Company Registration No. SC375261 (Scotland)

NORTH AYRSHIRE FORUM ON DISABILITY

DIRECTORS' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2026

Scottish Charity No. : SC025362

NORTH AYRSHIRE FORUM ON DISABILITY

COMPANY INFORMATION

Directors	Elizabeth Martin Georgina McKee Linda Collins
Company number	SC375261
Charity number	SC025362
Principal Address	6 Wheatley Road Saltcoats KA21 6ES
Independent Examiner	Brian Smith, C.A. Rogerson & Goldie Chartered Accountants 29 Portland Road Kilmarnock KA1 2BY
Bankers	Bank of Scotland 57 Dockhead Street Saltcoats KA21 5EY

NORTH AYRSHIRE FORUM ON DISABILITY

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NORTH AYRSHIRE FORUM ON DISABILITY

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2026

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 March 2026. 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). The financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended), the Companies Act 2006, the Memorandum and Articles of Association, 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).

Overview of Year

Our project continues to offer a wide range of varied and flexible services to people with disabilities, mental health and long-term conditions, older people and carers. Due to physical difficulties, transport issues or anxiety, we have seen an increase in people requiring more of a one-to-one based support, or to be visited in their own home, or a venue closer to them. We are pleased that despite limited resources, we can continue to meet these individual requirements and that by continuing to adopt this flexible, person-centred approach to our service delivery, we enable people to still feel included and remain part of our organisation, whether they are able to come along to the office base, or to access information and advice remotely. We acknowledge the importance of alternative communication options that suit, so that we can remove as many barriers, either physical or emotional, to anyone who requires our help or support, to live as full a life as they can and be part of their local community. This is done by facilitating a variety of groups in our office, carrying out visits to people in their own homes, if they are unable to come to us and regular telephone calls to the most socially isolated, to ensure no-one feels left out and to offer any assistance required dependent on their ever-changing circumstances. This also allows us to identify any issues or concerns at an early stage and offer appropriate advice and signposting to help

Our popular groups such as NAFOD, DAWN, Arts & Crafts etc which are held at the Project base, continue to be enjoyed by all who come along. We are delighted to continue to encourage peer support at these groups, which is invaluable to the individuals who come along and assists with building up confidence, as well as social and life skills. In addition to these groups, we continue to provide a social/lunch/warm place group at our project base, which continues to be very popular and much needed in the financial climate we find ourselves in currently, where people are invited to come along and enjoy friendship and food in a warm environment, as well as hearing about other services they can access, that may be a help to them.

This year has seen the continuation of developing our outdoor community garden space. We are building up a volunteer base to add to the few dedicated people who have been enjoying assisting us to maintain the space and provide help and advice to grow vegetables and flowers that have been attracting bees and butterflies to the space. Basic food items that have been grown continue to be utilised to make nutritional lunches for people coming along to our groups, or for small bags of vegetables to be given to people at their homes, who were unable to come along. We will continue progressing and developing this initiative in future years.

Having the continuity of our long serving and reliable staff team on hand is always a major asset of ours, as it allows people to build up a solid foundation of trust with them, to access the help and advice they require. The staff ensure they make every effort to get to know all the people who use our service on a very individual basis and encourage input from everyone for all future projects, events and activities they would like to see happening, to ensure we keep our ethos of being a user led and personalised service, that is delivered in a caring and compassionate manner and meet individual needs.

This financial year was the first year of our new three-year Lottery grant for the Project and we would like to express sincere thanks to the Lottery and our Grants Officer, for their continued support and interest in the work we do. We would also like to express our thanks to the Bank of Scotland Foundation for the Thrive Funding we have secured for the next three-year period and to the Barchester Charitable Foundation for providing one year's funding for social integration group sessions. We are also so grateful to Canon Uk for providing funding to buy necessary tools and equipment for our gardening space and to North Ayrshire Council for funding for an enjoyable social event to celebrate the anniversary of VE Day These funds have made such a difference to the people who use our services and helped improve their quality of life and reduce social isolation. We were also delighted to hear at the end of this financial year, that we have secured funding from Communities Mental Health & Wellbeing Fund and North Ayrshire Ventures Trust for the forthcoming years, which will allow us to further develop essential services and provision for the most vulnerable in our communities

