Scottish Ecological Design Association

Report and Financial Statements

For the year to

31 December 2025

Charity Number: SC 020799

Company Number: SC 394188

Scottish Ecological Design Association

Report and Financial Statements
For the year to 31 December 2025

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Scottish Ecological Design Association

Reference and Administrative Information
For the year to 31 December 2025

Company Registration Number:	SC 394188
Scottish Charity Reference:	SC 020799
Registered Address:	31a Bonnygate Cupar Fife KY15 4BU
Website:	www.seda.scot

Directors:

The following were directors of the company and trustees of the charity during the financial period:

Directors at the year-end:

Gloria Lo (Chair to 5 November 2025)

Natasha Houchin
Tom Morton
Magda Blazusiak (Chair from 5 November 2025)
Gail Halvorsen
Jonathan Lynn
Jonathan Ratter (appointed 31 January 2025)

Former directors who stood down during the year:

Ran Boydell (resigned 30 June 2025)
Nicholas Domminney (resigned 5 November 2025)
Sarah Noble (appointed 31 January 2025, resigned 5 November 2025)

Later appointments and resignations:

None

Consultant Staff:

Viktoria Szilvas	Admin & Membership Secretary
Evie Spiridon	Website (to April 2026)
Rachel Codd	Social Media Lead (to September 2025)
Barbara Seel	Treasurer
David Seel	Secretary (appointed 1 January 2024)

Independent Examiner:	Catherine Baxter CTA
Accountants:	Baxter Accounting & Tax Services 12 Southview Road Blanefield G63 9JQ
Bankers:	The Co-operative Bank PO Box 101 1 Balloon Street Manchester M60 4EP

Scottish Ecological Design Association

Report of the Directors

The Directors are pleased to present their report and the financial statements for the year to 31 December 2025.

Structure, Governance and Management

Scottish Ecological Design Association (SEDA) is a company limited by guarantee and not having a share capital (company number SC 394188). The liability of the members is limited to £1 each. The company is governed by the terms of its Memorandum and Articles of Association and is registered as a Scottish charity (ref: SC 020799).

The company is the successor to the former unincorporated Scottish Ecological Design Association, which was established as a charitable body in 1992. At 1 May 2011 the net assets and undertakings of the unincorporated association were transferred to the company.

A maximum of 7 directors are elected from among the members at the AGM and a further 4 members may be co-opted by the elected directors, to serve as directors until the next following AGM. At each AGM one third of the elected directors resign and are eligible for re-election. The directors may delegate any of their powers to any sub-committee containing one or more directors. There are regular open meetings of members with the directors to inform the policy and direction of the Association. Many of the day to day operations are delegated to the Admin & Membership Secretary and the Project Officers.

The Board met monthly during the year with one summer recess exception, as well as attending informal meetings of sub-groups chaired by at least one director. Those who served as directors during the year and since are shown on page 2 together with other reference and administrative information.

2025 continued to focus on the structure of SEDA with a review of workload of posts held by directors and volunteers. This has led to the 'packaging' of roles into smaller amenable tasks rather than massive burdens, creating shared roles and advertising for more help, both for volunteers and for administrative part time contractors. We also reviewed members benefits and our budget, carefully assessing events and membership income to benefit and outgoings of each year to make a proposal to the directors.

Objectives & Review of Activities

The objects of the company are to advance the education of the public in the theory and practice of ecologically benign design, promote conservation of the environment, carry out research in related subjects and to publish and disseminate the results.

The year was under the chairmanship of Gloria Lo to 5 November 2025 and under the chairmanship of Magda Blazusiak from 5 November 2025.

2024 started with the Scottish Government funded projects between January and March. Big Conversation 2045 a construction industry think tank consultation of 5 events that brings together organisations and individuals that contributed to the Just Transition Government task force, as well as the SEDA Land events that brought together rural land use, food, bioproducts, timber sourcing for construction aspects to inform the government on policy. These events produced reports and video recordings.

SEDA Land ran a successful green careers fair at the University of Glasgow the highlight the range of green jobs available to students.
The land group also secured £16,000 funding (£5,000 from SEFARI Gateway, £10,000 from the Pebble Trust and £1,000 from a private individual) to continue development of the "Stone and Veil" game designed in collaboration with Abertay University Masters students; a digital game with an emphasis on the ecology of the Scottish landscape, culture and mythology. Fish Tin Studio were appointed and progressed the development of the game into a playable version. Further funding is being sought to complete the work.

