



FORCES LITERARY
ORGANISATION WORLDWIDE

FLOW for ALL

Report and Financial Statements

For the Year Ended 31 January 2026

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Reference and Administration Details

Charity Name	FLOW for ALL
Charity Number	SC050666
Principal Address	FLOW for ALL Mount View Braehead Avoch IV9 8QL
Trustees	Murray Graham Anthony Ward Darren Evans Andrew Crocker Jess Yung
Advisor(s)	Jan Hedger
Bankers	Barclays Leicester LE87 288
Independent Examiner	Christopher Moore FCA TaxAssist Accountants (Telford) Ltd 58 High Street Madeley Shropshire TF7 5AT

Trustees' Annual Report

The trustees present their Report and Accounts for the year ended 31 January 2026.

Structure, Governance and Management

Governing Document

FLOW for ALL was established as a charity on 11 January 2021 and is registered with the Office of the Scottish Charity Regulator, Charity No. SC050666. The charity is a Scottish Charitable Incorporated Organisation (SCIO) and is governed by its constitution. It has a two-tier structure, and as such, the organisation's membership appoints trustees and has certain decision-making powers.

Key Management Remuneration

The Founder and CEO, Mac Macdonald, currently receives no remuneration due to a lack of funds, and this will remain the case until sufficient funds are available to pay him.

The key management personnel in the 2025-26 year were the board of trustees. No remuneration was received for this role, as all board members and advisors have generously agreed to give their time freely.

Trustee Recruitment and Appointment

As we have been non-operational for so long, we have not changed trustees, other than to add Jess Yung. As the trustees' roles have been very limited, we intend to keep them in post as long as they are happy to remain.

Objectives and Activities

FLOW was set up with the following objective (as per our Constitutional Form): "The relief of those in need by reason of ill health, particularly those who suffer from PTSD and similar conditions through the effects of war and other sources of traumatic events in their lives, through the facilitation and publication of their therapeutic writing of poetry, stories and letters as an outlet for their feelings."

We are keenly aware that mental health after witnessing or committing acts of violence in war can leave its mark, and, for some, this will cause Post-Traumatic Stress Disorder (PTSD). Our service allows anyone (anonymously if desired) to upload their written work in poetry, stories, letters or lyrics. The act of writing their work is itself cathartic and sharing it and receiving comments brings a sense of understanding that they are not alone. Our secondary aim is to get people to the point where they can reach out to request counselling and other treatments.

Our membership has expanded from serving armed forces and veteran personnel solely to anyone affected by mental health challenges. So we now cater for anyone with mental health challenges, whether ex-forces or otherwise.

Funding/Fundraising

We are now exploring grants and will apply for website upkeep, hosting, and core funding to help us pay Mr Macdonald for his work as a sessional employee.

We also hope to employ a Social Media Manager, a Web Developer, and a new Head of Operations (paid).

Our website is still not fit for purpose. This has been an ongoing situation for nearly a year, as we are completely reliant on volunteers who work only one evening a week.

Volunteers

We want to mention our civilian advisor and Head of Operations (volunteer/unpaid), Jan Wilkins. Jan continues to work in the background, supporting our charity by sense-checking everything we discuss to ensure our military bias does not skew our work toward the military aspect.

We intend to recruit a second non-veteran into our fold as a trustee.

Future Plans

As always, everything is dependent on funds. But as and when possible, we will be launching two projects:

1. SpringBoard Housing – To house homeless veterans across the UK.
2. The Pathfinder Project – Supporting international students and their mental health challenges.
3. We intend to start running events around the UK to raise awareness and fundraise.

Financial Review

Reserves Policy

Although the charity has existed since 11 January 2021, it has technically been inactive since then because it has not had an operational bank account. For this reporting period, this has changed as we now have an operational business bank account.

Although the bank account issues have now been resolved, the charity still has no official reserve amount set at this time. That said, our charity operates entirely online, and annual costs are limited to that. This amount varies but is not currently expected to exceed £3,000 per annum for domain names, hosting, IT software and associated apps.

At 31 January 2026, unrestricted general reserves stood at £637.24, and the trustees are aware that reserves at this level are insufficient; once funding and other fundraising begin, that will change.

Financial Position

The charity generated a net surplus of £387.77 for the period ended 31 January 2026 (2025: a deficit of £102.86). At 31 January 2025 total reserves stood at £637.24, with all of these being unrestricted (2025: £249.55). The trustees declare that they have approved the report above.

Signed on behalf of the charity's trustees:



Murray Graham

Trustee — 18 September 2026

Independent Examiner's Report

Report to the trustees/members of	FLOW for ALL
Registered charity number	SC050666
Accounts of the charity for the period	1 February 2025 to 31 January 2026
Set out on pages	3 to 9

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for preparing the accounts in accordance with 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)(d) 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 charity's accounting records and a comparison of the accounts presented with those records. It also considers any unusual items or disclosures in the accounts and seeks explanations from the trustees regarding any such matters. The procedures undertaken do not provide all the evidence required in an audit and, consequently, I do not express an audit opinion on 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
 - prepare accounts which accord with the accounting records and comply with Regulation 9 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.

Christopher Moore FCA

Fellow of the Institute of Chartered Accountants of England & Wales

18 September 2026

Receipts and Payments Account

	Notes	2026 Total £	2025 Total £
Receipts			
Donations	3	420.35	617
Other income		0	200
Payments			
Charitable Activities Costs	4	32.58	920
Net Receipts / (Payments)		387.77	(103)
Funds Brought Forward		249	352
Funds Carried Forward	6	637	249

The notes on page 9 form an integral part of these accounts.

All income and expenditure during the current and prior year arose in the General fund, which is Unrestricted.

Statement of Balances

Cash & bank balances	Unrestricted Funds £	Restricted Funds £	Total Funds 2026 £	Total Funds 2025 £
Opening cash & bank balances	249	0	249	352
Surplus / (Deficit) for the period	387	0	387	(103)
Closing Cash and Bank Balances	637	0	637	249



Murray Graham

Trustee — 18 September 2026

Notes to the Accounts

1. Basis of Preparation

These accounts have been prepared on the Receipts and Payments basis in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

2. General Information

FLOW for ALL ("the charity") is a Scottish Charitable Incorporated Organisation governed by its constitution dated 11 January 2021. It was registered as a charity in Scotland (registered number SC050666) on 11 January 2021. Its registered address is Clynemilton Farm, Brora, Sutherland, KW9 6LU.

3. Donations

	2026 Total £	2025 Total £
Donations	420.35	617
Other income (compensation from bankers)	0	200
Total	420.35	817

4. Charitable Activities Costs

	2026 Total £	2025 Total £
Website	0	920
Travel	32.58	
Independent Examination Fee	0	360
Total	32.58	1280

5. Related Party Transactions

The trustees received no remuneration or expenses in the year ended 31 January 2026 (2025: nil). There were no other related party transactions during the year.

6. Funds Analysis

Fund	1 Feb 2025 £	Receipts £	Payments £	31 Jan 2025 £
General	249	420	32	637

Purposes of Funds — General: the unrestricted, 'free reserves' of the charity.