On a sad note, everyone involved with North Ayrshire Forum on Disability were devastated at the loss of our long serving trustee and Vice Chair Jean Gilbert MBE, who passed away on the 24th of March 2026. Jean was a loyal, faithful, dedicated and much-loved friend to us all, hard working and committed to every cause she supported, despite her disability and long-term health challenges which she endured with courage and resilience. She was a true stalwart to so many organisations and good causes throughout North Ayrshire and will be so deeply missed within the North Ayrshire community and especially so by everyone at our charity. A true inspiration to us all and will never be forgotten.

NORTH AYRSHIRE FORUM ON DISABILITY

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2026

Objectives and Activities

Objectives
The principal activity of the organisation continues to be the encouragement of disabled people to achieve equality and liberty through challenging discrimination and working in partnership within the community to address discrimination. We also aim to address social isolation and increase independence and self-esteem through the services that we offer to people with disabilities and their carers/representatives.

Aims
Access Ability, under the management of NAFOD aim to work with people who have any form of disability or mental health issues in a person-centred way to:
-reduce isolation
-increase social integration
-reduce dependency
-improve integration
-increase life and social skills
-increase self confidence
-increase educational attainment
-increase community identity

Objectives for the Period
The key objective was to continue to provide the unique and personalised services to people in the North Ayrshire community, as well as to identify alternative sources of funding for service provision that we can provide for the main Access Ability project and associated services, while maintaining and developing existing service levels.

Strategies
The key strategy in recent years has been the sustainability of the main Access Ability project through funding applications, service development and continued high service levels.

Significant Activities
The Access Ability Project offers the following services:

-One stop shop for information, support, advice & advocacy to all disabled people and their carers
-Wheelchair hire service
-Radar keys
-Disability Awareness Training
-Disability Health Checks
-DAWN – Disabled Women's Network
-Suicide Awareness Sessions
-assistance with form filling and correspondence
-Social interaction activities, to avoid social exclusion and isolation
-Partnership working with statutory and voluntary agencies
-User led interest groups
-Support to small groups/organisations

Achievements and Performance

NAFOD's principles will always focus on the ethos of empowerment and independence for adults living with varying disabilities, long-term health conditions and mental health issues in North Ayrshire. We aim to achieve this through the various services and information that we provide at our project base and outreach to people in the community.

For the year ended 31 March 2026, Access Ability staff continued to assist and support individuals in North Ayrshire with varying disabilities, mental health conditions, carers and also organisations, by providing support and access to our own services and information and signposting to other organisations that may be able to assist in any way. This is done in a flexible manner, with varying methods of engagement and service delivery used, to suit individual preference and meet specific needs.

Our various groups that are held at the office base, continue to be very popular and well attended and we remain open and flexible to all ideas submitted to us for future events and activities that the people who attend put forward for consideration. In addition to the group work, staff continue to provide information, advice and assistance as required, to any members of the community and this is done through face to face visits at the office, telephone, online, and one to one sessions, depending on the need and circumstances, whilst ensuring we were adhering to safe practices at all times, to acknowledge the vulnerability of our client group and their need for reassurance and confidence in our systems.

Achievements and Performance (continued)

We hold regular trustee/management meetings on a face-to-face basis with the staff team, which has allowed us to plan ahead for activities and events and to ensure that we continue to develop and maintain relevant services that meet the needs and demands of the people who rely on us. In addition to these meetings, we ensure that we hold regular meetings with people who use our services, to get their insight and suggestions for future developments and to allow them a full say in how the organisation develops and adapts to meet as many of the individual needs as possible

April 2025 started our 1st year of a new three-year Lottery funding, which we were so grateful for, as it allows us to continue to provide and plan future services for older people with disabilities and long-term health conditions in the North Ayrshire area.

We were also delighted to have been awarded further funding from North Ayrshire Council, Canon UK, Barchester Charitable Foundation and Bank of Scotland Foundation Thrive Grants. These funds are invaluable to us and allow us to develop the services that our client group in the local community are in real need off and also retain the knowledgeable staff who have worked so hard at building trust and confidence with individuals who use our services. We also finished this financial year with confirmation of further funding from the Community Mental Health and Wellbeing Fund and North Ayrshire Ventures Trust, so delighted that this will mean further development and sustainability for the organisation over the next few years.