Health and Wellbeing Green Drinks looked at the importance of ventilation for indoor air quality and how buildings can remain safe and comfortable during power outages and/or emergencies. in January on Supporting the Ageing Population, and in May outdoor event "Hug a Tree" that looked at green health practices and Astley Ainsley redevelopment

In March, the "Six Inches of Soil" showing, simultaneously in Edinburgh and Huntly, Aberdeenshire. This generated constructive discussion about how we can be beyond sustainable and move towards a regenerative mode in our way of life by valuing our soil.

The SEDA Solar group ran two very interesting webinars in April and May on Sustainable Buildings: Efficiency vs Sufficiency by Professor Daniel Barber and Solar application in buildings by Professor Gokay Deveci respectively.

We held our annual conference in October in Edinburgh on the theme of Sufficiency. There were inspiring talks, engaging discussion sessions and a visit to Sustainable Thinking Scotland in Bo'Ness, which grows fresh food for food bank as well as operating as a community hub, and producing biochar to capture all plant waste to enrich the rapidly depleting soil from intensive farming. The visit culminated in a foraging session with and amazing lunch by Judith of Edinburgh Forage and Eat. The successful two-day conference was organised by a committee of three persons, with professional film recording of the event that has since been posted online. Bringing together people in person was certainly worthwhile and the attendees really enjoyed the debates and conversations. The event itself made a loss and the directors are reviewing whether this was due to the location outwith the central belt and, if so, whether this is acceptable to ensure inclusion of members in remote areas. The KJ Award was successfully run with five Scottish universities and the finalists from each presented at the conference.

Our membership was 390 members by September 2025, 16 fewer than the previous year. Our social media followings were approximately 2797 on Twitter, 1216 on Facebook, 1072 on LinkedIn, 1433 on Instagram, and we continue to persuade followers to become SEDA members.

Financial Review

Income and expenditure in the year is summarised in the Statement of Financial Activities on page 7. Income amounted to £37,291 and expenditure was £41,213, giving an overall decrease in funds of £3,922 over the year.

Total income was £59,087 lower than the previous year. Grant income of £17,377 was received, £59,298 lower than last year. While income from events increased by £1,691, income from members' subscriptions and donations decreased by £349; from publication sales & sponsorship decreased by £1,021 and from deposit interest decreased by £110.

Expenditure decreased by £63,843 predominantly due to decreased events costs.

Movements on the funds of the charity are summarised in note 7 to the accounts and show a balance of £70,330 carried forward, of which £9,869 is in a restricted funds and the balance in the general fund which represents the free reserves of the charity. The directors aim to maintain these reserves at a level corresponding to 6 months' expenditure and this target has been achieved on the present figures.

We continue to use the Co-operative Bank for our day-to-day banking and a savings account with Ecology Building Society.

Report of the Directors (Cont'd)

Small Company Provisions

This report has been prepared taking advantage of the small companies exemption of section 415A of the Companies Act 2006.

By order of the Board

Name: Magdalena Blaszke **Date:** 29/09/2026

Director

Report of the Independent Examiner
To the Trustees of Scottish Ecological Design Association

I report on the accounts of Scottish Ecological Design Association for the year to 31 December 2025, which are set out on pages 6 to 12.

Respective responsibilities of trustees and examiner

The Directors, as trustees of the charity, are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 ('The Act') and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation l0(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.

Catherine Baxter

Catherine Baxter CTA **Date:** 24/9/26.

Baxter Accounting & Tax Services Ltd
12 Southview Road
Blanefield
G63 9JQ

Scottish Ecological Design Association

Income and Expenditure Account and Statement of Financial Activities
For the year ended 31 December 2025

