizenship or community development through the improvement of the social infrastructure of Dumfries and Galloway and surrounds and by assisting people who are at a disadvantage because of their social circumstances and to encourage marginalised communities to work together for social unity and provide a range of solutions that individuals can use to address these issues and promote community cohesion.

There has been no change in these objectives during the year.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance

Financial review

The charity continued in the advancement of it's objectives during the year and had a deficit of funds of £11,521 (2024: surplus £20,705) for the year ended 30th November 2025.

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

Under the memorandum and articles of association , the charity has the power to make any investments which the trustees see fit.

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

The charity plans to continue in the advancement of it's objectives by working with the local community and other organisations to further these plans.

Structure, governance and management
The charity is a Scottish Charity Incorporated Organisation.

The trustees who served during the year and up to the date of signature of the financial statements were:

S Robertson - Chairperson
K Brough - Treasurer
M Lover - Secretary

The trustees' report was approved by the Board of Trustees.

S Robertson - Chairperson
Chairperson
Dated: 18 June 2026

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF INCREASED ACCESS 2 PSYCHOLOGICAL SUPPORT

I report on the financial statements of the charity for the year ended 30 November 2025, which are set out on pages 4 to 11.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the financial statements in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1)(a)-(c) of the Charities Accounts (Scotland) Regulations 2006 does not apply.

It is my responsibility to examine the financial statements as required under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 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 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking 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 financial statements.

Independent examiner's statement

In the course of 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 Charities and Trustee Investment (Scotland) Act 2005 and Regulation 4 of the Charities Accounts (Scotland) Regulations 2006, and
    - to prepare financial statements which accord with the accounting records and comply with Regulation 8 of the Charities Accounts (Scotland) Regulations 2006

have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Jennifer McDairmant FCA
Saint & Co
26 High Street
Annan
Dumfries & Galloway
DG12 6AJ
29 June 2026

INCREASED ACCESS 2 PSYCHOLOGICAL SUPPORT

STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 30 NOVEMBER 2025

	Notes	Restricted funds 2025 £	Total 2024 £
Income from:			
Donations and grants	**8**	54,421	71,883
Expenditure on:			
Charitable activities	**9**	65,942	51,178
Net income/(expenditure) for the year/ Net movement in funds		(11,521)	20,705
Fund balances at 1 December 2024		93,679	72,974
Fund balances at 30 November 2025		82,158	93,679

The statement of financial activities includes all gains and losses recognised in the year.

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

INCREASED ACCESS 2 PSYCHOLOGICAL SUPPORT

BALANCE SHEET

AS AT 30 NOVEMBER 2025

		2025		2024	
	Notes	**£**	**£**	**£**	**£**
Fixed assets					
Tangible assets	**5**		1,544		1,930
Current assets					
Debtors	**6**	13,034		25,309	
Cash at bank and in hand		68,918		68,356	
		81,952		93,665	
Creditors: amounts falling due within one year	**7**	(1,338)		(1,916)	
Net current assets			80,614		91,749
Total assets less current liabilities			82,158		93,679
The funds of the charity					
Restricted income funds	**10**		82,158		93,679
			82,158		93,679

The financial statements were approved by the trustees on 18 June 2026

S Robertson - Chairperson
Chairperson

1 Accounting policies

Charity information

Increased Access 2 Psychological Support is a Scottish Charity Incorporated Organisation.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a statement of cash flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Incoming resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1 Accounting policies **(Continued)**

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.5 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Office equipment	20% on reducing balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.6 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.7 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.8 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

1 Accounting policies **(Continued)**

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity’s contractual obligations expire or are discharged or cancelled.

2 Critical accounting estimates and judgements

In the application of the charity’s accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Net movement in funds	**2025**	**2024**
	£	**£**
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	702	702
Depreciation of owned tangible fixed assets	386	482

4 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

5 Tangible fixed assets

	Office equipment
	£
Cost	
At 1 December 2024	4,956
At 30 November 2025	4,956
Depreciation and impairment	
At 1 December 2024	3,026
Depreciation charged in the year	386
At 30 November 2025	3,412
Carrying amount	
At 30 November 2025	1,544
At 30 November 2024	1,930

6 Debtors

	2025	2024
Amounts falling due within one year:	£	£
Other debtors	13,034	25,309

7 Creditors: amounts falling due within one year

	2025	2024
	£	£
Other creditors	708	1,286
Accruals	630	630
	1,338	1,916

8 Income from donations and legacies

	Restricted funds 2025	Restricted funds 2024
	£	£
Donations and gifts	54,421	71,883

8 Income from donations and legacies **(Continued)**

	Restricted funds 2025 £	Restricted funds 2024 £
Donations and gifts		
Other	54,421	71,883
	54,421	71,883

9 Expenditure on charitable activities

	Charitable Expenditure 2025 £	Charitable Expenditure 2024 £
Direct costs		
Wages	43,486	35,218
Insurance	674	635
Project costs	7,058	4,316
Office expenses	2,482	2,492
Travel expenses	8,635	2,965
Sundry expenses	291	146
Accountancy	930	924
Rent	2,000	4,000
Depreciation	386	482
	65,942	51,178
Analysis by fund		
Restricted funds	65,942	51,178

10 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

At 1 December 2024 £	Incoming resources £	Resources expended £	At 30 November 2025 £
93,679	54,421	(65,942)	82,158

10 Restricted funds **(Continued)**

Previous year:	At 1 December 2023	Incoming resources	Resources expended	At 30 November 2024
	£	£	£	£
	72,974	71,883	(51,178)	93,679

11 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

12 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
	2	2

There were no employees whose annual remuneration was more than £60,000.