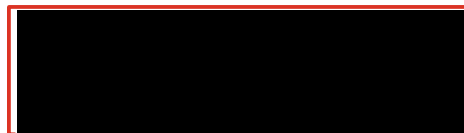




ST ANDREW'S FIRST AID
FINANCIAL STATEMENTS
31 MARCH 2025
SC006750



ST ANDREW'S FIRST AID

TRUSTEES' REPORT	1 – 16
AUDITOR'S REPORT	17 - 20
GROUP STATEMENT OF FINANCIAL ACTIVITIES	21 - 22
PARENT STATEMENT OF FINANCIAL ACTIVITIES	23 - 24
GROUP BALANCE SHEET	25
PARENT BALANCE SHEET	26
GROUP STATEMENT OF CASHFLOWS	27 - 28
PARENT STATEMENT OF CASHFLOWS	29 - 30
NOTES TO THE ACCOUNTS	31 - 56

St. Andrew's Ambulance Association trades as St Andrew's First Aid and was established to provide the people of Scotland with a first aid service throughout the country and generally to promote the instruction in and carrying out of works for the relief of suffering of the sick and injured in peace or war.

OBJECTIVES AND ACTIVITIES

The objects and purposes of St Andrew's First Aid are:

1. The instruction of persons in rendering first aid in case of accident or sudden illness.
2. To encourage links with other voluntary organisations within the community, so that common cause might usefully be made with such organisations, in appropriate circumstances.
3. To co-operate fully with all sections of the community in the manufacture and distribution, by sales or otherwise, of appropriate appliances and materials so as to ensure an adequate availability of such supplies for the community.
4. To encourage and organise the formation of voluntary personnel into a recognised Corps for the instruction and practice of the principles of first aid, and to further the objects and purposes of St Andrew's First Aid.
5. To recognise the attainment of proficiency by the formal issue of certificates or such other awards as may from time to time be instituted by the organisation, to persons who have attended classes of the organisation and who have thereafter passed an examination approved by the organisation.

In addition to the first aid training, co-ordination and organisation of St Andrew's First Aid's voluntary work provided at National Headquarters, the objectives are also carried out at a local level through 6 Area Membership Groups and some 43 sections of the St Andrew's Ambulance Corps.

Provision is also made to encourage the involvement of children in suitable activities as members of Cadet Sections (11-15yrs) or Thistles Sections (5-10yrs).

ACHIEVEMENTS AND PERFORMANCE

Training and other commercial activities

Our team has produced another good year of trading continuing to deliver training revenue and supplies sales.

In 2024-25 we trained over 16,000 individuals through our commercial training courses.

The commercial subsidiary turnover, as forecasted, grew by 10% in 2024/25 to £2,743,492 (2023/24: £2,483,932).

As a result, the final year end position shows a net profit, before gift aid payments, of £686,317 which is the second highest profit recorded to date by the commercial company and represents an increase in net profit of £245,073 compared to the previous financial year (2023/24: £441,244).

During this financial year and compared to the previous year, training delivered on customer premises grew by 10%, we have seen the continued growth of our four new training venues in Falkirk, Hamilton, Perth and Livingston and there has been a significant improvement in our website course bookings with sales revenue up 18% compared to the previous year.

Challenges however remain with some supply chain issues and increased costs around first aid supplies products, plus economic uncertainty with customers reviewing existing budgets due to ongoing cost pressures.

As we move into 2025-26, we are committed to building upon this year's results, ensuring our commercial activities continue to grow.

ACHIEVEMENTS AND PERFORMANCE (CONTINUED)**Volunteer development****Volunteer recruitment & retention**

From 1 April 2024 to 31 March 2025, we registered approximately 1,226 expressions of interest for adult volunteer roles. This is a decrease on financial year 2023/24 of approximately 50% and demonstrates the challenges faced by the volunteer development team to promote recruitment and volunteering opportunities with the organisation. As noted in last year's report, many organisations within the voluntary sector are reporting significant challenges in relation to volunteer recruitment and therefore we have continued to monitor overall interest in volunteering opportunities and identified and implemented new and innovative ways to advertise.

Recruitment was undertaken area by area when it was confirmed that local Corps Companies could provide sufficient training and support for new volunteers. Approximately 1,211 individuals who submitted an expression of interest during this time were invited to apply to become volunteers during financial year 2024/25, and 268 applications were received from this group.

A comparison with previous years is offered in the table below. From this information, we can conclude that there is room for improvement in converting initial expressions of interest into applications and will review the early steps in the recruitment process accordingly to consider how this can be done.

Financial Year	No. of Enquiries (adult roles only)	Invited to apply	Applied	Application % of overall enquiries	Application % of enquiries invited
FY 22/23	1500	1315	214	14%	16%
FY 23/24	2226	2074	299	13%	14%
FY 24/25	1226	1211	268	22%	22%

A total of 268 new adult volunteers completed the recruitment process across the country between 1 April 2024 and 31 March 2025. A breakdown of the number of new volunteers recruited by area, and the number retained at the time of writing (September 2025) is noted below. The retention % for the previous financial years is noted also as a comparison.

	Recruited	Retained	Retention 21/22	Retention 22/23	Retention 23/24	Retention 24/25
Central Scotland	58	53	100%	78%	82%	91%
Dundee & Angus	12	10	85%	100%	70%	83%
Edinburgh	44	41	71%	86%	86%	93%
Glasgow & West	112	99	72%	94%	83%	88%
North of Scotland	14	11	N/A	95%	100%	79%
South West Scotland	28	26	82%	84%	78%	93%
	268	240	74%	90%	82%	90%

This shows a decrease in recruitment of approximately 10% compared to financial year 2023/24, however an increase of approximately 8% in overall retention of new recruits.

ACHIEVEMENTS AND PERFORMANCE (CONTINUED)**Volunteer engagement & training**

A breakdown of the number of volunteers who completed formal training between 1st April 2024, and 31st March 2025 is provided below, along with a comparison for financial year 2023/24.

	23/24	24/25
Standard First Aid (24hrs)	296	165
Standard First Aid (requal – 12hrs)	78	98
Cycle Patrol training	21	30
Standard First Aid trainer/assessor Requalification	11	5
Moving & Handling Principles	404	263
Moving & Handling People	0	0
Moving & Handling Casualties	204	172
First Aid for Mental Health (1 day)	37	3
Child Protection Awareness	316	210
Child Protection Requalification	197	0
Lifelines – Post Trauma	0	38
Lifelines – Staying Well	0	145
AED Annual Assessments	124	94
Anaphylaxis Awareness	0	0
Bag, Valve and Mask session	18	0
Introduction to Event Management	41	0
Communications Controller	17	
Total attendances	1764	1223

This shows an overall decrease on formal training attendances of approximately 30% compared to the previous year.

In addition to the above formal training attendances, a number of virtual and in-person CPD workshops were offered to volunteers on the below topics with the number of attendees noted alongside each:

Community Facilitator workshop: Asthma	12
Duty Officer Development Day - Edinburgh	24
Interview Skills Workshop	28
Leadership Corps Connections: Building A Positive Company Culture	15
Leadership Corps Connections: 'Difficult' (Important!) Conversations	38
Corps Connections: Arthritis Action	39
Corps Connections: Community Engagement Online Open Night	71
Corps Connections: Deafblind Scotland	34
Corps Connections: Down's Syndrome Awareness	27
Corps Connections: Huntington's Disease Awareness	79
Corps Connections: Kidney Research UK	42
Corps Connections: LEAP Sports Scotland	36
Corps Connections: MECOPP	30
Corps Connections: National Development Group	31
Corps Connections: New First Aid Topic - Sepsis	51
Corps Connections: Scotland's Charity Air Ambulance	30
Corps Connections: Scottish Cot Death Trust Webinar	36
New Volunteer - virtual welcome	34

ACHIEVEMENTS AND PERFORMANCE (CONTINUED)**Volunteer activity**

During financial year 2024/25, our volunteers contributed more than 40,000 hours of event first aid cover and more than 1,900 hours of community-based talks and demonstrations. Both of these totals are comparable with financial year 2023/24 (44,000 event cover hours and 1,800 talk and demonstration hours volunteered).

The total number of shifts covered totals more than 690 for talks and demonstrations and approximately 9,200 shifts for event first aid cover.

A breakdown of the number of hours during this timeframe volunteered in each area is below.

	Events	T&Ds	Total
Central Scotland	5300	305	5605
Dundee & Angus	1604	122	1726
Edinburgh, Lothian & Borders	4731	225	4956
Glasgow & West	15950	791	16741
MAJOR EVENTS (not included in area totals)	5566	0	5566
North of Scotland	426	106	532
South West Scotland	4511	449	4960
	38088	1998	40086

A breakdown is provided below of the number of volunteers who contributed to these hours in each area, as well as a note of what % this is of the approximate 'available' (i.e. qualified event first aiders) volunteers in the area during this time period.

	Volunteers active	Estimated vols available in area at time*	% of available volunteers active
Central	75	97	77%
Dundee & Angus	32	49	65%
Edinburgh	73	99	74%
Glasgow & West	215	310	69%
North of Scotland	34	52	65%
South West Scotland	67	101	66%
	496	708	70%

The number of hours delivered by individuals during this time period ranged from 1 hour to 470+ hours. Approximately only 199 volunteers (28% of available volunteers) contributed to 80% of the overall total hours contributed (40,086 hours).

Youth Development:

The total number of youth members is 269, made up of 43 Thistles and 226 Cadets. Since April 2024-March 2025 16 Cadets have moved up to the adult section, becoming volunteers and / or Youth Leaders.

The key priorities for the Youth Programme over the coming year. The focus is on expanding youth opportunities, strengthening volunteer support, developing inclusive training, and enhancing resources for Cadets and Youth Leaders.

ACHIEVEMENTS AND PERFORMANCE (CONTINUED)**Key Priorities for this year:**

Youth Group:

- Establish new youth groups in Edinburgh, Dundee & Angus, and Glasgow.
- Recruit volunteers into the updated Youth Coordinator role across all six areas, strengthening support across all six areas
- Continue to recruit for new Cadets and Thistles.

Fundraising Development:

- Encourage and support each youth group to engage in local fundraising activities.
- Ringfence funds raised to directly support youth activities in their local group.

Programme Development:

- Finalise and launch the content for the Senior Youth Leader Programme.
- Design and introduce an Autism Awareness eLearning Workshop to increase inclusivity and understanding.

