



**Inclusive  
Surfing  
Scotland**

# **Inclusive Surfing Scotland Trustees' Annual Report**

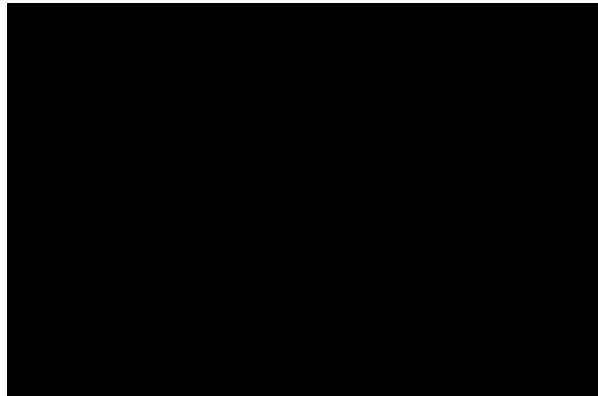
01/04/24 to 31/03/25

## Charity contact information

**Charity name:** Inclusive Surfing Scotland SCIO

**Scottish Charity Number:** SC052597

**Registered address:**

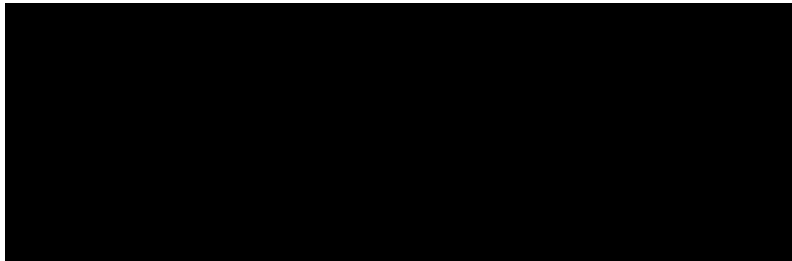


**Telephone number:**

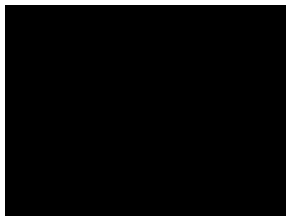
**Email address:**

**Website:** [www.inclusivesurfingscotland.com](http://www.inclusivesurfingscotland.com)

**Charity trustees**



**Independent Examiner:**



**Bankers:** The Co-operative Bank

## **Structure, governance and management**

### **Type of governing document**

Inclusive Surfing Scotland is a registered Scottish Charitable Incorporated Organisation (SCIO) and is governed by our constitution, which can be found on our website.

### **Trustee recruitment and appointment**

On the first of August 2024, [REDACTED] was appointed to join the board of trustees. [REDACTED], a Development Manager at the National Museum of Scotland leading the Individual Giving team, brings to the charity a wealth of experience in fundraising, partnership building and communications.

## Objectives and activities

The charities' purpose, as set out in the 'Constitution' and 'The Charities and Trustee Investments (Scotland) Act 2005' the purpose(s) of Inclusive Surfing Scotland SCIO are the following:

- *The advancement of public participation in the sport*
- *The relief of those in need by reason of ill-health and/or disability, financial hardship or other disadvantage.*

### **Summary of the main activities in relation to these objectives:**

Inclusive Surfing Scotland was established in 2023 with the purpose to offer fully adaptive surfing sessions to surfers with disabilities that would otherwise limit their access to the waves. The charity caters to both children and adults with a wide range of needs, these include but are not limited to, hearing and sight impairments, limb loss, wheelchair users, autism, brain injuries and cerebral palsy.

There are high barriers to entry for surfers with disabilities, particularly the need for specialist equipment and beach accessibility. This is reflected by a 2021 study from Surfing England which shows that while 21% of people report having a disability, only 1.1% of surfers identify as such.

Inclusive Surfing Scotland delivers both bespoke one-to-one sessions supported by our volunteers, as well as group sessions. Surfers can use a variety of specialist adaptive equipment, including prone surfboards, beach wheelchairs and adapted wetsuits. Sessions are run from Pease Bay (the Borders), Belhaven Bay (East Lothian), West Sands (St Andrews, Fife) and Lost Shore (Edinburgh). Lost Shore, which opened in November 2024, is Europe's largest wave pool and Inclusive Surfing Scotland are the wave pool's adaptive surf partners.

