

Groundswell Scotland
(a Scottish Charitable Incorporated Organisation)

Annual Report and Financial Statements
For the period ended 31 March 2026

Registered Charity – SC053970

Groundswell Scotland

Annual Report and Financial Statements
For the period ended 31 March 2026

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Groundswell Scotland
Trustees' Annual Report
For the period ended 31 March 2026

The trustees have pleasure in presenting their report together with the financial statements for the period ended 31 March 2026

Reference and Administrative Information

Charity name	Groundswell Scotland
Charity number	SC053970
Principal address	3 Temple Mains Cottages Innerwick East Lothian EH42 1SE
Trustees	*Appointed on 12 February 2025*: Kirsty MacKellar Rebecca Kirby Rebekka Benzie Anne-Marie Grufferty Sally Harris Emma Brodie (resigned 31 March 2026) Kate Kirkwood (resigned 31 March 2026)
Independent Examiner	Elaine Alsop ACA DChA FCIE EA Independent Ltd 5 South Charlotte Street Edinburgh EH2 4AN

Structure, Governance and Management

Constitution
The Charity is a Scottish Charitable Incorporated Organisation, (SCIO) registered with OSCR on 12 February 2025 and governed by its constitution.

Day to day management
Groundswell Scotland SCIO is governed by a Board of five Trustees and is led operationally by the Founder/Operations Manager, supported by a Lead Facilitator, eight facilitators and approximately 20 volunteers. The leadership team brings together professional qualifications, practical experience, specialist skills and lived experience. Areas of expertise include surf therapy, trauma-informed practice, counselling, mental health, safeguarding, nursing, wellbeing, community development and surf safety/lifeguarding.

Three of the five Trustees have previously participated in Groundswell trauma recovery programmes. Members of the wider leadership team also bring relevant lived experience alongside their professional skills and qualifications. This provides a strong connection between governance, programme delivery and the women and communities we support.

Groundswell's women-centred leadership approach means that decisions are informed by both professional knowledge and an understanding of the experiences and barriers faced by participants. This includes understanding the importance of safety and trust, the impact of trauma and isolation, barriers to accessing support, and what helps women feel included and empowered.

The combination of lived experience with professional qualifications and experience supports appropriate governance, safeguarding, quality and specialist practice.

There were no significant leadership changes during the year. Fewer than 50% of Trustees changed and there was no significant change to senior management. This continuity has provided stability, strategic direction and oversight, enabling Groundswell to build on established programmes, strengthen partnerships, develop its peer-led approach and respond to changing community need.

Objectives and Activities

Charitable purposes

The SCIO is established for the following charitable purposes:

The advancement of citizenship or community development
Groundswell Scotland's 'Surf Therapy' curriculum is grounded in positive psychology, somatic and arts-based therapy modalities and mindfulness practices which support the advancement of surf therapy research and best practices delivering activities for Women, cis or trans who are recovering from trauma which are aimed to address mental health inequalities, cost-of-living, social economic disadvantage to develop sustainable communities, friendships, improve physical and mental health while connecting with nature, findings of prevention and early intervention.

The advancement of environmental protection or improvement
Groundswell Scotland supports environmental protection through community-led action, recognising that women, both cis and trans, play a key role in climate action which is driven by collaboration and innovation and by providing a platform for women to explore leadership and holistic, community-based solutions. Through this, we contribute to local environmental initiatives, ensuring diverse voices influence sustainability efforts.

The advancement of health
Groundswell Scotland enhances well-being through trauma-informed, holistic, and somatic practices, ensuring that women, both cis and trans, receive support which fosters resilience. Our team benefits from regular supervision by a clinical psychotherapist and training in embodied leadership, which we integrate through somatic well-being practices. Surfing also builds fitness and confidence in a non-competitive environment, encouraging participants to engage in activities that strengthen mental and physical health while connecting with nature.

The advancement of public participation in sport
Groundswell Scotland increases accessibility for women, both cis and trans, by introducing them to surfing through structured, supportive sessions. We combine sport with fitness and mental well-being practices, creating an inclusive environment which promotes confidence, reduces anxiety, and encourages long-term participation.

The provision or organisation of recreational activities
Groundswell Scotland facilitates recreational opportunities through structured surf coaching and lifesaving training, ensuring women, both cis and trans, have access to high-quality equipment which meets their needs. We have a range of surfboards, wetsuits, and accessories, enabling all participants to feel comfortable in the water.

The promotion of equality and diversity
Groundswell Scotland promotes equality and diversity through inclusive outreach and collaboration. We focus our delivery around diversity and inclusion to ensure we reached as many women, both cis and trans, as possible. We have developed bespoke group and changing spaces as well as inclusive equipment such as hijabs and sea suits, ensure that a diverse and inclusive range of participants can access our services as comfortably as possible.