Cadet Programme Enhancement:

- Develop logbooks for Cadets and Youth Leaders.
- Implement the logbooks to record learning, progress, and achievements consistently across the programme.

Achievements

- **New Youth Groups Established:** Two new youth groups have been successfully launched in Stirling and Wishaw, both of which are now active and engaging young people.
- **Youth Leader Hub:** The Hub on Google Classrooms has been completed and rolled out to all Youth Leaders. This now provides access to updated junior course slides, activities, session plans, and the revised Youth Regulations, including policies and guidance.
- **Additional Support Resources:** An additional support form has been developed, along with guidance questions and a comprehensive information and resource toolkit, to strengthen inclusivity and support for young people.

Child Protection and Vulnerable Adults

Since April 1st, 2024 – 31st March 2025, we have trained 205 volunteers in Child Protection Awareness.

The Child Protection and Protection of Vulnerable Adults policy has been updated, and draft is being reviewed before approval.

We have created a new child protection information video for the volunteers, to be rolled out by the end of October. The videos will ensure volunteers know what to do when they have a concern and help to keep child protection at the forefront of everyone's mind.

The following information videos have now been produced:

- What to do when a child discloses abuse to you.
- Meet the Designated Protection Team.
- Disclosing abuse.
- Barriers to disclosure.
- St Andrew's First Aid reporting a concern process.
- The Four R's of child protection.
- Signs of abuse: Grooming

ACHIEVEMENTS AND PERFORMANCE (CONTINUED)**Marketing, communications and fundraising****Fundraising**

During 2024/25, our fundraising efforts remained focused and proactive, with a particular emphasis on securing funding for a Mobile First Aid Post which supports our readiness to treat those in need of help. We are proud to report that funding for this project has now surpassed £66,000 (£25,500 received in 23/24, £30,543 in 24/25 and £10,000 received since 31 March 2025).

We also successfully secured additional grant funding from a number of charitable trusts, which included:

- **Templeton Goodwill Trust – £2,600**
- **John A Ferguson Trust – £1,750**
- **Buccleuch Charitable Trust – £500**
- **James Inglis Testamentary Trust – £500**
- **DWT Cargill Fund – £3,000**

The partnership with Wesser, our dedicated charity fundraising agency, continued to deliver good results. In 2024/25, Gift Aid income received via Wesser totalled £29,144, exceeding budget expectations by £5,000.

During the period a funding proposal was sent to Scotmid Coop to support equipment for the Community Engagement team. They have now agreed to buy 5 x little family QCPR training manikins and 6 Defib training units to the value of £5,000.

Events

We delivered two major fundraising events during the year:

St Andrew's Charity Golf Day – September 2024

Held at Buchanan Castle Golf Course, our 9th Annual Charity Golf Day welcomed eleven participating teams and successfully raised £8,430, generating a fundraising surplus of £5,652. This event will return in 2026.

Scottish First Aid Awards – March 2025

The flagship event of the year was once again the Scottish First Aid Awards, hosted at the Radisson Blu Hotel, Glasgow on Friday 28th March 2025. Comedian Ray Bradshaw brought energy and humour to the evening as our host.

Unfortunately, we faced a setback with the withdrawal of our headline sponsor at short notice, but we were still able to attract a broad base of support from organisations including:

- **Abby Group**
- **Scotmid Coop**
- **TGK Logistics**
- **1st Class Credit Union**
- **Wish Upon a Star Kingdom**
- **Grayling**
- **PR Print**
- **Currys**
- **Nuco Training**

Despite the sponsor loss, attendance remained strong, with 360 guests—a good turnout given the challenging economic climate and a testament to the event's reputation within the sector. The call for nominations launched in September 2023, resulted in 72 nominations, with 64 shortlisted. Judging took place in January 2025, and 13 winners were announced on the night, including a Special Recognition Award presented to Army Cadets Scotland, who once again made a significant contribution with 14 nominations.

The event raised £23,000, which was £6,000 down on the previous year due to the absence of a headline sponsor, but it remains one of our most impactful and engaging fundraising initiatives.

ACHIEVEMENTS AND PERFORMANCE (CONTINUED)

PR and Public Affairs

In 2024/25, we secured 52 pieces of media coverage, spanning local, regional, and national outlets. The Scottish First Aid Awards featured prominently, with winner stories highlighted in local newspapers as well as major titles like the Daily Record and Aberdeen Press and Journal.

Other media highlights included:

- A thought leadership piece in *The Herald* as part of the public debate around defibrillator access in schools
- A guest segment featuring Ellie Bather, Community Engagement Trainer, on *Heart Radio* for Mental Health Awareness Week
- Coverage of our Get Trained – Save Lives campaign, delivered as part of the UEFA/ERC/SAFA initiative
- The Restart a Heart Campaign and promotion of the GoodSam app technology, which continues to support our digital emergency response capability
- During the year we planned the Taking the Fear out of First Aid Campaign which finally launched in May 2025. Every year around 3,200 Scots suffer an out-of-hospital cardiac arrest of which fewer than one in ten survive. Based on a commissioned YouGov survey 7% of Scots witnessed a first aid emergency but didn't step in to help – which equates each year to over 200 lives lost. We took to Buchanan Street with a mystery box, supported by influencer Mark Thorburn, and dared passers-by to reach inside. This was nothing but an empty box which symbolised the unfounded fears that often are raised during an emergency. The campaign quickly gained traction, generating high shares, views, and positive feedback, as well as an abundance of media coverage. This became one of our most visible and talked-about campaigns to date.

In **Public Affairs**, our focus centred on two key areas:

1. Defibrillator access in schools – Continued advocacy for legislation to ensure defibrillators are placed in all Scottish schools
2. Consultation on private first aid event providers – Monitoring and input on the Scottish Government's plans to consult on the regulation of private event medical cover and ambulance services

We were pleased to see progress on both fronts, with [REDACTED], Scottish Labour's Spokesperson for Community Safety, lodging a series of parliamentary questions that have pushed the issue further up the agenda. Encouragingly, we have now been invited to discuss proposed legislation directly with the Scottish Government.

Social Media and Digital Engagement

Across our social media platforms, our combined following reached **25,518**, distributed as follows:

- **Facebook** – 16,207 followers
- **X (formerly Twitter)** – 5,667 followers
- **Instagram** – 1,581 followers
- **LinkedIn** – 1,131 followers
- **TikTok** – 932 followers

Our focus continues to be on audience growth, engagement, and alignment with key campaigns to drive awareness and training bookings.

Website and Digital Marketing

The website continues to serve as a critical channel for training and supplies revenue. Between April 2024 and March 2025, the site generated:

- Training Revenue – £703,556 (+£109,715 YoY, £18,556 above target)
- Supplies Revenue – £48,327, an increase of 42% from the previous year

ACHIEVEMENTS AND PERFORMANCE (CONTINUED)

This performance reflects a number of enhancements, including user experience improvements, content optimisation, and technical updates. A freelance digital marketing expert was brought on board to support these developments, particularly in site optimisation and conversion-focused improvements.

- **Users (Apr 2024 – Mar 2025):** 66,383
- **Organic search:** 21,195 (32%) Down 5% year on year
- **Direct:** 31,620 (48%) Up 24% year on year
- **Paid Search:** 7125 (14%) 0% change although achieved revenue higher
- **Organic Social:** 907 (13%)
- **Page views (Apr 2024 – Mar 2025):** 225,249 +89,507 vs previous year.

The most visited pages included the Home Page, our courses/first aid for workplace, our courses and basket. These insights continue to inform our digital strategy, particularly in terms of driving Return on Investment (ROI) from paid advertising and refining content focus.

We have also just moved to a new email marketing platform Brevo, which gives us better scope on design, and is much more economical. We have now shifted our focus to building and nurturing our own in-house list of subscribers for higher engagement and deliverability.

General Marketing Support

Throughout the year, our Marketing team worked collaboratively with the Sales, Community Engagement, and Corps teams to produce a wide range of creative outputs, including:

- Promotional artwork
- Pop-up banners and print materials
- Video content and photography
- Internal and external marketing collateral
- Merchandise
- Workbooks
- Translations of CPR and Defib guide into Arabic, Punjabi, Hindi and Farsi/Persian.

These assets have helped us maintain a consistent brand presence and enhance visibility for the work of St Andrew's First Aid across Scotland.

Community Engagement

2024/25 was another excellent year for our community engagement activities throughout Scotland.

From 1 April 2024 to 31 March 2025, 10,964 people in Scotland attended 362 talks and demonstrations delivered by St Andrew's First Aid Volunteers and staff. A total of £4,940 was donated as a result of our community engagement activities. 39% of our sessions took place in Scottish Index of Multiple Deprivation (SIMD) level 1 – 3 areas (where level 1 is the most deprived).

We continue to meet regularly with our community engagement colleagues in Save a Life for Scotland, Resuscitation Council UK, British Heart Foundation, St John Ambulance and British Red Cross.

Ready For Life (RfL)

We were awarded £90,000 of funding from The Gannochy Trust receivable equally over 2024, 2025 and 2026. From this funding in 2024/25, we delivered 58 Ready for Life courses, providing 1,144 industry recognised qualifications to 572 young people. Those who completed the programme gained a SCQF Level 6 qualification in Emergency First Aid at Work, and a SCQF Level 4 qualification in First Aid for Mental Health Awareness.

We were especially pleased to visit Orkney in September 2024 for the first time to deliver 3 RfL courses and 3 skills sessions because of the Gannochy funding.

ACHIEVEMENTS AND PERFORMANCE (CONTINUED)**Other grants and funding**

Funding from the Falkirk Foundation meant we delivered 15 RfL courses to 102 pupils with additional funding from Young Carers, Mary Moore Trust, Curry's (Uddingston) and Bellahouston residents allowing us to deliver 6 RfL courses to 44 young people.

In February 2025, we were awarded £10,000 from Engage Renfrewshire to deliver mental health qualifications in East Renfrewshire. We also received £7,083 from Gannochy Youth to deliver the Mental Health First Aid Awareness course in all 12 secondary schools in the Perth and Kinross Council area.

In August 2024, the St Andrew's First Aid Community Engagement Team were nominated for an award in the Best Newcomer to Supporting the Next Young Workforce category. Unfortunately, we didn't win on the night, but we were delighted to have our involvement with DYW Tay Cities recognised.