We have continued the very successful warm space for people to meet for lunch, laughter and chats and people have reported to us that they find these a real lifeline in view of the cost-of-living crisis, as well as providing an opportunity to meet with like-minded people, building up friendships and reducing isolation and loneliness. We also facilitate and provide staff, volunteers and assistance for our ever-popular craft sessions, allowing individuals to use their creative talents, in addition to building up their own confidence to provide peer support and lived experience of mental health to others who attend, who will also benefit from this knowledge and non-judgemental environment. Our NAFOD meetings and DAWN sessions also continue to be held at the office base and we ensure that we remove as many barriers to participation as possible by providing assistance and suitable transport solutions to allow people to participate if they can

Staff, volunteers and people who use our service, will continue to build up and further develop the outdoor space that has been created and make this a multi-functional asset to our project and the local community.

We continue to maintain positive contacts with other like-minded organisations in North Ayrshire as we understand the necessity to continue this framework of joint working for future developments, especially in light of national budget restrictions across all sectors for the foreseeable future. We remain keen and open to work in partnership with all local groups and organisations and to help in any way we can with joint initiatives in the North Ayrshire area. We also play a part in various groups and meetings, representing both the people we provide services to, as well as the organisation as a whole.

NAFOD/Access Ability will continue to be user led in all aspects of development and will ensure that members remain proactive in decision making processes. We value the importance of the role everyone plays in this and hope that the future provides us with opportunities to move forward. We continue to value the need for ongoing evaluation and consultation with everyone who uses our services and NAFOD members play a proactive part in identifying and setting priorities for the future of the project.

Structure, Governance and Management

Recruitment and Appointment of Directors/Office Bearers

Directors are appointed in accordance with the company's Articles of Association:

- the Directors may at any time appoint a member of the company.
- the members at an AGM may elect any member.

This is subject to a maximum of four Directors and any elected/appointed person must be a full member of the company prior to becoming a Director. The Directors shall elect from among themselves a Chair, Vice-Chair and a Treasurer and any such other office bearers they consider appropriate (currently a Secretary and a Minute Secretary). All office bearers stand down at the conclusion of each AGM but shall then be eligible for re-election.

Induction and Training of Trustees
As Trustees are drawn from members of NAFOD, background knowledge of the work of the charity is already familiar to everyone. Any new trustee will be expected to attend an induction session and the following issues will be explained and discussed:

-the memorandum and articles
-relevant legislation that applies to the work of the charity
-aims and objectives of the organisation
-accounts/budgeting procedures
-policies and procedures
-details of any Conflicts of Interest requirements;
-details of the Committee and staff structures and reporting processes

Trustees also regularly have the opportunity to access relevant training applicable to their role within the charity and to keep updated on recent legislation etc.

Organisational Structure

The Directors are responsible for policy decisions and ensuring that the organisation operates within its constitution. Regular meetings are held to effect policy decisions. Directors are Trustees in law for the charity and have a fiduciary responsibility over its assets and finances.

There are currently two full-time and one part time member of staff employed at the year end, to fulfil the day-to-day responsibilities on behalf of the Directors.

The charity operates a hierarchical management structure in line with Board policy requirements. The key management personnel during the year were:

Development Manager	Anne Armstrong
Support Manager	Elizabeth Cooke

The company incorporates two main functions:

- the "Access Ability" project
- "NAFOD"

NAFOD serves as an 'umbrella' group for the local forums and other organisations/individuals who have common aims and objectives. NAFOD meets monthly and maintains a separate bank account and accounting records, although these form part of the charitable company's financial statements.

Pay Policy for Senior Staff

The pay of senior staff is reviewed annually by the Board with reference to pay scales for similar organisations within the sector.

Risk Management

The Directors have considered the major risks to which the charity is exposed and have taken steps to mitigate those risks. The key risk facing the charity continues to focus on the source and levels of funding available to the organisation. This continues to allow the main on-costs of the project to be provided, whilst seeking additional sources of funding for provision of designated services. Policies and procedures, combined with relative insurance cover are used to protect the charity from operational risks. The Directors have given this careful consideration in relation to the charity's activities and operations during the 2025/2026 financial year.