## **Achievements and performance**

The 24-25 financial year was a momentous one for the charity, as we began to deliver adaptive surf sessions to both individuals and groups. We delivered one-to-one sessions to surfers with a range of disabilities including: visual impairments, cerebral palsy, autism, ADHD, fetal alcohol syndrome, wheelchair users and group sessions to the Dwarf Sports Association and Fairway Fife. Unfortunately, both the delay in the opening of Lost Shore and a particularly 'flat' summer of waves on the East Coast of Scotland, meant we were not been able to offer as many sessions as we hoped in our first full year of operation.

The charity recruited, trained and PVG checked a group of volunteers to provide invaluable support for our sessions in the water. Additionally, we finalised our agreement with Lost Shore Surf Resort, ensuring Inclusive Surfing Scotland access to their waves for both one-to-one sessions and group sessions.

We have deepened our relationship with the sport's governing body, the Scottish Surfing Federation (SSF). In partnership with the SSF, and two other surf charities SurfABLE and The Wave Project we have delivered three 'come and try' surf sessions in St Andrews (Fife), Fraserburgh (Aberdeenshire) and Dunnet Bay (Caithness), as well as elite athlete training (at the former two locations) and the Scottish Para National Championships (at the latter).

We have had another successful year in raising funds to purchase more equipment and towards core costs. We are extremely grateful to: Dunbar Rotary Club, Hugh Fraser Foundation, Allied Vehicles Charitable Trust, Edinburgh Rotary Club, Asda Foundation, The National Lottery, Barrack Charitable Trust, Edinburgh University Community Fund, St Andrews Community Trust, Yorkshire Building Society, Gough Charitable Trust, Ford Britain Trust, Bill McLaren Foundation, Conundrum Charitable Trust, Wooden Spoon, The Misses Barrie Charitable Trust and Bailie Gifford. We are also hugely appreciative of the personal donations we have received.



On the first of August 2024, Aimee Hopper was appointed to join the board of trustees. Aimee, a Development Manager at the National Museum of Scotland leading the Individual Giving team, brings to the charity a wealth of experience in fundraising, partnership building and communications.

## **Future plans**

In late Spring of 2025, we will be running our first programme in partnership with Fairway Fife, a peer mentoring charity for adults with learning difficulties. This multi-week programme will have sessions at both West Sands Beach in St Andrews and at Lost Shore.

We anticipate running a large number of one-to-one sessions at Lost Shore in the summer of 2025. The launch of the wave pool has increased awareness of surfing in the region and the guaranteed waves will ensure we can run regular sessions (without need for cancellations).

The charity will continue to seek further grant and corporate funding to further enhance our range of adaptive kit (ensuring we can meet the needs of surfers with a wide range of needs). The charity is also seeking to find longer-term funding to allow the CEO to be paid for more of his work for the charity. Additionally, we will continue to recruit and train volunteers, as they are so vital to the delivery of our adaptive surf sessions.

## **Financial review**

### **Statement of the charity's policy on reserves**

As per our reserves policy, we seek to hold £5000 in unrestricted funding as reserves. As a van is so vital to the delivery of our service, a large reserve is seen as essential to ensuring any repair work can be paid for immediately, thus minimising the time when our service is unavailable. Currently the charity has £5000 in unrestricted funding in reserve.

### **Donated facilities and services**

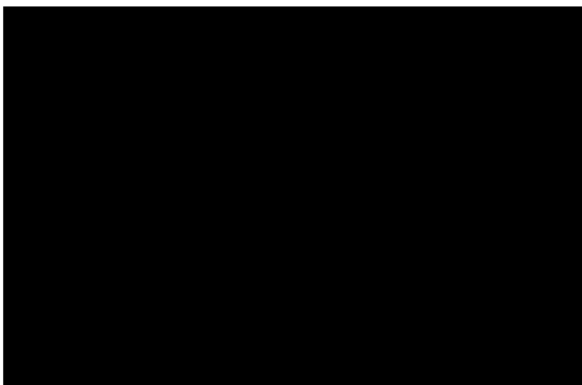
We have partnered with Lost Shore Surf Resort to deliver adaptive surfing sessions. As part of our agreement, Lost Shore has generously allowed us space to offer one-to-one sessions without cost to the charity. Additionally, they have offered the charity storage space on site at the resort free of charge.



