

Ability Borders

Scotland · Charity number SC045843

Details

Status	Active
Legal form	SCIO (Scottish Charitable Incorporated Organisation)
Registered	2015-07-27
Register	View on the OSCR register

Contact

Address 1 Orchard Park
St. Boswells
Melrose
Roxburghshire
TD6 0DA

Website www.abilityborders.org.uk

Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the promotion of equality and diversity', 'the relief of those in need by reason of age, ill-health, disability, financial hardship or other disadvantage'

What the charity does: Promotion of equality and diversity in the Scottish Borders. Inform disabled people or those with long term conditions on services that are available.

Beneficiaries: 'People with disabilities or health problems'

Objectives: 4.1 To inform disabled people or those with a long term condition on services available throughout the Scottish Borders and to help them have an independent life. 4.2 To co-produce the design and function of a Borders wide organisation for people with a disability or long term condition involving disabled people themselves, their families and carers. 4.3 To influence policy and services that will help them with their quality of life. 4.4 To offer a collective voice for disabled people and carers and those with a long term condition, to help improve information and services

Geography

- **Main operating location:** Scottish Borders
- **Geographical spread:** Wider, but within one local authority area

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£35,155	£51,948	-	2
2024-03-31	£45,080	£50,774	-	2
2023-03-31	£65,050	£57,211	-	2
2022-03-31	£27,353	£37,964	-	0
2021-03-31	£21,424	£20,182	-	1

Ability Borders

Scotland - Charity number SC045843

Accounts

Ability Borders SCIO

**A Scottish Charitable Incorporated Organisation
Annual Report and Financial Statements**

for the Year Ended 31 March 2025

Ability Borders SCIO

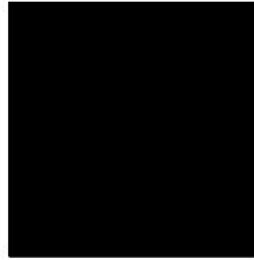
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Ability Borders SCIO

Reference and Administrative Details

Trustees



Charity Registration Number

SC045843

Principal Office

1 Orchard Park
St Boswells
TD6 0DA

Independent Examiner



Deans
27 North Bridge Street
Hawick
TD9 9BD

Ability Borders SCIO

Trustees' Report

The trustees present the annual report together with the financial statements of the charity for the year ended 31 March 2025.

Objectives and activities

Objects and aims

The principal objects of the charity are : the promotion of equality and diversity, the relief of those in need by reason of age, ill health, disability, financial hardship or other disadvantage.

To inform disabled people or those with a long-term condition on services available throughout the Scottish Borders and to help them have an independent life.

To co-produce the design and function of a Borders-wide organisation for people with a disability or long-term condition involving disabled people themselves, their families and carers.

To influence policy and services that will help disabled people and those living with a long-term condition with their quality of life.

To offer a collective voice for disabled people and carers and those with a long-term condition, to help improve information and services.

To provide access to training that empowers disabled people or those living with a long-term health condition to be able to confidently represent themselves and give voice to the issues that they face.

We are the Central Borders Access Panel, providing access audits and advice and training members of Ability Borders in access and egress.

Ability Borders SCIO

Trustees' Report (continued)

Achievements and performance

As Ability Borders approaches its 10th anniversary, the demonstrated need for our services is still as strong as ever and, indeed, is growing. Each year we are experiencing increasing numbers of individuals coming to us for help with the multiple complex issues that come along with their disability or long-term health conditions. They are seeking help with housing and benefits needs, wider family issues for their family carers, financial struggles and debt due to loss of work through disability or ill-health and legal matters such as Wills and Power of Attorney paperwork. This has evolved into a growing area of activity for our organisation.

We continue to grow in our role as the Disability Forum for the Scottish Borders, one of the main reasons for the founding of Ability Borders. During the past year, our groups have been involved in consultations with local organisations such as NHS Borders, and nationally with organisations across Scotland such as Healthcare Improvement Scotland. We are further developing this area of work as it is important that disabled people are given a voice across all areas of life not just health and welfare. Our clients and members have flourished through their involvement with this aspect of our work; they tell us it has given them a sense of purpose and meaning once more in their lives.

We continue to represent disabled people on our Local Employability Partnership, No One Left Behind and City Region Deal Workforce Mobility groups. Three of our members are still involved with the ISPA project at the University of Stirling looking at the cross-section of disability and discrimination with factors of age and place. Some of the many groups we work with and give representation on are Respiratory Services Review Working Group, Healthcare Improvement Scotland, the Dementia Strategy Working Group, the Air Ambulance Consensus Group, the Rural Mental Health Forum, the Police Fire and Rescue Services and Safer Communities Board and the Cancer Experience Group: all to give voice to the needs of those with a disability or long-term health condition.

During this year we were approached by members of Newtown St Boswells community to help them develop their village as the first Dementia-friendly village in the Borders. This project involves the local school, businesses and services from the town as well as community members, to bring about the vision of a community where those living with dementia feel included, welcomed and respected in all areas of their village life.