Financial Review

Reserves policy and Going Concern

Unrestricted general funds at 31 March 2026 were £20,000 (2025: £25,520) which represents the charity's working capital. The Directors previously established a contingency reserve and the balance brought forward at 1 April 2025 was £65,000 which represents approximately 6 months running costs, an acceptable level of reserve within the sector. There was a transfer of £24,978 to unrestricted general funds at the year-end leaving a balance of £40,022 in this reserve, reflecting that reserves are required to meet a proportion of the ongoing unfunded costs.

Funding Sources this period
- National Lottery
- Bank of Scotland Foundation – Thrive Grant
- Barchester Charitable Trust
- Canon Uk
- North Ayrshire Council
- Donations

Review of Financial Year

The excess of expenditure over income for the year was £7,948 (2025: £42,929). An analysis of the statement of financial activities is included at note 12 to the financial statements. This details the restricted and unrestricted funds and related income sources.

Investment Policy and Objectives

This is not considered by the Directors to be applicable at present.

Future Plans

Management and staff will continue to deliver and develop sustainable services for the benefit of people with disabilities and mental health conditions throughout North Ayrshire. We are committed to ensuring that we meet designated needs for people in our community and will continue to work on securing the necessary funding and resources required to sustain and develop the services required.

Legal and Administrative Information

Company Information

The Scottish Charity reference, company contact information and other administrative details are shown on the foregoing company information schedule.

Constitution

The company is limited by guarantee and is a registered Scottish charity. A copy of the company's Memorandum and Articles of Association, which deal with the appointment and termination of Directors, restrictions imposed on the company and powers of investment, among other matters, is available from the Directors at the registered office.

Directors/Trustees

The current Executive Committee comprises:

Elizabeth Martin	(Chairperson)	
Jean Gilbert	(Vice Chairperson)	(deceased 30.03.26)
Georgina McKee	(Secretary)	
Linda Collins	(Treasurer)	

Only the Executive Committee members noted above are considered to be Trustees of the charity.

Related Parties

Related party transactions, where applicable, are disclosed at note 3 to the financial statements.

Independent Examiner

Brian Smith, C.A., of Rogerson & Goldie was appointed as Independent Examiner in respect of the 2025/26 financial statements during the year and stands for reappointment at the company's forthcoming AGM.

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2026

Statement of Directors'/Trustees' Responsibilities

The Trustees (who are also Directors of North Ayrshire Forum on Disability for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for the year. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

Approved by the Board on 12 October, 2026 and signed on its behalf by:

E Martin

Elizabeth Martin
Director/Chairperson

NORTH AYRSHIRE FORUM ON DISABILITY

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF NORTH AYRSHIRE FORUM ON DISABILITY

I report on the accounts of the charity for the year ended 31 March 2026, which are set out on pages 2 to 9.

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 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 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 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.

Independent examiner's statement

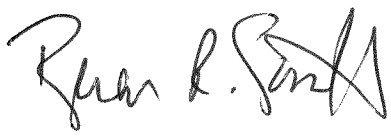
In the course of my examination, no matter has come to my attention:

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 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
- to prepare accounts which accord with the accounting records and 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.



Brian Smith, C.A

Chartered Accountant (ICAS)

Rogerson & Goldie
Chartered Accountants
29 Portland Road
Kilmarnock
KA1 2BY

12 October, 2026

NORTH AYRSHIRE FORUM ON DISABILITY

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2026

Income	Restricted Funds £	Unrestricted General Funds £	Unrestricted Designated Funds £	Total Funds 2026 £	Total Funds 2025 £
Donations & legacies	1,200	9,382	-	10,582	5,358
Charitable activities	77,660	-	-	77,660	47,717
Investments	-	-	-	-	-
Total Income	78,860	9,382	-	88,242	53,075
Expenditure					
Raising funds	26	654	-	680	811
Charitable activities	55,440	39,226	844	95,510	95,193
Other	-	-	-	-	-
Total Expenditure	55,466	39,880	844	96,190	96,004
Net Income/(Expenditure)	23,394	(30,498)	(844)	(7,948)	(42,929)
Transfers between funds	-	24,978	(24,978)	-	-
Net movement in funds	23,394	(5,520)	(25,822)	(7,948)	(42,929)
Reconciliation of funds					
Total funds brought forward	-	25,520	65,844	91,364	134,293
Total funds carried forward	**23,394**	**20,000**	**40,022**	**83,416**	**91,364**

The Statement of Financial Activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

An analysis of Income and Expenditure is included at Notes 12 and 13 to the financial statements.