We were awarded £3,000 after **St John Ogilvie** pupils nominated us as their chosen charity after winning a Youth and Philanthropy Initiative (YPI) award. 2 'Emergency First Aid at Work' courses were delivered to 24 pupils. A defibrillator and external cabinet were also provided to them using the funding.

Community Engagement Facilitators

Since launching the training in January 2023, we currently have 117 volunteers listed as Community Engagement Volunteers.

From 86 volunteers signed up for the SQA facilitation qualification, 47 volunteers have successfully achieved certification.

Training of our Community Engagement Facilitators is delivered in a hybrid fashion, encompassing face-to-face and online video sessions. A Google Classroom environment is available for participants undertaking the unit. This facility will soon be launched on our Learning Management System (LMS) which will be accessed by the Volunteers via our website.

Stirling Schools Project

This project has now been completed and will be launched in June 2025 as the Scottish Primary Schools First Aid programme. It will be available for all primary school teachers in Scotland to access the learning materials via our website LMS. All teachers will be able to deliver St Andrew's First Aid's 4-hour 'Emergency First Aid' course. Pupils who successfully complete the course will be certificated. Teachers can also request to attend teacher training to deliver the course if required.

We also anticipate launching a Scottish Secondary Schools First Aid programme via our LMS in late 2025 which will help us achieve our mission to create a nation of lifesavers in the years to come.

St Andrew's Framework for Education (SAFE)

We recognised the need to incentivise schools delivering the Scottish Primary Schools First Aid programme, as well as recognising where they are teaching first aid through different avenues. The S.A.F.E. - St Andrew's Framework for Education is an award system that schools can gain 'badges' based on the school culture and percentage of pupils receiving first aid training in the school. e.g. Bronze is any first aid training and where evidence is provided we can recognise this from any provider. Silver then is for schools who have at least one teacher delivering our primary school programme, with 20% pupils receiving some first aid training. It then scales up to Gold and Platinum levels which include a higher percentage of pupils trained as well as promoting a 'caring culture' in the school and having staff with greater first aid training (including paediatric and youth mental health first aid). The final criteria is just being tidied up, as well as confirming what evidence will be required and how this can be provided.

Ultimately the Scottish Primary Schools programme and SAFE are being thought of as co-existing with one being the programme and the other a means of recognising progress and giving the schools something that they can advertise that they have been awarded or specific goals to aim for to enhance their accreditation.

ACHIEVEMENTS AND PERFORMANCE (CONTINUED)**Scottish Cot Death Trust**

A partnership with the Scottish Cot Death Trust has been established to provide first aid training to bereaved families. The main topic is CPR but families can request training in other first aid topics of their choice. This is a challenging volunteering opportunity for our community engagement team and we provide appropriate support to them if required. A well-attended meeting and training session took place on Monday 21 August 2023 for volunteers and staff. We have already delivered 8 training sessions for bereaved families and received excellent feedback.

Spike Aware

We have been working with Spike Aware to develop and train volunteers in providing a session on providing first aid for spiking. There has been a keen interest among the volunteers to participate in this training, and many schools have indicated they are eager to take up the opportunity to offer this programme once we are up and running.

No knives better lives – Nae Danger programme.

We have been developing an ongoing partnership with No Knives Better Lives enabling our community volunteers and youth leaders to become delivery partners for the Nae Danger programme.

The Nae Danger programme supports people to have the skills and knowledge to be an active bystander with the objective of reducing the incidence of knife crime. Participants in the programme will better understand the legal implications around carrying a knife, as well as how to confidently challenge knife carrying and other risk-taking behaviours safely with their friends and peers. Ultimately the programme empowers young people to take action and make a difference by being a good friend, helping promote safety and provide first aid assistance if ever needed.

As a delivery partner all sessions delivered by St Andrew's First Aid will also offer a workshop on wounds and bleeding, ensuring that if the worst happens and someone is injured participants can remain an active bystander by providing first aid to an injured person.

Restart A Heart

St Andrew's First Aid Volunteers and staff organised and took part in World Restart A Heart (WRAH) 2024 activities. 34 WRAH events took place across the country which attracted 965 participants. We appeared on STV news during the WRAH event at Edinburgh Castle.

The WRAH activities also saw us embark on a new relationship with Scotrail and we appeared at various train stations throughout Scotland including Glasgow Queen Street and Central, Edinburgh Waverley and Haymarket, Aberdeen, Inverness, Dundee, Stirling and Wemyss Bay.

Parliament and Local Authority activity

There has been a marked increase in the number of meetings with MP's, MSP's and local Councillors throughout the year with various local authorities to discuss our Ready for Life qualifications, Scottish Schools First Aid programme and other community engagement activities.

FINANCIAL REVIEW

The Charities Accounts (Scotland) Regulations 2006 (as amended), require St Andrew's First Aid to prepare financial accounts incorporating income, expenditure, assets and liabilities relating to all facets of the charity.

The accounts of the group show an operating deficit for the year of £285,513 (2024: deficit £186,989).. This is stated after an impairment charge of £419,620 (2024: £nil) in respect of the charity's main office. After adjusting for unrealised losses on investments of £37,168 (2024: gains of £86,837) net expenditure and net movement in funds for the year were a deficit of £322,681 (2024: deficit of £100,152).

Total consolidated reserves as at 31 March 2025 were £3,638,904 (2024: £3,961,585) comprising unrestricted funds of £3,413,864 (2024 £3,561,370) and restricted funds of £225,040 (2024: £400,215). Restricted Funds comprise of various donations and grants where restrictions have been imposed by the donor, and a capital fund. During the year a transfer was made from the property revaluation reserve

FINANCIAL REVIEW (CONTINUED)

related to the impairment charge in respect of the charity's main office reducing the property revaluation reserve to £nil (2024: £179,977). All funds are detailed in note 25.

Reserves policy

Total reserves at 31 March 2025 were as follows:

	<u>2025</u> <u>£</u>	<u>2024</u> <u>£</u>	<u>Movement in year</u> <u>£</u>
Unrestricted - General Fund	2,887,944	2,966,748	(78,804)
Unrestricted- Designated Funds	525,920	594,622	(68,702)
Unrestricted Funds Total	3,413,864	3,561,370	(147,506)
Restricted Funds Total	225,040	400,215	(175,175)
TOTAL FUNDS	3,638,904	3,961,585	(322,681)

The organisation has carried out an assessment of the resources required to ensure continuity of its charitable operations. Following a current year review it has been concluded that a general fund reserve requirement of at least six (6) months' operating expenditure would be appropriate. This is a change from the prior year when twelve months' operating expenditure was the policy. This equates to a requirement for unrestricted general funds of approximately £1,820,329 (2024: twelve months £3,676,367). As at 31 March 2025 unrestricted general funds totalled £2,887,944 (2024: £2,966,748) equating to a surplus general fund requirement of £1,057,615 when compared to six month's operating expenditure.

Furthermore, at 31 March 2025 the charity had additional unrestricted designated funds of £525,920 (2024: £594,622) which have been designated as detailed in note 25, a reduction of £68,702 during the year.

As at 31 March 2025 total unrestricted funds are £3,413,864 (2024: £3,561,370), a reduction of £147,506 during the year, which included an impairment charge of £419,620 in respect of the charity's main office.

As detailed in the '**PLANS FOR FUTURE**' on page 12, the Board has recognised that the charity requires to go through a period of modernisation and transformation. To that end, the charity has commenced a modernisation and transformation project in the final quarter of 2025. As at the date of approving these accounts the Trustees are of the view that there are sufficient general funds and designated funds available to meet any additional one-off costs relating to the implementation of this change project. The amount of surplus funds available to meet those additional one-off costs is in excess of £1m, represented by the £1.057m surplus available on the general fund (as detailed in the first paragraph of this financial review) and the designated funds totalling £525,920 which are mostly uncommitted and thus available for use at the discretion of the Board.

The Board continues to monitor the level of all funds at each meeting to ensure that sufficient levels of unrestricted fund reserves are maintained and that any designated or surplus general funds are spent wisely and in line with future strategic plans as they are developed.

Investment policy

The policy of the organisation is to seek a balance between income and capital appreciation, subject to a medium degree of risk. Investments are performing in line with policy and expectations. A revised investment policy, with an additional emphasis on ethical investment, was agreed by the Board in December 2019.

Major risks

As part of the recruitment process all applicants, voluntary or employees, are required to provide a satisfactory Disclosure certificate. Under the requirements of Protection of Children Scotland Act 2003 and Care of Vulnerable Adults Act, all volunteers are required to provide an Enhanced Disclosure certificate.

All potential volunteers are also required to complete a Corps application form and a declaration of convictions form. The Corps Department carries out risk assessments where required and checks the qualifications and suitability of potential volunteers.

A corporate Risk Register is held which shows the major business and operational risks which could arise. These are addressed whenever necessary and are regularly examined in order to establish systems and to enable regular reports to be produced so that all necessary steps can be taken to reduce these risks.

The Board has commissioned a strategic review of all of St Andrew's activities. This is with the purpose of:

- a) assessing all immediate and longer-term risks,
- b) modernising the charity to be fit for purpose for the next 25 years
- c) setting out a refreshed strategic vision and associated priorities
- d) giving certainty to our volunteers, partners, stakeholders and general public
- e) securing operational efficiencies that lead to better management of costs
- f) improving overall performance, effectiveness, efficiency and profitability

By undertaking the above, the Board is protecting SAFA from longer term risks including:

- g) Maintaining relevance in the charity sector
- h) Recruiting and retaining high quality staff and volunteers
- i) Falling behind in relation to technology and innovation
- j) Ensuring we have sufficient resources to deliver our charitable purposes

A significant risk, which has been referred to extensively in recent years, is the ongoing challenges of occupying SAFA's main offices in Glasgow. Although it was presumed that a relocation was prohibitive, it is actually affordable given the health of the charity's reserves. After significant consideration, the charity Trustees have agreed that the business will relocate to alternative premises in 2026.

This will lead to the decommissioning of the site which will be supported by a long-term dilapidations and maintenance plan. Moving does not remove the financial risk entirely, however it does free up the organisation to invest in its modernisation agenda and development plans which will, ultimately, lead to a more secure and sustainable future.

PLANS FOR FUTURE

The Board has recognised that the charity requires to go through a period of modernisation and transformation. A number of long-standing issues that have held SAFA back are now being addressed with the Board now adopting a more progressive agenda.

In the summer of 2025, a new Chief Executive was appointed and was immediately tasked with developing an appropriate change management plan that would ensure that the new ambition of the Board would be realised. This plan was developed, and new priorities were agreed at the October 2025 meeting of charity Trustees.