Achievements and performance in the year

Groundswell supports women and marginalised people aged 16 and over who may be experiencing trauma, mental health challenges, social isolation, low confidence, socioeconomic disadvantage, displacement and conflict.

Our work creates safe, inclusive and nature-based opportunities for recovery, wellbeing and connection. Activities include surf therapy, trauma recovery programmes, wellbeing activities, creative activities, one-to-one support, community engagement, volunteering, peer mentoring and opportunities for participants to progress into facilitation and leadership.

Groundswell delivered 55 surf therapy sessions involving 460 participants, with 27 facilitators and volunteers involved. Across wider engagement, including surf therapy, wellbeing activities, festivals, one-to-one support and creative activities, approximately 700 people were reached.

Participants report improved wellbeing, reduced isolation, increased confidence, a greater sense of belonging, and feeling safer and more connected.

Our refugee women's programme supports women affected by conflict, trafficking and displacement. Groundswell seeks to remove barriers to participation through interpreters, translated materials, culturally appropriate equipment, hijab-friendly wetsuits and trauma-informed delivery.

Participants can progress into volunteering, peer mentoring, facilitation and leadership, creating a pathway through which people with lived experience can contribute to the development and delivery of future services.

Independent evaluation by Queen Margaret University has helped Groundswell understand longer-term outcomes and demonstrates sustained improvements in wellbeing and belonging.
During the period, Groundswell's work was supported by a range of funders and partners, including two-year Mental Health and Communities funding, GEM Trust, Foundation Scotland in partnership with Cove and Co'path Community Council, East Lothian Climate Action Network and the Vegware Community Grant. This support has enabled the organisation to develop and sustain activities responding to identified community need.

Community Engagement and How Feedback Informs Our Work
Groundswell places the experiences and voices of women and service users at the centre of the development and delivery of its work.

Feedback is gathered through:

- feedback following sessions and programmes;
- informal conversations with participants;
- one-to-one discussions;
- participant reflections;
- ongoing relationships with volunteers and peer mentors; and
- feedback from referral and community partners.

Our own monitoring and evaluation identifies what is working well and where changes are required.

This is complemented by independent evaluation by Queen Margaret University.
Feedback is used to adapt programmes, develop bespoke one-to-one support, improve accessibility, strengthen referral pathways and develop counselling and trauma-informed support. Community engagement is therefore an ongoing process rather than simply an evaluation at the end of a programme. Participants can progress into volunteering, peer mentoring and leadership, ensuring that people with lived experience have opportunities to help shape future services.

Supporting Marginalised Groups and Tackling Inequality

Groundswell's activities are designed to address barriers experienced by women and marginalised people who may not easily access conventional services or opportunities.

Our approach recognises that trauma, isolation, socioeconomic disadvantage, displacement, conflict and mental health challenges can affect confidence, participation and a person's sense of connection and belonging.

We seek to reduce these barriers by providing accessible, inclusive and trauma-informed activities in supportive environments.

The refugee women's programme is an important part of this work. By providing interpreters, translated materials, culturally appropriate equipment and hijab-friendly wetsuits, Groundswell seeks to ensure that cultural and practical barriers do not prevent women from participating.

The organisation's overall approach supports participants to move from isolation and reduced confidence towards improved wellbeing, connection, self-reliance and opportunities for leadership.

Leadership and Lived Experience

Groundswell's leadership model combines lived experience with professional expertise.

Three of the five Trustees are previous participants in Groundswell trauma recovery programmes, while the wider team brings lived experience relevant to the communities supported by the organisation. Lead facilitators attend regular clinical supervision and all volunteers and facilitators are expected to attend trauma informed mental health or accredited surf therapy training.

This means that Groundswell does not simply design services for participants; its leadership includes people who understand, through personal experience, some of the barriers and challenges faced by the communities it supports.

Participants can progress from:

Participant → Volunteer → Peer Mentor → Facilitator/Leader → Trustee

This creates a sustainable cycle in which people who have benefited from Groundswell can contribute to the development and delivery of future services.

The Trustees consider that this approach strengthens representation, trust, inclusion, safeguarding, quality and the relevance of the organisation's activities.

Groundswell Scotland
Trustees' Annual Report
For the period ended 31 March 2026

Financial review

The Trustees are responsible for ensuring that Groundswell's financial resources are appropriately managed and used to further its charitable purposes. During the period, Groundswell developed its funding base through grants and community funding.

Funding has supported the delivery and development of surf therapy, wellbeing activities, community engagement, one-to-one support and activities supporting marginalised and refugee women.

The Trustees monitor the organisation's financial position and consider available resources when planning activities and making financial commitments.

Total receipts for the period to 31 March 2026 were £70,914, which includes a donation of £36,508 from Groundswell Scotland CIC on cessation of trading and tranfer of activities to the SCIO. Payments in the year amounted to £42,637. This resulted in net surplus for the year of £28,277.