We co-produced two further information sharing events, in partnership with the Borders Older People's Forum, one in May in Hawick and one in Newtown St Boswells in October. The Newtown one was well attended by the public and a wide range of local support organisations but, in spite of extensive publicity by local platforms as well as Community Councillors in the town of Hawick, public turn-out for that event was disappointing given the level of need in the community and we are re-thinking how we can reach out to the many people living with a disability or long-term health condition in the town for the future.

Ability Borders took a stand at the annual Vision Zone event held in Melrose in September and that was a very worthwhile event which we will attend again later in 2025.

We continue to co-chair our Local Authority's Physical Disability Strategy working group, overseeing the implementation of the strategy and sitting on the Equality Impact Assessment for this strategy and others within our Local Health and Social Care Partnership.

To respond to an area of hardship which was highlighted to us by some of our clients, we have been developing a low-cost nail-clipping service. Nail clipping was taken out of routine podiatry care by the Scottish Government some years ago and this has impacted disabled people who are having to pay for nail clipping from private podiatrists. Our local NHS Podiatry Service offered training for our volunteers who will be delivering this service, and the first training session has now gone ahead.

We continue to be the Access Panel for the central Borders, providing advice, support and access audits to organisations in our area.

Our networks and communications continue to grow via meetings, our newsletter and social media and our bi-monthly newsletter is a significant means of signposting to useful services for disabled people and those living with a long-term health condition.

Ability Borders SCIO

Trustees' Report (continued)

Financial review

We have incurred a deficit of £16,793 in the year. This relates to a decrease in income and funding received for the year.

The balance on Reserves amounted to £208 (2024: £17,001). The General Fund brought forward and carried forward will continue to be applied, unrestricted, to the charitable purposes outlined in the principal activities.

Policy on reserves

The Committee's policy is to ensure General Reserves are retained to cover running expenses and overheads for at least a year in advance. The trustees are working towards this policy and will continue to review it in light of financial results.

Principal funding sources

The principal funding is received from Scottish Borders Council in the form of grants.

Going concern

The trustees consider the charity to be a going concern.

Structure, governance and management

Nature of governing document

The charity is governed by a written constitution.

Recruitment and appointment of trustees

All members of the Trust Management Committee shall retire at the Annual General Meeting but shall be eligible for re-election.

Organisational structure

The general management and control of the association is by the Trust Management Committee consisting of members elected annually at the Annual General Meeting.

Major risks and management of those risks

The Trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the charity, and are satisfied that systems and procedures are in place to mitigate our exposure to the major risks.

Financial instruments

Objectives and policies

The Trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the charity, and are satisfied that systems and procedures are in place to mitigate our exposure to the major risks.

Funds held as custodian trustee on behalf of others

No assets are held on behalf of other organisations.

Creditor payment policy

It is policy to pay invoices within normal payment terms.

Ability Borders SCIO

Trustees' Report (continued)

The annual report was approved by the trustees of the charity on 21 August 2025 and signed on its behalf by:



Trustee

Ability Borders SCIO

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the trustees's' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

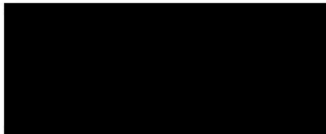
The law applicable to charities requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial 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 accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the applicable Charities Accounts (Scotland) Regulations 2006, and the provisions of the constitution. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on 21 August 2025 and signed on its behalf by:

A large black rectangular redaction box covering the signature of the trustee.

Trustee

Ability Borders SCIO

Independent Examiner's Report to the trustees of Ability Borders SCIO

I report on the accounts of the charity for the year ended 31 March 2025 which are set out on pages 8 to 14.

Respective responsibilities of trustees and examiner

The 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. The trustees consider that the audit requirement of Regulation 10(1)(d) of the 2006 Accounts Regulations does not apply.

It is my responsibility to:

- examine the accounts as required under section 44(1)(c) of the Act;
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. 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 seeking explanations from you as trustee 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 connection with 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
- to 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



Deans
ICAS

27 North Bridge Street
Hawick
TD9 9BD

11 September 2025.

Ability Borders SCIO

Statement of Financial Activities for the Year Ended 31 March 2025

	Note	Unrestricted funds £	Total 2025 £
Income and Endowments from:			
Donations and legacies	2	35,155	35,155
Total income		<u>35,155</u>	<u>35,155</u>
Expenditure on:			
Charitable activities	3	(51,948)	(51,948)
Total expenditure		<u>(51,948)</u>	<u>(51,948)</u>
Net expenditure		<u>(16,793)</u>	<u>(16,793)</u>
Net movement in funds		(16,793)	(16,793)
Reconciliation of funds			
Total funds brought forward		17,001	17,001
Total funds carried forward	9	<u>208</u>	<u>208</u>
	Note	Unrestricted funds £	Total 2024 £
Income and Endowments from:			
Donations and legacies	2	45,080	45,080
Total income		<u>45,080</u>	<u>45,080</u>
Expenditure on:			
Charitable activities	3	(50,774)	(50,774)
Total expenditure		<u>(50,774)</u>	<u>(50,774)</u>
Net expenditure		<u>(5,694)</u>	<u>(5,694)</u>
Net movement in funds		(5,694)	(5,694)
Reconciliation of funds			
Total funds brought forward		22,695	22,695
Total funds carried forward	9	<u>17,001</u>	<u>17,001</u>

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2024 is shown in note 9.