One of the key things that was considered a significant challenge to overcome was the ongoing burden of costs associated with SAFA's Headquarters building (St Andrew's House) which was stopping SAFA from relocating to more suitable facilities. Having been presented with options, the Board has now agreed that the future for SAFA lies away from its long-standing home, a decision that has been exceptionally well received by the staff team. We anticipate that we will be in a new location by end of the second quarter of 2026.

PLANS FOR FUTURE (CONTINUED)

Plans to either sell or lease the current HQ are being considered as is a long-term plan to manage any dilapidations that may follow exit.

Another key change will see the wholly owned subsidiary commercial training company, St Andrew's First Aid & Supplies Limited, transfer all its activities into St Andrew's First Aid. After many successful years, and establishing a really solid business, the requirements for having a separate trading company are no longer valid. This is largely an administrative change, and we expect our training business to continue unabated. The upside will be less brand confusion which will allow us to invest more energy into our charity brand and grow awareness of that.

As would be expected with a period of change, the current staffing structures and roles and responsibilities of the staff team are being reviewed. Again, this is overdue and being welcomed by the team. We will add much needed capacity and experience to our leadership team, and we will also invest in a development programme for our operational teams after a number of years when this was not affordable. This change will help us become a better organisation to work for and improve our overall performance.

So, 2026 will be a year of consolidation and change. We have ambition to refresh our strategic purpose and will build our future plans and operations around the aspirations we have to make a difference across Scotland.

STRUCTURE, GOVERNANCE AND MANAGEMENT

St Andrew's First Aid was founded in 1882, originally to teach first aid, provide an ambulance service and teach home nursing and hygiene, and is governed by a Royal Charter. The Trustees comprise the Board of the organisation and are responsible for the sole and entire management of the organisation. Although St Andrew's First Aid is required to and does operate in accordance with its Royal Charter, full recognition is taken and given to the laws of the land as decreed in Acts of Parliament.

The Board's role is to oversee the proper management and development of the organisation according to its aims and objectives, to ensure that the organisation conforms to prevailing legislation and regulation, and to make decisions on the key strategic issues it faces. The Board meets four times a year.

In addition, a number of committees, accountable to the Board, meet regularly:

- The Finance and General Purposes Committee;
- The Medical and First Aid Committee;
- The Constitutional Affairs Committee, and
- The Salaries and Conditions of Service Committee.

The Chief Executive and senior management team are responsible for designing policies and procedures to support the strategies authorised by the Board, as well as managing the daily operations of the organisation and this is co-ordinated from National Headquarters. The senior management team comprises the Managing Director, Head of Finance, Operations and Community Engagement Director, Head of Volunteer Development, and the Head of Marketing, Communications and Fundraising.

Trustee recruitment and training

The organisation's Trustees must ensure that the charity is administered effectively and is able to account for its activities and outcomes, both to the Office of the Scottish Charity Regulator and to the public. The Trustees recognise the best practice recommendations set down by the Charity Regulator.

We recruit new Trustees by advertising, word of mouth and other methods. The Chief Executive would meet and fully inform any potential Trustee of our aims and objectives and then the Nominations Committee interview the potential Trustee and make recommendations to the Board

Trustee recruitment and training (Continued)

Trustees appointed to represent the Area Membership Groups (AMG) are selected by the AMG, who recommend them to the Board.

Following Privy Council approval of a small number of governance changes, agreed by an EGM of the charity in March 2023, the number of Trustees on the Board has reduced to a maximum of 15. The majority of Trustees are selected according to their skills and knowledge and we recruit Trustees to ensure that the Board is made up of complementary skill sets, such as finance, marketing, business and medical.

Upon recruitment, Trustees are given an induction which provides an overview of the organisation and its activities.

Related parties and connected bodies

Whilst St Andrew's First Aid has understandable links with the British Red Cross Society and St John Ambulance, it is not connected either directly or indirectly with any other organisation.

St Andrew's First Aid Training & Supplies Limited is a wholly owned subsidiary incorporated in Scotland. The principal activity of the company is to provide first aid training services and supplies to public, private and third sector organisations.

REFERENCE AND ADMINISTRATION DETAILS

Registered charity: St Andrew's Ambulance Association
Trading as: St Andrew's First Aid

Charity number: SC006750

Principal office:



Professional advisors are:

Principal Bankers

RBS
Glasgow City Branch
10 Gordon Street
Glasgow
G1 3PL

Law Agents

Burness Paull Solicitors
120 Bothwell Street
Glasgow
G2 7JL

Auditor

TC Group
180 St Vincent Street
Glasgow
G2 5SG

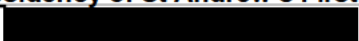
Stockbrokers

Adam & Company
238 West George Street
Glasgow
G2 4QY

Trustees of St Andrew's First Aid for the year 1 April 2024 to date of signing accounts:



Presidency of St Andrew's First Aid

His  was appointed President at the Annual General Meeting on 2 July 2008 and remains in situ.

Statement of Trustees' responsibilities

The Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended), require the members of the Board to submit accounts for each year which are properly prepared and give a true and fair view of the state of affairs of St Andrew's First Aid (including its trading subsidiary St Andrew's First Aid Training and Supplies Limited) and of its results for that period.

In preparing these accounts, the members of the Board are required to:

1. Select suitable accounting policies and then apply them consistently;
2. Make judgements and accounting estimates that are reasonable and prudent;
3. Prepare the accounts on the going concern basis unless it is inappropriate to presume that the group and charity will continue in business;
4. Observe the methods and principles in the FRS 102 Charities SORP; and
5. State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements.

The above noted legislation also requires the members of the Board to be responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time, the financial position of the group and charity and to enable them to ensure that the accounts comply with the legislation. They are responsible for safeguarding the assets of the group and charity and hence for taking steps for the prevention and detection of fraud and other irregularities.

The Trustees' Report has been approved by the Board of Trustees and is signed on its behalf by:



Chairman of the Board of Trustees

Dated: 16 December 2025



Trustee

Dated: 16 December 2025

Opinion

We have audited the financial statements of St Andrew's First Aid (the 'parent charity') and its subsidiaries (the 'group') for the year ended 31 March 2025 which comprise the Group Statement of Financial Activities, Group and Parent Charity Balance Sheets, the Group and Parent Charity Statement of Cash Flows and Notes to the Financial Statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the group and the parent charity's affairs as at 31 March 2025 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The Trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' report.

We have nothing to report in respect of the following matters in relation to which the Charities Accounts (Scotland) Regulations 2006 (as amended) requires us to report to you if, in our opinion:

- adequate and proper accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of Trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of Trustees

As explained more fully in the Statement of Trustees' responsibilities, the Trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the Trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the group or the parent charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

Extent to which the audit was considered capable of detecting irregularities, including fraud

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the group and charitable parent charity through discussions with Trustees and other management, and from our wider knowledge and experience of the charity sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charity, including the Charities SORP (FRS 102) and the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the group's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

Audit response to risks identified

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates set out in Note 3 were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation and claims; and
- requesting any correspondence with HMRC and OSCR.

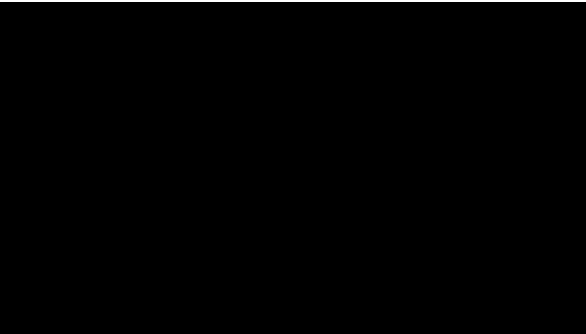
There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the Trustees and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at: [https:// www.frc.org.uk/auditorsresponsibilities](https://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report.

Use of our report

This report is made solely to the parent charity's members, as a body, in accordance with section 44 (1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and to the charity's Trustees, as a body, in accordance with regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the parent charity's members and Trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the parent charity, the parent charity's members as a body, and the parent charity's Trustees as a body, for our audit work, for this report, or for the opinions we have formed.



22/12/2025

		Unrestricted						Restricted					
		General Fund	Corps Development Fund	Event Income Fund	Community Projects Fund	IT Upgrade Fund	Refurbishment Fund	Capital Fund	Business Development Fund	Donation Fund	Revaluation Reserve Fund	Total Funds	Total Funds
	Note	2025 £	2025 £	2025 £	2025 £	2025 £	2025 £	2025 £	2025 £	2025 £	2025 £	2025 £	2024 £
Income and endowments from:													
Donations and legacies	6	175,147	-	-	-	-	-	-	-	77,143	-	252,290	300,580
Charitable activities	7	685,601	-	-	-	-	-	-	-	-	-	685,601	658,682
Other trading activities	8	2,743,516	-	-	-	-	-	-	-	13,213	-	2,756,729	2,443,084
Investments	9	80,129	-	-	-	-	-	-	-	-	-	80,129	83,550
Other		15	-	-	-	-	-	-	-	-	-	15	3,482
Total income		3,684,408	-	-	-	-	-	-	-	90,356	-	3,774,764	3,489,378
Expenditure on:													
Raising funds													
Fundraising	10	71,010	-	-	-	-	-	-	-	-	-	71,010	97,213
Trading activities	11	2,231,001	-	-	-	-	19,107	-	-	5,320	-	2,255,428	1,953,273
Investment management costs		8,827	-	-	-	-	-	-	-	-	-	8,827	10,669
		2,310,838	-	-	-	-	19,107	-	-	5,320	-	2,335,265	2,061,155
Charitable activities	12	1,652,519	-	-	-	-	17,638	-	-	54,855	-	1,725,012	1,615,212
Total expenditure		3,963,357	-	-	-	-	36,745	-	-	60,175	-	4,060,277	3,676,367
Operating surplus/(deficit)		(278,949)	-	-	-	-	(36,745)	-	-	(30,181)	0	(285,513)	(186,989)
Net gains/(losses) on investments	18	(37,168)	-	-	-	-	-	-	-	-	-	(37,168)	86,837
Net (expenditure)/income	5	316,117	-	-	-	-	(36,745)	-	-	30,181	-	(322,681)	(100,152)
Transfer between funds	25	237,313	-	-	(31,957)	-	-	(8,845)	-	(10,327)	(186,184)	-	-
Net movement in funds		(78,804)	-	-	(31,957)	-	(36,745)	(8,845)	-	19,854	(186,184)	(322,681)	(100,152)

		Unrestricted						Restricted						
		General Fund	Corps Development Fund	Event Income Fund	Community Projects Fund	IT Upgrade Fund	Refurbishment Fund	Capital Fund	Business Development Fund	Donation Fund	Revaluation Reserve Fund	Total Funds	Total Funds	
Note		2025	2025	2025	2025	2025	2025	2025	2025	2025	2025	2025	2024	
		£	£	£	£	£	£	£	£	£	£	£	£	
Reconciliation of funds:														
Funds balance brought forward as at 1 April 2024		25	2,966,748	93,984	100,000	129,814	69,373	201,451	101,235	4,178	108,618	186,184	3,961,585	4,061,737
Funds balance carried forward as at 31 March 2025		25	2,877,944	93,984	100,000	97,857	69,373	164,706	92,390	4,178	128,472	-	3,638,904	3,961,585

None of the group's activities were acquired or discontinued during the above two financial years.