Expenditure is allocated to the above cost categories on the basis of the accounting policy disclosed at Note 1 (e) to the financial statements.

NORTH AYRSHIRE FORUM ON DISABILITY

BALANCE SHEET
AS AT 31 MARCH 2026

Company Registration No.: SC375261 (Scotland)

	Notes	2026 £	2026 £	2025 £	2025 £
Fixed assets					
Tangible assets	5		-		844
Current assets					
Debtors and prepayments	6	1,086		1,542	
Cash at bank and in hand	7	83,506		90,394	
		84,592		91,936	
Creditors: amounts falling due within one year	8	(1,176)		(1,416)	
Net current assets			83,416		90,520
Total Net Assets			**83,416**		**91,364**
Funds of the charity					
Restricted income funds	12/13		23,394		-
Unrestricted income funds:					
General fund	12/13	20,000		25,520	
Designated fund	12/13	40,022		65,844	
Total unrestricted funds			60,022		91,364
Total charity funds			**83,416**		**91,364**

In preparing these financial statements:
The directors are satisfied that the company was entitled to exemption from audit under section 477 of the Companies Act 2006 and that members have not required an audit under section 476.
The directors acknowledge their responsibilities for:
i. ensuring that the company keeps accounting records which comply with Section 386; and
ii. preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its profit or loss for the financial year in accordance with the requirements of Section 396, and which otherwise comply with the requirements of this Act relating to accounts, so far as applicable to the company.

These accounts have been prepared in accordance with the provisions applicable to companies subject to small companies' regime.

The financial statements were approved by the Board on 12 October, 2026
and signed on its behalf by:

Georgina McKee
Director/Secretary

Georgina McKee

1 Accounting policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year.

(a) Basis of accounting

The financial statements are presented in sterling (£) and have been prepared in accordance with 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) - (Charities SORP (FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). North Ayrshire Forum on Disability meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

(b) Preparation of accounts on a going concern basis

The financial statements have been prepared on a going concern basis which assumes that the charity will continue to operate for a period of 12 months from the date of approval by the Board. The charity is reliant on external grant funding and, while the Directors have no reason to believe that adequate funding will not continue, the charity's ability to continue in business is dependent on being successful in attracting such funding. The directors acknowledge the increased uncertainty resulting from the aftermath of the pandemic and other global economic factors, which also potentially impacts on our principal funders. The Directors feel that the current level of reserves is sufficient despite these factors.

(c) Fund accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Designated funds are unrestricted funds earmarked by the Board for particular purposes.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or grantor.

(d) Income

All income is included in the statement of financial activities when the charity is entitled to the income, the amount can be quantified with reasonable accuracy and it is probable that the income will be received. The following specific policies are applied to particular categories of income:

Income from donations & legacies is received by way of grants, donations and gifts and is included in full in

Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts.

Investment income is included when received.

1 Accounting policies (continued)

(e) 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.

Governance costs includes those costs associated with meeting the constitutional and statutory requirements of the charity and include the examiner's fees and costs linked to the strategic management of the charity which are voluntary other than trustees' travelling expenses reimbursed. Although disclosed separately at note 13, governance costs now form part of charitable expenditure (page 3) under the current SORP.

(f) Fixed assets

Fixed assets (excluding investments) are stated at cost less accumulated depreciation. Minor additions costing below £250 are not capitalised.

Depreciation is provided at the following annual rates calculated to write off the cost of each asset over its expected useful life.

- Fixtures and fittings	3 years on a straight line basis
- Computer and office equipment	4 years on a straight line basis

(g) Leasing commitments

Rentals paid under operating leases are charged to the Income and Expenditure account on a straight line basis over the period of the lease.