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Income					
Grants receivable	2	**877**	**16,500**	**17,377**	76,675
Members' subscriptions & donations		**13,488**		**13,488**	13,838
Income from events		**6,034**		**6,034**	4,343
Publication sales & sponsorship		**234**		**234**	1,256
Magazine advertising		**-**		**-**	-
Deposit interest		**157**		**157**	267
Total income		**20,791**	**16,500**	**37,291**	96,378
Expenditure					
Cost of events and conference		**13,699**	**(91)**	**13,608**	93,003
Magazine & publicity		**3,267**		**3,267**	2,905
Student awards		**585**		**585**	677
SEDAbuild - other costs		**-**		**-**	1,800
Stone & Veil - Eco Game		**-**	**16,667**	**16,667**	751
Books & publications		**185**		**185**	872
Development officer		**-**		**-**	-
Admin & membership secretary		**561**		**561**	693
Administrative costs		**5,213**		**5,213**	3,432
Annual accounts/ independent examiner		**1,128**		**1,128**	924
Total expenditure	3	**24,637**	**16,576**	**41,213**	105,056
Net income/(expenditure) for the year		**(3,846)**	**(76)**	**(3,922)**	(8,678)
Net movement in funds		**(3,846)**	**(76)**	**(3,922)**	(8,678)
Total funds brought forward		**64,007**	**10,245**	**74,252**	82,930
Transfers from Unrestricted to Restricted Funds		**300**	**(300)**	**-**	-
Total funds carried forward		**60,461**	**9,869**	**70,330**	74,252

All incoming resources and resources expended are derived from continuing activities. The company has no recognised gains or losses other than those included in the Statement of Financial Activities above.

The comparative figures are analysed by class in note 9 to the financial statements.

The notes on pages 9 to 13 form part of these financial statements.

Scottish Ecological Design Association

Balance Sheet at 31 December 2025

	Notes	£	2025 £	2024 £
Fixed Assets				
Tangible fixed assets	4		-	-
Current Assets				
Debtors	5		42	28
Accrued income	5		500	677
Building Society Account			10,176	7,018
Cash at bank and in hand			61,226	70,514
			71,944	78,237
Creditors: Amounts falling **due within one year**	6		1,614	3,985
Net Current Assets			70,330	74,252
Total Net Assets			70,330	74,252
Funds:				
Restricted funds	7		9,869	10,245
Unrestricted funds	7		60,461	64,007
			70,330	74,252

For the year ended 31 December 2025 the company entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476.

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and in accordance with Charities SORP (RS102).

Approved by the Board of Directors and authorised for Issue on

Name: Magdalena Blaszak

Director

Company Registration Number: SC 394188

The notes on pages 9 to 13 form part of these financial statements.

1 Accounting Policies

Basis of Accounting
The financial statements of the charity, which constitutes a public benefit entity under FRS102, 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.

The charity has applied the alternative structure allowed by paragraph 4.22 of the Charities SORP and has not reported on an activity basis. It has also taken advantage of the exemption permitted for smaller charities not to prepare a Statement of Cash Flows.

Going Concern Basis
The financial statements have been prepared on a going concern basis. The directors have assessed the charitable company's ability to continue as a going concern and have a reasonable expectation that the charitable company has adequate resources to continue in operational existence for the foreseeable future. Thus they continue to adopt the going concern basis of accounting in preparing these financial statements.

Income
Generally income is recognised and included in the accounts when the charity has entitlement to the funds, any performance or other conditions attaching to the income have been met or are fully within the control of the charity, the income has been received or receipt is considered probably and the amount can be measured reliably.

Grants and donations are recognised in full in the Statement of Financial Activities in the period in which they are receivable, provided any performance conditions have been met. Where a grant or donation is received for a specific purpose, it is included within restricted income and any unexpended portion carried forward as a restricted fund.

Members' Subscriptions & donations are included on a receipts basis. Gift aid on members' subscriptions and donations is recognised as income once a claim has been made.

Events
Income and expenditure relating to events is included in the financial period when the event takes place.

Expenditure
All expenditure is accounted for on an accruals basis and when there is a legal or constructive obligation to make a payment to a third party.

Tangible Fixed Assets
Tangible fixed assets are stated at cost less accumulated depreciation which is provided to write off the cost of the assets over their estimated useful lives at the following rate:

Office equipment	-	33% of cost per annum

All fixed assets currently held are fully depreciated.

1 Accounting Policies (continued)

Debtors
Short term debtors are measured at transaction price less any impairment. Prepayments relate to amounts paid in advance for expenditure attributable to future financial periods. Accrued income relates to income due for the current year, which had not been billed or received at the year-end.

Creditors
Creditors are recognised at settlement amount, where the charity has a present obligation resulting from a past event, which is likely to result in the transfer of funds to a third party, and the amount due can be measured or estimated reliably.

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

Taxation

The Association is registered as a Scottish Charity and is exempt from corporation tax on its charitable activities. It is not registered for VAT and expenditure includes VAT where relevant.

Funds

Unrestricted funds can be used in accordance with any of the charitable objects 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.