The notes on pages 31 to 56 form part of these financial statements.

The Statement of Financial Activities includes all gains and losses recognised in the period.

		Unrestricted						Restricted					
		General	Corps	Event	Communi-	IT	Refurb-		Business	Donatio	Revalua-	Total	Total
	Note	Fund	Develo -	Income	ty	Upgrade	shment	Capital	Develop-	n	tion	Funds	Funds
		2025	pment	Fund	Projects	Fund	Fund	Fund	Fund	Fund	Reserve	2025	2024
		£	Fund	2025	Fund	2025	2025	2025	2025	2025	Fund	2025	2024
		£	£	£	£	£	£	£	£	£	£	£	£
Income and endowments from:													
Donations and legacies	6	175,147	-	-	-	-	-	-	-	77,143	-	252,290	300,580
Charitable activities	7	685,601	-	-	-	-	-	-	-	-	-	685,601	658,682
Other trading activities	8	1,590,497	-	-	-	-	-	-	-	13,213	-	1,603,710	1,617,398
Investments	9	630,129	-	-	-	-	-	-	-	-	-	630,129	513,550
Other		15	-	-	-	-	-	-	-	-	-	15	3,482
Total income		3,081,389	-	-	-	-	-	-	-	90,356	-	3,171,745	3,093,692
Expenditure on:													
Raising funds													
Fundraising	10	71,010	-	-	-	-	-	-	-	-	-	71,010	97,213
Trading activities	11	1,764,299	-	-	-	-	19,107	-	-	5,320	-	1,788,726	1,568,831
Investment management costs		8,827	-	-	-	-	-	-	-	-	-	8,827	10,669
		1,844,136	-	-	-	-	19,107	-	-	5,320	-	1,858,563	1,676,713
Charitable activities	12	1,652,519	-	-	-	-	17,638	-	-	54,855	-	1,725,012	1,615,212
Total expenditure		3,496,655	-	-	-	-	36,745	-	-	60,175	-	3,593,575	3,291,925
Operating surplus/(deficit)		(415,266)	-	-	-	-	(36,745)	-	-	30,181	-	(421,830)	(198,233)
Net gains/(losses) on investments	18	(37,168)	-	-	-	-	-	-	-	-	-	(37,168)	86,837
Net (expenditure)/income		(452,433)	-	-	-	-	(36,745)	-	-	30,181	-	(458,998)	(111,396)
Transfer between funds	25	237,313	-	-	(31,957)	-	-	(8,845)	-	(10,327)	(186,184)	-	-
Net movement in funds		(215,120)	-	-	(31,957)	-	(36,745)	(8,845)	-	19,854	(186,184)	(458,998)	(111,396)

		Unrestricted						Restricted							
Note		General Fund	Corps Development Fund	Event Income Fund	Community Projects Fund	IT Upgrade Fund	Refurbishment Fund	Capital Fund	Business Development Fund	Donation Fund	Revaluation Reserve Fund	Total Funds	Total Funds		
		2025	2025	2025	2025	2025	2025	2025	2025	2025	2025	2025	2024		
		£	£	£	£	£	£	£	£	£	£	£	£		
Reconciliation of funds:															
	Funds balance brought forward as at 1 April 2024	25	2,953,509	93,984	100,000	129,814	69,373	201,451	101,235	4,178	108,615	186,184	3,948,343	4,059,739	
	Funds balance carried forward as at 31 March 2025	25	2,738,388	93,984	100,000	97,857	69,373	164,706	92,390	4,178	128,469	-	3,489,345	3,948,343	

None of the charity's activities were acquired or discontinued during the above two financial years.

The notes on pages 31 to 56 form part of these financial statements.

The Statement of Financial Activities includes all gains and losses recognised in the period.

	Notes	2025 £	2024 £
FIXED ASSETS			
Tangible Fixed Assets	16	741,443	1,329,636
CURRENT ASSETS			
Investments	18	1,594,292	1,626,176
Stock	19	96,186	129,482
Debtors	20	520,800	491,699
Cash at bank and in hand		1,349,032	1,002,838
		3,560,310	3,250,195
CREDITORS: Amounts falling due within one year			
Creditors	21	(661,884)	(580,823)
NET CURRENT ASSETS			
		2,898,426	2,669,372
TOTAL ASSETS LESS CURRENT LIABILITIES			
		4,059,489	3,999,008
CREDITORS: Amounts falling due after more than one year			
Creditors	22	-	(36,458)
Provision for liabilities	24	(965)	(965)
NET ASSETS			
		3,638,904	3,961,585
FUNDS			
Unrestricted Funds			
General Fund	25, 26	2,887,944	2,966,748
Designated Funds	25, 26	525,920	594,622
Unrestricted Funds Total		3,413,864	3,561,370
Restricted Funds Total	25,26	225,040	400,215
TOTAL FUNDS			
		3,638,904	3,961,585

The accounts were approved and authorised by the Board of Trustees and signed on its behalf by;



Chairman of the Board of Trustees Dated: 16 December 2025



Trustee Dated: 16 December 2025

The notes on pages 31 to 56 form part of these financial statements.

	Notes	2025 £	2024 £
FIXED ASSETS			
Tangible Fixed Assets	16	725,960	1,312,518
Investments	17	250,000	250,000
		<u>975,960</u>	<u>1,562,518</u>
CURRENT ASSETS			
Investments	18	1,594,292	1,626,176
Stock	19	49,867	62,312
Debtors	20	151,159	164,174
Cash at bank and in hand		887,344	756,021
		<u>2,682,662</u>	<u>2,608,683</u>
CREDITORS: Amounts falling due within one year			
Creditors	21	(169,277)	(222,858)
NET CURRENT ASSETS		<u>2,513,385</u>	<u>2,385,825</u>
NET ASSETS		<u><u>3,489,345</u></u>	<u><u>3,948,343</u></u>
FUNDS			
Unrestricted Funds			
General Fund	25,26	2,738,388	2,953,509
Designated Funds Total		525,920	594,622
Unrestricted funds Total		<u>3,264,308</u>	<u>3,548,213</u>
Restricted Funds Total		<u>225,037</u>	<u>400,212</u>
TOTAL FUNDS		<u><u>3,489,345</u></u>	<u><u>3,948,343</u></u>

The accounts were approved and authorised by the Board of Trustees and signed on its behalf by;



Chairman of the Board of Trustees Dated: 16 December 2025



Trustee Dated: 16 December 2025

The notes on pages 31 to 56 form part of these financial statements.

	2025 £	2024 £
CASH FLOWS FROM OPERATING ACTIVITIES		
Net (expenditure)/income for the year	(322,681)	(100,152)
Adjustments for:		
Depreciation charges	184,746	193,229
Impairment charge	419,620	-
Losses/(gains) on investments	37,168	(86,837)
Investment income	(80,129)	(83,550)
Loss on sale of fixed assets	5,093	-
Decrease in stocks	33,296	8,347
(Increase)/decrease in debtors	(29,101)	58,031
Increase/(decrease) in creditors	107,103	(22,208)
NET CASH PROVIDED BY/(USED IN) OPERATING ACTIVITIES	355,115	(33,140)
CASH FLOWS FROM INVESTING ACTIVITIES		
Investment income	80,129	83,550
Purchase of tangible fixed assets	(21,266)	(210,900)
Proceeds from the sale of investments	558,791	318,598
Purchase of investments	(564,075)	(361,199)
NET CASH PROVIDED BY/(USED IN) INVESTING ACTIVITIES	53,579	(169,951)
Repayment of bank loan	(62,500)	(62,500)
NET CASH (USED IN) FINANCING ACTIVITIES	(62,500)	(62,500)
CHANGE IN CASH AND CASH EQUIVALENTS IN THE YEAR	346,194	(265,591)
CASH AND CASH EQUIVALENTS AT 1 APRIL	1,002,838	1,268,429
CASH AND CASH EQUIVALENTS AT 31 MARCH	1,349,032	1,002,838
ANALYSIS OF CASH AND CASH EQUIVALENTS		
Cash on deposit and at bank	1,349,032	1,002,838

ANALYSIS OF CHANGES IN NET DEBT

	At 1 April 2024	Cashflows	Other non – cash changes	At 31 March 2025
	£	£	£	£
Cash and cash equivalents				
Cash	1,002,838	346,194	-	1,349,032
	<u>1,002,838</u>	<u>346,194</u>	<u>-</u>	<u>1,349,032</u>
Borrowings				
Debt due within one year	(62,500)	26,042	-	(36,458)
Debt due after one year	(36,458)	36,458	-	-
	<u>(98,958)</u>	<u>62,500</u>	<u>-</u>	<u>(36,458)</u>
Total	<u>903,880</u>	<u>408,694</u>	<u>-</u>	<u>1,312,574</u>

	2025 £	2024 £
CASH FLOWS FROM OPERATING ACTIVITIES		
Net (expenditure) for the year	(458,998)	(111,396)
Adjustments for:		
Depreciation charges	177,684	186,897
Impairment charge	419,620	-
Losses/(Gains) on investments	37,168	(86,837)
Investment income	(630,129)	(513,550)
Loss on sale of fixed assets	5,039	-
Decrease/(Increase) in stocks	12,445	(10,060)
Decrease/(Increase) in debtors	13,015	(44,069)
(Decrease)/Increase in creditors	(53,581)	41,869
NET CASH (USED IN)/PROVIDED BY OPERATING ACTIVITIES	(477,737)	(537,146)
CASH FLOWS FROM INVESTING ACTIVITIES		
Investment income	630,129	513,550
Purchase of tangible fixed assets	(15,785)	(201,027)
Proceeds from the sale of investments	558,791	318,598
Purchase of investments	(564,075)	(361,199)
NET CASH PROVIDED BY INVESTING ACTIVITIES	609,060	269,922
CHANGE IN CASH AND CASH EQUIVALENTS IN THE YEAR	131,323	(267,224)
CASH AND CASH EQUIVALENTS AT 1 APRIL	756,021	1,023,245
CASH AND CASH EQUIVALENTS AT 31 MARCH	887,344	756,021
ANALYSIS OF CASH AND CASH EQUIVALENTS		
Cash on deposit and at bank	887,344	756,021

ANALYSIS OF CHANGES IN NET DEBT

	At 1 April 2024	Cashflows	Other non –cash changes	At 31 March 2025
	£	£	£	£
Cash and cash equivalents				
Cash	756,021	131,323	-	887,344
Total	<u>756,021</u>	<u>131,323</u>	<u>-</u>	<u>887,344</u>

The parent charity has no debt.