(h) Pension costs and other post-retirement benefits

The company operates a defined contribution scheme for the benefit of its employees. The cost of contributions are charged to the Income and Expenditure account in the year they are payable.

(i) Other basic financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

(j) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

(k) Debtors

Short term debtors are measured at transaction price, less any impairment.

(l) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

(m) Deferred income

Grants received in advance of the associated work being carried out are deferred only when the donor has imposed preconditions on the expenditure of resources.

(n) Impairments

Assets not measured at fair value are reviewed for any indication that the asset may be impaired at each balance sheet date. If such indication exists, the recoverable amount of the asset, or the asset's cash generating unit, is estimated and compared to the carrying amount. Where the carrying amount exceeds its recoverable amount, an impairment loss is recognised in profit or loss unless the asset is carried at a revalued amount where the impairment loss is a revaluation decrease.

2 Staff costs and numbers

	2026	2025
	£	£
Salaries and wages	70,765	68,639
Social security costs	8,826	6,714
	79,591	**75,353**

The number of employees during the year was 3 on a head-count basis (2025: 3).

The total employee benefits of the key management personnel (who are listed in the Directors' Report) of the charity were £77,672 (2025: £73,554).

No employee received emoluments in excess of £60,000.

3 Trustee Remuneration and Related Party Transactions

Trustees (Directors) are not remunerated but are entitled to reimbursement of expenses. Travel expenses of £91 were paid during the current year to 4 trustees (2025: £257 paid to 4 trustees).

No trustee or other person related to the charity had any personal interest in any contract or transaction entered into by the charity during the year, with the exception of the matter disclosed at note 9.

4 Taxation

The company is a registered Scottish charity and no corporation tax liability arises. The company is not VAT registered and irrecoverable VAT is allocated to the relevant category of expenditure.

5 Tangible fixed assets

	Fixtures & Fittings	Computer & Office Equipment	Total
	£	£	£
Cost			
At 1 April 2025	1,277	14,247	15,524
Additions	-	-	-
At 31 March 2026	1,277	14,247	15,524
Depreciation			
At 1 April 2025	1,044	13,636	14,680
Charge for the year	233	611	844
At 31 March 2026	1,277	14,247	15,524
Net book value			
At 31 March 2026	-	-	-
Net book value			
At 31 March 2025	**233**	**611**	**844**

6 Debtors and prepayments

	2026	2025
	£	£
Prepaid charges	1,086	1,542
	1,086	**1,542**

7 Bank and cash balances

	2026	2025
	£	£
Main projects bank balances	81,455	88,343
Main projects cash balance	150	150
Forum bank balance	1,851	1,851
Forum cash balance	50	50
	83,506	**90,394**

8 Creditors : amounts falling due within one year

	2026	2025
	£	£
Creditors and accrued charges	1,176	1,314
Supplier balances	-	102
	1,176	**1,416**

9 Lease Commitments

The charitable company occupies premises at Wheatley Road, Saltcoats at a monthly rental of £450. There is currently no formal lease in place. The related landlord is connected with Anne Armstrong, one of the key management personnel.

10 Pension commitments

The charity's staging date for auto-enrolment (workplace pensions legislation) was 1 July 2016 and currently operates a qualifying scheme in respect of eligible employees who choose not to opt out of the scheme.

11 Analysis of Net Assets Between Funds

	Restricted Funds	Unrestricted General Funds	Unrestricted Designated Funds	Total Funds
	£	£	£	£
Fixed Assets	-	-	-	-
Current Assets	23,394	21,176	40,022	84,592
Current Liabilities	-	(1,176)	-	(1,176)
Net Assets	**23,394**	**20,000**	**40,022**	**83,416**