Accounting estimates
The trustees do not consider that there are any areas of the financial statements where significant judgements are being carried out.

2 Grants receivable

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Scottish Government	-	-	-	24,625
The James Hutton Institute	-	500	500	2,400
Scottish Government	-	-	-	49,250
Buccleuch Charity	-	-	-	400
The Pebble Trust	-	10,000	10,000	-
Shepherd and Wedderburn	-	1,000	1,000	-
Garfield Weston	-	5,000	5,000	-
Allt Environmental	100	-	100	-
Confederation of F	100	-	100	-
A Johnson	677	-	677	-
	877	16,500	17,377	76,675

3 Expenditure & related parties

	2025 £	2024 £
Accountancy/ independent examiner's fee (including VAT)	**1,128**	924

Expenses totalling £2,891 were repaid to four Trustees during the year, to reimburse Trustees for expenses they had incurred on behalf of the Association or for Speaker fees (previous year, £51,900 paid to five Trustee).

Otherwise, no remuneration was paid to any Trustees (previous year, nil).

4 Tangible Fixed Assets

	Office Equipment £
Cost	
At 1 January 2025	-
Additions	-
Disposals	-
At 31 December 2025	-
Depreciation	
At 1 January 2025	-
Additions	-
Disposals	-
At 31 December 2025	-
Net Book Value	
At 31 December 2025	-
At 1 January 2025	-

5 Debtors

	2025 £	2024 £
Other debtors	**42**	28
Accrued income	**500**	677
	542	705

6 Creditors: Amounts due within one year

	2025 £	2024 £
Accruals	**1,614**	3,985
	1,614	3,985

7 Movement of Funds

	Note	At 1 Jan 2025 £	Incoming resources £	Transfers	Outgoing resources £	At 31 Dec 2025 £
Restricted Funds						
SEDA Land		300		(300)		-
Stone & Veil Eco Game		8,244	16,000		(16,667)	7,577
ScotGov Events		1,700			327	2,027
Green Careers Fair		-	500		(236)	264
Total Restricted Funds		**10,244**	**16,500**	**(300)**	**(16,576)**	**9,868**
Unrestricted Funds						
Fixed asset fund	(1)	-	-		-	-
General fund		64,007	20,791	300	(24,637)	60,461
Total Unrestricted Funds		**64,007**	**20,791**	**300**	**(24,637)**	**60,461**
Total Funds		**74,251**	**37,291**	**-**	**(41,213)**	**70,329**

(1)

The Fixed asset fund corresponds to the net book value of tangible fixed assets and distinguishes the value of these assets from the more readily realisable assets represented by the general fund. The current value of the fund is NIL as all assets have been disposed of.

8 Analysis of Net Assets Between Funds

	Restricted Funds £	Unrestricted Funds Fixed Assets £	General £	Total Funds £
Tangible fixed assets	-	-	-	-
Cash on deposit and at bank	9,868	-	61,534	71,402
Debtors	-	-	542	542
Creditors	-	-	(1,614)	(1,614)
Net Assets at 31 December 2025	**9,868**	**-**	**60,461**	**70,330**

9 Prior Year's Statement of Financial Activities

	Unrestricted Funds £	Restricted Funds £	Total Funds £
Income			
Grants receivable	-	76,675	**76,675**
Members' subscriptions & donations	13,838		**13,838**
Income from events	4,343		**4,343**
Publication sales & sponsorship	1,256		**1,256**
Magazine advertising	-		**-**
Deposit interest	267		**267**
Total income	**19,704**	**76,675**	**96,378**
Expenditure			
Cost of events and conference	4,825	88,178	**93,003**
Magazine & publicity	2,905		**2,905**
Student awards	677		**677**
SEDAbuild - other costs	1,800		**1,800**
Stone & Veil - Eco Game	751		**751**
Books & publications	872		**872**
Development officer	-		**-**
Admin & membership secretary	693		**693**
Administrative costs	3,432		**3,432**
Annual accounts/ independent examiner	924		**924**
Total expenditure	**16,878**	**88,178**	**105,056**
Net income/(expenditure) for the year	**2,825**	**(11,503)**	**(8,678)**
Net movement in funds	**2,825**	**(11,503)**	**(8,678)**
Total funds brought forward	**80,819**	**2,111**	**82,930**
Transfers from Unrestricted to Restricted Funds	**(19,637)**	**19,637**	**-**
Total funds carried forward	**64,007**	**10,245**	**74,252**