1. GENERAL INFORMATION

These consolidated financial statements are presented in pounds sterling (GBP) as that is the currency in which the group's transactions are denominated. They comprise the financial statements of the charity and its subsidiary (together 'the group') for the year ended 31 March 2025.

The principal activity of the charity and its subsidiary is the provision of first aid training and support. The charity is defined as a public benefit entity and thus the charity complies with all the disclosure requirements relating to public benefit entities.

St Andrew's First Aid is incorporated by Royal Charter in the United Kingdom and is registered in Scotland. It is recognised as a charity for tax purposes by HMRC and is registered with the Office of the Scottish Charity Regulator (OSCR) under charity number SC006750. Details of the registered office and charity registration number can be found on page 15 of these financial statements.

2. PRINCIPAL ACCOUNTING POLICIES

Basis of accounting

The financial statements have been prepared under the historical cost convention unless otherwise specified within these accounting policies and in accordance with United Kingdom Accounting Standards, including the Financial Reporting Standard 102, 'The Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland' (FRS 102), the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)", the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

The principal accounting policies applied in the preparation of these financial statements are noted below. These policies have been applied consistently to all the years presented, in dealing with items which are considered material in relation to the group's financial statements unless otherwise stated.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

Basis of consolidation

The consolidated financial statements include the results of St Andrew's First Aid and its 100% owned subsidiary St Andrew's First Aid Training & Supplies Limited for the year ended 31 March 2025.

Going Concern

The Trustees have a reasonable expectation that the group 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 the financial statements.

Income recognition

All income is included in the Statement of Financial Activities when the group is entitled to the income, it is probable that the income will be received and the amount can be measured reliably. The following specific policy is applied to particular categories of income:

- **Donations and Legacies**

Donations received in the year are charged to the Statement of Financial Activities when the group becomes entitled to the income, its receipt is probable and the amount can be measured reliably. Donated goods and services are brought into the accounts as income at their expected cost, or a reasonable estimate thereof, with an equivalent amount reflected under expenditure when the group has control over the item.

2. PRINCIPAL ACCOUNTING POLICIES (continued)**Income recognition (continued)**

- **Charitable activities**

Income from event cover is recognised in the period in which the service is provided.

Income from grants, where related to performance and specific deliverables, is accounted for as the group earns the right to consideration by its performance.

- **Other trading activities**

Income from the provision of first aid training is recognised when the service is provided and income from the sale of first aid supplies is recognised when the goods are dispatched.

- **Investment income**

Interest and investment income is included within the Statement of Financial Activities when receivable by the group.

Expenditure recognition

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure includes any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates. Expenditure is classified under the following headings:

- **Raising funds**

Costs of raising funds are those costs incurred in attracting voluntary income and in trading activities that raise funds.

- **Charitable expenditure**

Charitable activities include expenditure associated with the provision of first aid cover, first aid training and the supply of first aid consumables.

- **Allocation of support and governance costs**

Support and governance costs have been allocated to charitable activities on the basis of resources used. Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources.

Governance costs include those costs incurred in the governance of the group and its assets and are primarily associated with constitutional and statutory requirements. Management costs relate to costs incurred within the Chief Executive's Office. Legal costs are directly related to work carried out by the group's solicitor during the year and Employment Law Specialist's fees, along with various consultancy fees. Where costs cannot be directly allocated to one of the activities, they have been apportioned as detailed within note 13.

Investment gains and losses

All gains and losses are taken to the Statement of Financial Activities as they arise. Realised gains and losses on investments are calculated as the difference between sales proceeds and opening market value (or purchase value if later). Unrealised gains and losses are calculated as the difference between the market value at the year end and opening market value (or purchase date if later). Realised and unrealised investment gains and losses are combined in the Statement of Financial Activities.

Taxation

There is no liability to taxation within the parent charity as the charity is exempt under sections 478-489 of the Corporation Taxation Act 2010.

2. PRINCIPAL ACCOUNTING POLICIES (continued)**Tangible Fixed Assets**

Tangible fixed assets are measured at cost or revaluation less accumulative depreciation and accumulative impairment losses. The movement in fixed assets is set out in note 16. Depreciation is provided to write off the cost of the fixed assets over their expected useful lives. The annual rates used for this purpose are as follows:

Heritable Property	2% per annum straight line on cost
Leasehold Property	Over length of lease
Leasehold Improvements (Major)	10% per annum straight line on cost
Leasehold Improvements (Minor)	5% per annum straight line on cost
Computer Equipment	25% per annum straight line on cost
Motor Vehicles	10 – 25% per annum reducing balance on cost
Plant & Equipment	10 – 20% per annum straight line on cost

A minimum capitalisation of assets limit has been set at £300 for any single item. All receipts of fixed assets by way of gift, or financed by specific donations, are capitalised and included in the Balance Sheet. The market value of the gifted asset, or the donation received, is credited as income to the Capital Fund. This Fund is reduced over the useful life of the donated assets by charging depreciation in accordance with the fixed asset accounting policy.

Investments

Investments in subsidiary undertakings are included at cost less accumulated impairment.

Current asset investments are stated in the accounts at market value and income from investments is accounted for in the Statement of Financial Activities on the date on which it is receivable.

Stocks

Stocks are stated at the lower of cost and estimated selling price less costs to sell. The stock valuation method is first-in, first-out ('FIFO') method. Allowance is made for obsolescence.

Debtors

Short term debtors are measured at transaction price, less any impairment. Loans receivable are measured initially at fair value, net of transaction costs, and are measured subsequently at amortised cost using the effective interest method, less any impairment.

Cash and cash equivalents

Cash at bank and in hand includes cash and short term highly liquid investments with a maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Creditors

Creditors are recognised where the group has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at their settlement amount after allowing for any trade discounts due.

Financial Instruments

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

Provision for liabilities

Deferred tax balances are recognised in respect of all timing differences that have originated but not reversed by the balance sheet date, except that:

- The recognition of deferred tax assets is limited to the extent that it is probable that they will be recovered against the reversal of deferred tax liabilities or other future taxable profits; and

2. PRINCIPAL ACCOUNTING POLICIES (continued)**Provision for liabilities (continued)**

- Any deferred tax balances are reversed if and when all conditions for retaining associated tax allowances have been met.

Fund Accounting

- Unrestricted funds are available for use at the discretion of the Trustees in furtherance of the general objectives of the group.
- Restricted funds are subject to restrictions on their expenditure imposed by the donor or through the terms of an appeal.
- Designated funds are unrestricted funds, which have been earmarked for specific purposes by the trustees.

Further explanation of the nature and purpose of each fund is included in note 25 to the financial statements.

Contribution to Pension Funds

The group operates a defined contribution pension scheme. Contributions are charged to the Statement of Financial Activities as they become payable in accordance with the rules of the scheme.

Operating Leases

Rentals payable under operating leases are charged to the Statement of Financial Activities on a straight line basis over the lease term. Amounts received as lease incentives are held in the Balance Sheet and released to the Statement of Financial Activities over the initial lease term.

Government grants

Government grants are recognised at the fair value of the asset received or receivable when there is reasonable assurance that the grant conditions will be met and the grants will be received.

A grant that specifies performance conditions is recognised in income when the performance conditions are met. Where a grant does not specify performance conditions it is recognised in income when the proceeds are received or receivable. A grant received before the recognition criteria are satisfied is recognised as a liability.

3. JUDGEMENTS IN APPLYING POLICIES AND KEY SOURCES OF ESTIMATION UNCERTAINTY

In preparing the financial statements, management are required to make estimates and assumptions which affect reported income, expenses, assets, and liabilities. Use of available information and application of judgement are inherent in the formation of estimates, together with past experience and expectations of future events that are believed to be reasonable under the circumstances. Actual results in the future could differ from such estimates.

The trustees are satisfied that the accounting policies are appropriate and applied consistently. Key sources of estimation have been applied to the depreciation rates, which are deemed to be appropriate for the class of asset.

Impairment

The Trustees carry out regular impairment reviews in relation to assets.

Indicators of impairment of the carrying value of our Glasgow property were evident in the following circumstances, with the key judgements and estimates as follows:

- The property has been assessed as unsuitable for our ongoing charitable activities.
- Specialist professional advice obtained during the financial year 2024/25 demonstrated that the estimated costs that would be required to develop the property to suit our ongoing activities were cost prohibitive. As a result, the Board have decided it is in the charity's

best interests to relocate as soon as is practical for all training activity as well as HQ activity.

- The Board consider that the estimated useful life of the premises and the improvements thereon, should therefore be shortened, with a write down the value in full at 31 March 2025.
- Due to restrictions within the lease which runs to 2067 and little prospect of an early termination, we believe it prudent to estimate the residual value of the building at £Nil.

As a result of the above, the decision has been taken to fully impair the property's carrying value in the financial statements. An impairment charge of £419,620 has been processed in order to fully write down this building's carrying value at 31 March 2025. This is evident in note 16.

Separately we considered any provision which might be necessary in respect of potential dilapidations. As a result of the wording within the lease, which asks only for the building to be returned in a good state of repair and in a neat and tidy condition in 2067, we do not believe that any obligation at 31 March 2025 would be material to the financial statements.