## **Statement of Trustees Responsibilities**

The members of the Charity must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Charity during the financial year. The members of the Charity are responsible for keeping proper accounting records which, on request, must reflect the financial position of the Charity at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006. They are also responsible for safeguarding the assets of the Charity and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf by:



Dated: 19<sup>th</sup> November 2025

## Receipts & Payments Account Year Ended 31<sup>st</sup> March 2025

	Notes	Un Restricted	Restricted Funds	Total 2025	Total 2024
<b>Receipts</b>					
Donations		7,402	0	7,402	17,128
Income Fundraising Activities	1	0	0	0	2,304
Other Charitable Activities	2	2,628	0.00	2,628	17
Grants	3	5,500	28,160	33,660	15,500
Bank Interest		73	0.00	73	0
<b>Total Receipts</b>		<b>15,603</b>	<b>28,160</b>	<b>43,763</b>	<b>34,950</b>
<b>Payments</b>					
Expenses Fundraising Activities		0	0	0	0
Expenses Charitable Activities	4	22,308	21,732	44,040	14,769
Independent Examination		250	0	250	0
<b>Total Payments</b>		<b>22,558</b>	<b>21,732</b>	<b>44,290</b>	<b>14,769</b>
Net Receipts/(Payments)		(6,955)	6,428	(527)	20,182
Transfer between Funds		20	(20)		
<b>Surplus/(Deficit) for Year</b>		<b>(6,935)</b>	<b>6,408</b>	<b>(527)</b>	<b>20,182</b>

<b>Statement of Balances as at 31<sup>st</sup> March 2025</b>	Un Restricted	Restricted Funds	Total 2025	Total 2024
Balances at Start of Year	19,502	680	20,182	0
Surplus/(Deficit) for Year	(6,935)	6,408	(527)	20,182
<b>Balances at End of Year</b>	<b>12,568</b>	<b>7,088</b>	<b>19,655</b>	<b>20,182</b>

Other Assets				
See Note 5			51,113	14,302

Liabilities  
No Outstanding Liabilities

Financial Statements approved by the Charity and signed on its behalf by:

Signed



Dated: 19.11.25

Notes to the accounts	2025	2024
<b>1. Income from Fundraising Activities</b>		
Fundraising	£0.00	£2,304
<b>2. Other Charitable Activities</b>		
Gift Aid	1,416.25	
Surf Sessions	1,195.00	
Sale of Merchandise	17.10	17
	<b>£2,628.35</b>	<b>£17</b>
<b>3. Grants</b>		
Dunbar Rotary Club	573.00	
Hugh Fraser Foundation	3,000.00	
Allied Vehicle Trust	2,335.00	
Edinburgh Rotary Club	750.00	
National Lottery Award for All	4,000.00	
Adas Foundation	600.00	
Barrak Charitable Trust	500.00	
Edinburgh University	4,300.00	
St Andrews Community Trust	2,500.00	
Yorkshire Building Society	500.00	
Gough Charitabel Trust	1,000.00	
Ford Britain Trust	250.00	
Bill McLaren Foundation	3,000.00	
Conundrum Charitable Trust (Turcan Connell)	2,604.00	
Wooden Spoon	4,997.96	
The Misses Barrie Charitable Trust	2,750.00	
Grants		15,500
	<b>£33,659.96</b>	<b>£15,500</b>
<b>4. Expenses from Charitable Activities</b>		
Phone & Website	344.31	
Clothing	88.27	
Travel Costs	1,233.94	
Equipment	17,258.38	
Van Costs	21,457.79	
Surf Insurance	186.07	
Storage	853.72	

Salary & Payroll Costs	2,517.99	
Consultant	50.00	
Subscriptions	50.00	
	<b>£44,040.47</b>	<b>£14,769</b>

## Notes to the Accounts

### 5. Assets of Inclusive Surfing Scotland SCIO as at 31<sup>st</sup> March 2025

	2024	Additions	2025
Various Surfing Equipment Restricted	14,320	21,732	36,052
Various Surfing Equipment Un Restricted	0	15,061	15,061
<b>Total</b>	<b>14,320</b>	<b>36,793</b>	<b>51,113</b>

### 6. Trustee Remuneration and Related Party Transactions

The Trustees did not receive any remuneration or expenses during the year.

### 7. Nature & Purpose of Funds

The statements of account for the year show the financial figures for the Charity.  
The funds are made up of the following:

Co-operative Bank -Charity & Community Acc	14,581.81	
Business Select Instant Access Acco	5,072.90	
		<b>£19,654.71</b>
Restricted Funds	7,088.00	
Unrestricted Funds	12,566.71	
		<b>£19,654.71</b>

## **Independent Examiner's Report on the Accounts**

Report to the trustees of Inclusive Surfing Scotland SSCIO  
Registered charity number SC052597  
On the accounts of the charity for the period to 31<sup>st</sup> March 2025  
Set out on Pages 10 to 12

### **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) 2005 Act 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 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 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 9 of the 2006 Accounts Regulations

have not been met, or

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