Funds are represented by deposits held in the SCIO's bank accounts at 31 March 2026 of £28,277 of which £22,684 are restricted to delivering projects in the 2026-27 year.

Trustee remuneration and expenses

A total of £26,416 was paid to two trustees for freelance services not related to being a trustee and is in line with the charity's constitution A further £2,400 was paid to one trustee for use of premises and £92 was remimbursed expenses to a further trustee. The Trustees have had regard to guidance from OSCR in the decision making surrounding the payments made to Trustees.

Reserves

The Trustees reviewed Groundswell Scotland SCIO's reserves position and agreed that maintaining **£5,000 in unrestricted reserves** is appropriate for the organisation's current level of activity and financial commitments. As at 31 March 2026, **the actual unresricted reserves stand at £5,593**.

The reserve provides a financial buffer enabling Groundswell to continue meeting essential commitments for approximately **two months** if anticipated fundraising or other income-generating activities are not successful, or if there are delays in receiving expected income.

The reserve is intended to help the organisation meet essential and unavoidable costs, including:

- contractual commitments to freelance workers supporting programme delivery;
- essential repairs and maintenance to the organisation's van and associated operational costs;
- rental contracts and other essential premises or equipment commitments; and
- other essential expenditure required to maintain the organisation's core charitable activities.

The reserve provides short-term financial resilience, allowing the Trustees and management team time to respond to an unexpected funding shortfall, pursue alternative fundraising opportunities and protect the continuity of essential charitable activities.

The reserves are held as unrestricted funds and is not allocated to a specific restricted project. It is intended to provide protection against temporary income shortfalls and unexpected or unavoidable expenditure.

The Trustees will continue to monitor the reserve level as part of the organisation's financial oversight and will review its adequacy periodically, taking into account expenditure, contractual commitments, funding arrangements, staffing and the organisation's overall financial position. The Trustees consider that the current reserves provides an appropriate level of short-term financial resilience, enabling Groundswell to meet approximately two months of essential commitments should other fundraising activities not be successful.

Plans for the Future

Groundswell will continue to develop its activities in response to community need and learning from participant feedback, monitoring, evaluation and independent evaluation.

Future priorities include continuing accessible surf therapy and nature-based wellbeing activities; developing trauma-informed and counselling support; strengthening one-to-one support; continuing support for marginalised women; strengthening referral and community partnerships; developing volunteering and peer mentoring; supporting participants into leadership; and continuing to improve accessibility and inclusion.

The Trustees will continue to seek sustainable funding while maintaining appropriate financial controls and an adequate level of unrestricted reserves.

Public Benefit

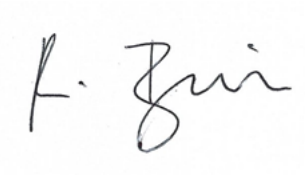
The Trustees confirm that they have had regard to the guidance issued by the Office of the Scottish Charity Regulator (OSCR) when considering the activities undertaken by Groundswell Scotland SCIO.

The Trustees consider that the activities described in this report further the organisation's charitable purposes and provide public benefit by supporting women and marginalised people experiencing trauma, isolation, mental health challenges, disadvantage, displacement and related barriers to participation.

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The organisation's activities contribute to improved wellbeing, reduced isolation, increased confidence, stronger community connections and opportunities for participation and leadership. The Trustees are satisfied that Groundswell's activities during the reporting period have furthered its charitable purposes and provided benefit to the communities it exists to support.

Approved by the Trustees and signed on their behalf



Rebekka Benzie
Trustee

21 October 2026

Groundswell Scotland
Independent Examiner's Report
For the period ended 31 March 2026

Independent Examiner's Report to the Trustees of Groundswell Scotland

I report on the accounts of the charity for the period ended 31 March 2026, which are set out on the following pages.

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 2006 Regulations"). The charity Trustees consider that the audit requirement of Regulation 10(1) (d) of the 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 2006 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 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 Regulations
   - 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 reached.

E Alsop.

Elaine Alsop ACA DChA FCIE
EA Independent Ltd
5 South Charlotte Street, Edinburgh, EH2 4AN
22 October 2026

Groundswell Scotland
Receipts and Payments Account
For the period ended 31 March 2026

	Notes	Unrestricted 2026 £	Restricted 2026 £	Total 2026 £
Receipts				
Voluntary income	2	11,467	57,088	**68,555**
Receipts from charitable activities		2,359	-	**2,359**
Total receipts		13,826	57,088	**70,914**
Payments				
Charitable activities	3	8,233	34,404	**42,637**
Total payments		8,233	34,404	**42,637**
Net receipts for year		5,593	22,684	**28,277**

No comparatives are available as this is the first period of account for the SCIO