12 Analysis of Statement of Financial Activities

								UNRESTRICTED FUNDS			DESIGNATED FUNDS			TOTAL FUNDS	
Income	Access Ability Project £	Positive Connections £	Group Work £	Thrive Project £	Other Restricted Funds £	Total Restricted Funds 2026 £	Total Restricted Funds 2025 £	Unrestricted General Funds 2026 £	Unrestricted General Funds 2025 £	Unrestricted Designated Contingency Fund £	Unrestricted Designated Capital Fund £	Total Designated Funds 2026 £	Total Designated Funds 2025 £	Total Funds 2026 £	Total Funds 2025 £
Donations & contributions															
Donations and other income	-	-	-	-	1,200	1,200	-	556	214	-	-	-	-	1,756	214
Employment allowance	-	-	-	-	-	-	-	8,826	5,000	-	-	-	-	8,826	5,000
Forum income (fundraising)	-	-	-	-	-	-	-	-	144	-	-	-	-	-	144
	-	-	-	-	1,200	1,200	-	9,382	5,358	-	-	-	-	10,582	5,358
Charitable activities															
National Lottery Community Fund	46,960	-	-	-	-	46,960	47,717	-	-	-	-	-	-	46,960	47,717
Arran CVS	-	8,700	-	-	-	8,700	-	-	-	-	-	-	-	8,700	-
Barchester Charitable Trust	-	-	2,000	-	-	2,000		-	-	-	-	-	-	2,000	-
Bank of Scotland Foundation	-	-	-	20,000	-	20,000	-	-	-	-	-	-	-	20,000	-
	46,960	8,700	2,000	20,000	-	77,660	47,717	-	-	-	-	-	-	77,660	47,717
Investments															
Bank Interest	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Income	**46,960**	**8,700**	**2,000**	**20,000**	**1,200**	**78,860**	**47,717**	**9,382**	**5,358**	**-**	**-**	**-**	**-**	**88,242**	**53,075**
Expenditure															
Raising funds	3	-	14	-	9	26	164	654	647	-	-	-	-	680	811
Charitable activities:															
Charitable expenditure	46,952	-	424	7,761	261	55,398	57,282	37,201	35,013	-	844	844	604	93,443	92,899
Support costs	5	-	23	-	14	42	271	914	1,003	-	-	-	-	956	1,274
Governance costs	-	-	-	-	-	-	-	1,111	1,020	-	-	-	-	1,111	1,020
	46,957	-	447	7,761	275	55,440	57,553	39,226	37,036	-	844	844	604	95,510	95,193
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Expenditure	46,960	-	461	7,761	284	55,466	57,717	39,880	37,683	-	844	844	604	96,190	96,004
Net Income/(Expenditure)	-	8,700	1,539	12,239	916	23,394	(10,000)	(30,498)	(32,325)	-	(844)	(844)	(604)	(7,948)	(42,929)
Transfers between funds	-	-			-	-	-	24,978	35,000	(24,978)	-	(24,978)	(35,000)	-	-
Net movement in funds	-	8,700	1,539	12,239	916	23,394	(10,000)	(5,520)	2,675	(24,978)	(844)	(25,822)	(35,604)	(7,948)	(42,929)
Reconciliation of funds															
Total funds brought forward	-	-	-	-	-	-	10,000	25,520	22,845	65,000	844	65,844	101,448	91,364	134,293
Total funds carried forward	**-**	**8,700**	**1,539**	**12,239**	**916**	**23,394**	**-**	**20,000**	**25,520**	**40,022**	**-**	**40,022**	**65,844**	**83,416**	**91,364**

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2026

13 Income and Expenditure Account

	Notes	2026 £	2026 £	2025 £	2025 £
Income					
Donations & contributions	12	10,582		5,358	
Charitable activities	12	77,660		47,717	
			88,242		53,075
Expenditure					
Staff costs	2	79,591		75,353	
Rent and rates	9	5,541		5,600	
Insurance		1,642		1,674	
Heat and light		1,926		3,392	
Cleaning expenses		91		291	
Repairs and maintenance		844		1,491	
Postage, printing, stationery & advertising		261		569	
Telephone		1,173		1,344	
Sundry expenses		19		-	
Hire of equipment		125		170	
Travelling expenses	3	846		1,068	
Accountancy and Independent Examiner's Fees		1,020		1,020	
Legal and professional fees		-		102	
Subscriptions		750		462	
Materials for craft group work		1,456		2,858	
Bank charges		61		6	
Depreciation	5	844		604	
			96,190		96,004
Excess (Expenditure)/Income for Year			**(7,948)**		**(42,929)**