Ability Borders SCIO

(Registration number: SC045843)
Balance Sheet as at 31 March 2025

	Note	2025 £	2024 £
Current assets			
Cash at bank and in hand	8	<u>208</u>	<u>17,001</u>
Funds of the charity:			
Unrestricted income funds			
Unrestricted funds		<u>208</u>	<u>17,001</u>
Total funds	9	<u>208</u>	<u>17,001</u>

The financial statements on pages 8 to 14 were approved by the trustees, and authorised for issue on 21 August 2025 and signed on their behalf by:



Trustee

Ability Borders SCIO

Notes to the Financial Statements for the Year Ended 31 March 2025

1 Accounting policies

Statement of compliance

The financial statements 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 October 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Accounts (Scotland) Regulations 2006.

Basis of preparation

Ability Borders SCIO meets the definition of a public benefit entity under FRS 102. The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts are presented in £ and are rounded to the nearest £1.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Ability Borders SCIO

Notes to the Financial Statements for the Year Ended 31 March 2025 (continued)

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

Government grants

Government grants are recognised based on the accrual model and are measured at the fair value of the asset received or receivable. Grants are classified as relating either to revenue or to assets. Grants relating to revenue are recognised in income over the period in which the related costs are recognised. Grants relating to assets are recognised over the expected useful life of the asset. Where part of a grant relating to an asset is deferred, it is recognised as deferred income.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Fund structure

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

Financial instruments

Classification

Financial instruments are classified and accounted for, according to the substance of the contractual arrangement, as financial assets, financial liabilities or equity instruments. An equity instrument is any contract that evidences a residual interest in the assets of the company after deducting all of its liabilities.

Recognition and measurement

Where shares are issued, any component that creates a financial liability of the company is presented as a liability in the balance sheet. The corresponding dividends relating to the liability component are charged as an interest expenses in the profit and loss account.

Impairment

At the end of each reporting period financial instruments measured at fair value are assessed for objective evidence of impairment. The impairment loss is recognised in the profit and loss account.

Ability Borders SCIO

Notes to the Financial Statements for the Year Ended 31 March 2025 (continued)

2 Income from donations and legacies

	Unrestricted funds General £	Total funds £
Donations and legacies;		
Donations from individuals	455	455
Grants, including capital grants;		
Government grants	34,700	34,700
Total for 2025	35,155	35,155
Total for 2024	45,080	45,080

3 Expenditure on charitable activities

	Note	Unrestricted funds General £	Total funds £
Expenses		10,160	10,160
Staff costs		40,675	40,675
Allocated support costs		813	813
Governance costs		300	300
Total for 2025		51,948	51,948
Total for 2024		50,774	50,774

	Activity undertaken directly £	Total expenditure £
Employment costs	40,675	40,675
Hot desking	2,400	2,400
Office expenses	110	110
Memberships and subscriptions	205	205
Sundry	71	71
IT costs	608	608
Events	722	722
Legal and professional costs	6,653	6,653
Travel costs	204	204
Independent examiner	300	300
Total for 2025	51,948	51,948
Total for 2024	50,774	50,774

Ability Borders SCIO

Notes to the Financial Statements for the Year Ended 31 March 2025 (continued)

4 Trustees remuneration and expenses

During the year the charity made the following transactions with trustees:

██████████
£Nil (2024: £69) of expenses were reimbursed to ██████████ during the year.

Travel expenses were reimbursed.

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any other benefits from the charity during the year.

5 Staff costs

The aggregate payroll costs were as follows:

	2025 £	2024 £
Staff costs during the year were:		
Wages and salaries	<u>40,675</u>	<u>38,025</u>

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year expressed as full time equivalents was as follows:

	2025 No	2024 No
Charitable activities	<u>2</u>	<u>2</u>

No employee received emoluments of more than £60,000 during the year

6 Independent examiner's remuneration

	2025 £	2024 £
Examination of the financial statements	<u>300</u>	<u>300</u>

7 Taxation

The charity is a registered charity and is therefore exempt from taxation.

8 Cash and cash equivalents

	2025 £	2024 £
Cash at bank	<u>208</u>	<u>17,001</u>

Ability Borders SCIO

Notes to the Financial Statements for the Year Ended 31 March 2025 (continued)

9 Funds

	Balance at 1 April 2024 £	Incoming resources £	Resources expended £	Balance at 31 March 2025 £
Unrestricted funds				
General	17,001	35,155	(51,948)	208

	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Balance at 31 March 2024 £
Unrestricted				
General	22,695	45,080	(50,774)	17,001

10 Analysis of net assets between funds

	Unrestricted funds General £	Total funds at 31 March 2025 £
Current assets	208	208
	Unrestricted funds General £	Total funds at 31 March 2024 £
Current assets	17,001	17,001

11 Related party transactions

There were no related party transactions in the year.