The notes on pages 12 - 14 form part of these accounts

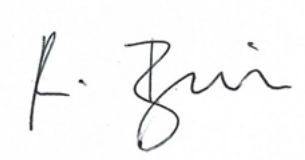
Groundswell Scotland
Statement of Balances
As at 31 March 2026

	Notes	Unrestricted 2026 £	Restricted 2026 £	Total 2026 £
Opening funds		-	-	-
Net receipts for the year		5,593	22,684	**28,277**
Closing funds	5	5,593	22,684	**28,277**
Represented by				
Bank accounts		5,593	22,684	**28,277**

Creditors

	£
Independent examiner's fee	500

Approved by the Trustees on 21 October 2026 and signed on their behalf by:



Rebekka Benzie
Trustee

The notes on pages 12 to 14 form part of these accounts

Groundswell Scotland
Notes to the Accounts
For the period ended 31 March 2026

1. Accounting policies

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

VAT
The charity is not registered for VAT and, accordingly, expenditure includes VAT where appropriate.

Resources expended
Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries.

Nature and purpose of funds
Unrestricted funds are those that may be used at the discretion of the trustees in furtherance of the objects of the charity.

Restricted funds may only be used for specific purposes. Restrictions arise when specified by the donor or when funds are raised for specific purposes.

2. Voluntary income

	Unrestricted 2026 £	Restricted 2026 £	Total 2026 £
Transfer from Groundswell CIC	1,507	35,000	**36,507**
Communities Mental Health Fund	-	12,000	**12,000**
Foundation Scotland	-	7,088	**7,088**
Gem Trust	-	3,000	**3,000**
Vegware	1,650	-	**1,650**
Individual donations	8,310	-	**8,310**
	11,467	57,088	**68,555**

Groundswell Scotland
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3. Costs of charitable activities

	Unrestricted 2026 £	Restricted 2026 £	Total 2026 £
Freelance staff	458	28,014	**28,472**
Rent and premises	7,752	1,220	**8,972**
Equipment	-	1,337	**1,337**
Professional fees	-	1,070	**1,070**
Insurance	-	135	**135**
Administration	3	2,588	**2,591**
Travel expenses	20	40	**60**
	8,233	34,404	**42,637**

The independent examination fee fo the 2026 accounts of £500 is included in the Statement of Balances.

4. Trustee expenses

A total of £23,288 was paid to two trustees in the year.

5. Funds

	Balance at 12 Feb 25 £	Receipts £	Payments £	Transfers £	Balance at 31 Mar 26 £
Restricted funds:					
Mental Health & Communities	-	37,000	(24,292)	-	**12,508**
Awards For All	-	10,000	(9,912)	-	**88**
Foundation Scotland	-	7,088	-	-	**7,088**
Gem Trust	-	3,000	-	-	**3,000**
	-	57,088	(34,404)	-	**22,684**
Unrestricted Fund	-	13,826	(8,233)	-	**5,593**
Total funds	-	70,914	(42,637)	-	**28,277**

Nature and purpose of Funds

Unrestricted Funds: This fund has no restriction and is administered on a discretionary basis by the trustees in line with the objects of the charity.

Groundswell Scotland
Notes to the Accounts
For the period ended 31 March 2026

Nature and purpose of Funds continued

Restricted Funds:

Mental Health & Communities is a grant from Scottish government distributed by Volunteer Centre East Lothian: The project uses accessible, trauma-informed surf therapy and nature-based activities to improve mental and physical wellbeing, reduce isolation and inequalities, and empower vulnerable women across East Lothian through lasting community connections and leadership opportunities. Funding for freelance facilitators and staff and volunteer training. The balance represents funding to be spent in the 26-27 year.

Awards for All is funding from the National Lottery: The project has improved wellbeing, confidence and social connection for vulnerable people across East Lothian and Berwickshire through accessible, trauma-informed surf therapy, nature-based activities and peer leadership opportunities, Training and qualifications for our peer mentors and facilitators. Freelance staffing to support ongoing delivery of our surf therapy and community wellbeing programmes.

Foundation Scotland is a £7,000 grant to support Groundswell Scotland's three-year Sough & Sea project, combining trauma-informed surf therapy, woodland and nature-based wellbeing, environmental education, biodiversity action and community-building to improve mental wellbeing, confidence and resilience among women while strengthening local environmental stewardship and climate-positive action. This is for the 26-27 year.

Gem Trust is a £3,000 grant to fund freelance facilitator fees for Groundswell Scotland's trauma-informed surf therapy programme supporting female refugees in Edinburgh and East Lothian to improve wellbeing, build confidence and belonging, reduce isolation, and strengthen community integration through nature-based activities and ongoing peer support. This is for the 26-27 year.

Transfers between funds:
There were no transfers during the period to 31 March 2026.