4. COMPARATIVE GROUP STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2024

		Unrestricted						Restricted				
		General Fund	Corps Development Fund	Event Income Fund	Community Projects Fund	IT Upgrade Fund	Refurbishment Fund	Capital Fund	Business Development Fund	Donation Fund	Revaluation Reserve Fund	Total Funds
	Note	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024
		£	£	£	£	£	£	£	£	£	£	£
Income and endowments from:												
Donations and legacies	6	190,038	-	-	-	-	-	-	-	110,542	-	300,580
Charitable activities	7	658,682	-	-	-	-	-	-	-	-	-	658,682
Other trading activities	8	2,415,027	-	-	-	-	-	-	-	28,057	-	2,443,084
Investments	9	83,550	-	-	-	-	-	-	-	-	-	83,550
Other		3,482	-	-	-	-	-	-	-	-	-	3,482
Total income		3,350,779	-	-	-	-	-	-	-	138,599	-	3,489,378
Expenditure on:												
Raising funds												
Fundraising	10	97,213	-	-	-	-	-	-	-	-	-	97,213
Trading activities	11	1,937,664	-	-	-	-	15,609	-	-	-	-	1,953,273
Investment management costs		10,669	-	-	-	-	-	-	-	-	-	10,669
		2,045,546	-	-	-	-	15,609	-	-	-	-	2,061,155
Charitable activities	12	1,490,367	-	-	22,924	-	14,408	-	-	87,513	-	1,615,212
Total expenditure		3,535,913	-	-	22,924	-	30,017	-	-	87,513	-	3,676,367
Operating surplus/(deficit)		(185,134)	-	-	(22,924)	-	(30,017)	-	-	51,086	-	(186,989)
Net gains on investments		86,837	-	-	-	-	-	-	-	-	-	86,837
Net (expenditure)/income		5	(98,297)	-	-	(22,924)	-	(30,017)	-	51,086	-	(100,152)
Transfer between funds		23,720	(401)	-	-	-	-	48,275	-	(65,387)	(6,207)	-
Net movement in funds		(74,577)	(401)	-	(22,924)	-	(30,017)	48,275	-	(14,301)	(6,207)	(100,152)

4. COMPARATIVE PARENT STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2024

	Note	Unrestricted						Restricted				
		General Fund 2024 £	Corps Development Fund 2024 £	Event Income Fund 2024 £	Community Projects Fund 2024 £	IT Upgrade Fund 2024 £	Refurbishment Fund 2024 £	Capital Fund 2024 £	Business Development Fund 2024 £	Donation Fund 2024 £	Revaluation Reserve Fund 2024 £	Total Funds 2024 £
Income and endowments from:												
Donations and legacies	6	190,038	-	-	-	-	-	-	-	110,542	-	300,580
Charitable activities	7	658,682	-	-	-	-	-	-	-	-	-	658,682
Other trading activities	8	1,589,341	-	-	-	-	-	-	-	28,057	-	1,617,398
Investments	9	513,550	-	-	-	-	-	-	-	-	-	513,550
Other		3,482										3,482
Total income		2,955,093	-	-	-	-	-	-	-	138,599	-	3,093,692
Expenditure on:												
Raising funds												
Fundraising	10	97,213	-	-	-	-	-	-	-	-	-	97,213
Trading activities	11	1,553,222	-	-	-	-	15,609	-	-	-	-	1,568,831
Investment management costs		10,669	-	-	-	-	-	-	-	-	-	10,669
		1,661,104	-	-	-	-	15,609	-	-	-	-	1,676,713
Charitable activities	12	1,490,367	-	-	22,924	-	14,408	-	-	87,513	-	1,615,212
Total expenditure		3,151,471	-	-	22,924	-	30,017	-	-	87,513	-	3,291,925
Operating surplus/(deficit)		(196,378)	-	-	(22,924)	-	(30,017)	-	-	51,086	-	(198,233)
Net (losses) on investments		86,837	-	-	-	-	-	-	-	-	-	86,837
Net income	5	(109,541)	-	-	(22,924)	-	(30,017)	-	-	51,086	-	(111,396)
Transfer between funds		23,720	(401)	-	-	-	-	48,275	-	(65,387)	(6,207)	-
Net movement in funds		(85,821)	(401)	-	(22,924)	-	(30,017)	48,275	-	(14,301)	(6,207)	(111,396)

5. NET (EXPENDITURE)/INCOME FOR THE YEAR

	2025 £	2024 £
The group net (expenditure)/income for the year is stated after charging:		
Depreciation of tangible fixed assets	184,746	193,229
Impairment charge of tangible fixed assets	419,620	-
Auditor's remuneration for audit services	32,500	35,095
Auditor's remuneration for non audit services	950	1,000
Operating lease payments - land and buildings	48,985	48,545
Operating lease payments - other	14,897	19,238

6. DONATIONS AND LEGACIES

	Group		Parent	
	2025 £	2024 £	2025 £	2024 £
Trust & Grant Income	81,998	112,558	81,998	112,558
Donations & Legacies	170,292	188,022	170,292	188,022
	<u>252,290</u>	<u>300,580</u>	<u>252,290</u>	<u>300,580</u>

The income is split as follows:-

	£	£	£	£
<u>Trust & Grant Income</u>				
Unrestricted	5,855	7,633	5,855	7,633
Restricted	76,143	104,925	76,143	104,925
	<u>81,998</u>	<u>112,558</u>	<u>81,998</u>	<u>112,558</u>
<u>Donations & Legacies</u>				
Unrestricted	169,292	182,405	169,292	182,405
Restricted	1,000	5,617	1,000	5,617
	<u>170,292</u>	<u>188,022</u>	<u>170,292</u>	<u>188,022</u>

7. INCOME FROM CHARITABLE ACTIVITIES

	Group		Parent	
	2025 £	2024 £	2025 £	2024 £
Event Cover	685,601	658,682	685,601	658,682
	<u>685,601</u>	<u>658,682</u>	<u>685,601</u>	<u>658,682</u>

The income is split as follows:-

<u>Event Cover</u>				
Unrestricted	685,601	658,682	685,601	658,682
Restricted	-	-	-	-
	<u>685,601</u>	<u>658,682</u>	<u>685,601</u>	<u>658,682</u>

Group

Parent

8. OTHER TRADING ACTIVITIES INCOME	2025 £	2024 £	2025 £	2024 £
Fundraising event income	36,216	37,585	36,216	37,585
Self funded courses	8,720	-	8,720	-
Sponsorship	-	28,057	-	28,057
Management fee	-	-	1,558,774	1,551,756
Training income from trading subsidiary	2,467,553	2,139,700	-	-
Supplies income from trading subsidiary	244,240	237,742	-	-
	<u>2,756,729</u>	<u>2,443,084</u>	<u>1,603,710</u>	<u>1,617,398</u>

The income is split as follows:

	Group		Parent	
<u>Fundraising event income</u>				
Unrestricted	31,723	37,585	31,723	37,585
Restricted	4,493	-	4,493	-
	<u>36,216</u>	<u>37,585</u>	<u>36,216</u>	<u>37,585</u>
 <u>Self funded courses</u>				
Unrestricted	-	-	-	-
Restricted	8,720	-	8,720	-
	<u>8,720</u>	<u>-</u>	<u>8,720</u>	<u>-</u>
 <u>Sponsorship</u>				
Unrestricted	-	-	-	-
Restricted	-	28,057	-	28,057
	<u>-</u>	<u>28,057</u>	<u>-</u>	<u>28,057</u>
 <u>Management fee</u>				
Unrestricted	-	-	1,558,774	1,551,756
Restricted	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
 <u>Training income from trading subsidiary</u>				
Unrestricted	2,467,553	2,139,700	-	-
Restricted	-	-	-	-
	<u>2,467,553</u>	<u>2,139,700</u>	<u>-</u>	<u>-</u>
 <u>Supplies income from trading subsidiary</u>				
Unrestricted	244,240	237,242	-	-
Restricted	-	-	-	-
	<u>244,240</u>	<u>237,242</u>	<u>-</u>	<u>-</u>

	Group 2025 £	2024 £	Parent 2025 £	2024 £
9. INVESTMENT INCOME				
Bank interest	833	1,093	833	1,093
Dividends received	50,152	48,786	50,152	48,786
Gift aid from subsidiary	-	-	550,000	430,000
Gift aid claimed on donations	29,144	33,671	29,144	33,671
	<u>80,129</u>	<u>83,550</u>	<u>630,129</u>	<u>513,550</u>

All of the above income is unrestricted.

	Group 2025 £	2024 £	Parent 2025 £	2024 £
10. COST OF GENERATING VOLUNTARY INCOME				
Fundraising costs	71,010	97,213	71,010	97,213

	Note	First Aid Supplies 2025 £	First Aid Training 2025 £	Total 2025 £	Total 2024 £
11. EXPENDITURE ON TRADING ACTIVITIES TO RAISE FUNDS					
GROUP					
Trainer wages and salaries		-	522,721	522,721	533,509
Cost of first aid supplies		185,169	-	185,169	226,085
Other direct costs		13,493	157,162	170,655	152,458
Miscellaneous Expenses		70,926	70,926	141,852	112,022
Support Costs	13	91,397	1,143,634	1,235,031	929,199
		<u>360,985</u>	<u>1,894,443</u>	<u>2,255,428</u>	<u>1,953,273</u>
2025					
		<u>391,681</u>	<u>1,561,592</u>	<u>1,953,273</u>	
2024					

	Note	Activities 2025 £	Total 2025 £	Total 2024 £
11. EXPENDITURE ON TRADING ACTIVITIES TO RAISE FUNDS cont'd				
PARENT				
Miscellaneous Expenses		37,612	37,612	30,866
Support Costs	13	1,751,114	1,751,114	1,537,965
		<u>1,788,726</u>	<u>1,788,726</u>	<u>1,568,831</u>
2025				
		<u>1,568,831</u>	<u>1,568,831</u>	
2024				

12. EXPENDITURE ON CHARITABLE ACTIVITIES

GROUP	Note	Volunteer Develop- ment 2025	Event Cover 2025	Community First Aid Training 2025	Total 2025	Total 2024
		£	£	£	£	£
Stock Purchased		15,623	-	-	15,623	56,375
Equipment		-	22,190	-	22,190	29,794
Event Expenses		-	39,197	-	39,197	58,778
Vehicle Costs		-	17,511	-	17,511	17,629
Miscellaneous Expenses		72,415	-	28,086	100,501	120,772
Support Costs	13	699,373	699,373	131,244	1,529,990	1,331,864
2025		787,411	778,271	159,330	1,725,012	1,615,212
2024		785,683	714,737	114,792	1,615,212	
PARENT	Note	Volunteer Develop- ment 2025	Event Cover 2025	Community First Aid Training 2025	Total 2025	Total 2024
		£	£	£	£	£
Stock Purchased		15,623	-	-	15,623	56,375
Equipment		-	22,190	-	22,190	29,794
Event Expenses		-	39,197	-	39,197	58,778
Vehicle Costs		-	17,511	-	17,511	17,629
Miscellaneous Expenses		72,415	-	28,086	100,501	120,772
Support Costs	13	699,373	699,373	131,244	1,529,990	1,331,864
2025		787,411	778,271	159,330	1,725,012	1,615,212
2024		785,683	714,737	114,792	1,615,212	

13. ANALYSIS OF SUPPORT COSTS BY ACTIVITY

GROUP	Volunteer Develop- ment Fund 2025 £	Event Cover 2025 £	Community First Aid Training 2025 £	First Aid Supplies 2025 £	First Aid Training 2025 £	Total 2025 £	Total 2024 £	Note
Support Cost								
Staff Costs	433,369	433,369	82,546	43,826	547,830	1,540,940	1,595,265	1
Miscellaneous & Travel Expenses	3,743	3,743	713	677	8,071	16,947	24,823	1
Postage & Stationery	1,592	1,592	303	288	3,601	7,376	9,254	1
Telephone & Fax	5,225	5,225	995	945	11,811	24,201	16,724	1
Rent & Rates	16,314	16,314	2,966	2,707	33,833	72,134	58,921	2
Heat & Light	15,502	15,502	2,819	2,572	32,147	68,542	41,452	2
Repairs & Maintenance	24,216	24,216	4,403	4,018	50,220	107,073	92,542	2
Cleaning	19,460	19,460	3,538	3,228	40,356	86,042	64,336	2
Insurance	19,577	19,577	3,559	3,248	40,598	86,559	68,731	2
Charges	1,630	1,630	311	295	3,685	7,551	6,908	1
Marketing	6,294	6,294	1,199	1,138	14,228	29,153	21,129	1
Audit & support	20,011	20,011	3,812	4,830	60,380	109,044	67,749	1
Loss on disposal of assets	1,034	1,034	188	94	2,743	5,093	-	
Depreciation	39,090	39,090	7,107	7,367	92,092	184,746	193,229	2
Impairment charge	92,316	92,316	16,785	16,163	202,040	419,620	-	
2025	699,373	699,373	131,244	91,397	1,143,634	2,765,021	2,261,063	
2024	608,536	608,536	114,792	97,455	831,744	2,261,063		

	Volunteer Develop- ment	Event Cover	Community First Aid Training	First Aid Supplies	First Aid Training	Notes
Administration Costs	21%	21%	4%	4%	50%	1
Accommodation Costs	22%	22%	4%	2%	50%	2

13. ANALYSIS OF SUPPORT COSTS BY ACTIVITY (continued)

PARENT Support Cost	Volunteer Develop- ment Fund 2025 £	Event Cover 2025 £	Community First Aid Training 2025 £	First Aid Supplies 2025 £	First Aid Training 2025 £	Total 2025 £	Total 2024 £	Note
Staff Costs	433,369	433,369	82,546	82,546	1,031,830	2,063,661	2,132,524	1
Miscellaneous & Travel Expenses	3,743	3,743	713	713	8,573	17,486	30,494	1
Postage & Stationery	1,592	1,592	303	303	3,793	7,583	11,368	1
Telephone & Fax	5,225	5,225	995	995	12,439	24,879	20,545	1
Rent & Rates	16,314	16,314	2,966	1,483	37,078	74,155	72,381	2
Heat & Light	15,502	15,502	2,819	1,409	35,231	70,463	50,921	2
Repairs & Maintenance	24,216	24,216	4,403	2,201	55,037	110,073	113,683	2
Cleaning	19,460	19,460	3,538	1,769	44,226	88,453	79,034	2
Insurance	19,577	19,577	3,559	1,780	44,492	88,985	84,433	2
Charges	1,630	1,630	311	311	3,881	7,763	8,486	1
Marketing	6,294	6,294	1,199	1,199	14,984	29,970	25,956	1
Audit & support	20,011	20,011	3,812	3,812	47,646	95,292	53,107	1
Loss on disposal of assets	1,034	1,034	188	94	2,689	5,039	-	
Depreciation	39,090	39,090	7,107	3,554	88,843	177,684	186,897	2
Impairment charge	92,316	92,316	16,785	8,392	209,810	419,620	-	
2025	699,373	699,373	131,244	110,561	1,640,553	3,281,106	2,869,829	
2024	608,536	608,536	114,792	103,047	1,434,918	2,869,829		

		Volunteer Develop- ment	Event Cover	Community First Aid Training	First Aid Supplies	First Aid Training	Notes
	Administration Costs	21%	21%	4%	4%	50%	1
	Accommodation Costs	22%	22%	4%	2%	50%	2

	2025 £	Group 2024 £	2025 £	Parent 2024 £
14. GOVERNANCE COSTS				
Audit and Accountancy Fees	36,400	40,729	23,626	26,564
Legal and Professional Fees	81,471	37,659	80,493	37,212
Management Costs	125,453	122,986	125,453	122,986
	<u>243,324</u>	<u>201,374</u>	<u>229,572</u>	<u>186,762</u>

Audit and accountancy fees are included within audit and support costs and are apportioned by activity within note 13.

Management costs are included within staff costs and are apportioned by activity within note 13.

15. STAFF COSTS

Group and parent	2025 £	2024 £
Wages and Salaries	1,770,719	1,822,206
Social Security Costs	162,023	165,162
Pension Costs	113,752	113,235
Life Assurance	17,167	31,921
	<u>2,063,661</u>	<u>2,132,524</u>

The average number of staff employed by the charity during the financial year was 56 (2024 - 58).

The charity considers its key management personnel to comprise of the Trustees and the senior management team. The total employment benefits including employer pension contributions of the key management personnel were £489,252 (2024 - £489,507).

The Trustees are not remunerated for their services to the board. During the year expenses of £1,494 (2024 - £1,303) were paid to 2 (2024 - 2) trustees for travel and incidental expenses.

	2025 £	2024 £
The number of employees earning £60,000 per annum or more was:		
£70,001 - £80,000	<u>1</u>	<u>1</u>
£60,001 - £70,000	<u>4</u>	<u>4</u>

16. FIXED ASSETS

GROUP

Cost/Valuation

	Heritable Property £	Leasehold Property £	Improve- ments £	Computer Equipment £	Motor Vehicles £	Equipment £	Total £
As at 1 April 2024	578,082	400,000	1,748,401	114,716	316,055	983,514	4,140,768
Additions	-	-	-	5,979	-	15,287	21,266
Disposals	-	-	(55,050)	(8,098)	-	(5,441)	(68,589)
As at 31 March 2025	578,082	400,000	1,693,351	112,597	316,055	993,360	4,093,445

Depreciation

As at 1 April 2024	179,874	182,010	1,338,490	83,661	283,562	743,535	2,811,132
Charge for the year	11,562	5,200	84,394	15,566	8,123	59,901	184,746
Eliminated on Disposal	-	-	(50,319)	(7,736)	-	(5,441)	(63,496)
Impairment charge for the year	-	212,790	206,830	-	-	-	419,620
As at 31 March 2025	191,436	400,000	1,579,395	91,491	291,685	797,995	3,352,002

Net Book Value

As at 31 March 2025	386,646	-	113,956	21,106	24,370	195,365	741,443
As at 31 March 2024	<u>398,208</u>	<u>217,990</u>	<u>409,911</u>	<u>31,055</u>	<u>32,493</u>	<u>239,979</u>	<u>1,329,636</u>

Following a review during the year of the carrying value of the charity's fixed assets an impairment charge of £419,620 was made. This charge is in relation to the charity's main office. Further details are provided in note 3.

16. FIXED ASSETS (continued)

	Heritable Property £	Leasehold Property £	Improve- ments £	Computer Equipment £	Motor Vehicles £	Equipment £	Total £
PARENT							
<u>Cost/Valuation</u>							
As at 1 April 2024	578,082	400,000	1,748,401	100,680	316,055	958,184	4,101,402
Additions	-	-	-	3,793	-	11,992	15,785
Disposals	-	-	(55,050)	(7,704)	-	(5,441)	(68,195)
As at 31 March 2025	578,082	400,000	1,693,351	96,769	316,055	964,735	4,048,992
<u>Depreciation</u>							
As at 1 April 2024	179,874	182,010	1,338,490	74,978	283,562	729,970	2,788,884
Charge for the year	11,562	5,200	84,394	12,668	8,123	55,737	177,684
Eliminated on Disposal	-	-	(50,319)	(7,396)	-	(5,441)	(63,156)
Impairment charge for the year	-	212,790	206,830	-	-	-	419,620
As at 31 March 2025	191,436	400,000	1,579,395	80,250	291,685	780,266	2,483,792
<u>Net Book Value</u>							
As at 31 March 2025	386,646	-	113,956	16,519	24,370	184,469	725,960
As at 31 March 2024	398,208	217,990	409,911	25,702	32,493	228,214	1,312,518

Following a review during the year of the carrying value of the charity's fixed assets an impairment charge of £419,620 was made. This charge is in relation to the charity's main office. Further details are provided in note 3.

	2025 £	2024 £
17. FIXED ASSET INVESTMENTS		
Parent		
Shares in subsidiary company	250,000	250,000

The parent owns 100% of the share capital of St Andrew's First Aid Training & Supplies Limited which is incorporated in Scotland (SC415390).

	2025 £		2025 £
Turnover	2,743,492	Total Assets	915,854
Expenditure	(2,057,175)	Total Liabilities	(515,330)
Taxation	-	Provision for liabilities	(965)
	<u> </u>		<u> </u>
Profit for the year to 31 March 2025	686,317	Net Assets as at 31 March 2025	399,559
	<u> </u>		<u> </u>

18. CURRENT ASSET INVESTMENTS

Group and parent

Listed investments are stated in the accounts at market value as follows:

	2025 £
Market Value as at 1 April 2024	1,626,176
Additions at cost	564,075
Disposals	(558,791)
	<u> </u>
	1,631,460
Change in unrealised gains	(122,428)
Gain on disposal of investments	85,260
	<u> </u>
Market Value as at 31 March 2025	1,594,292
	<u> </u>

Only one investment, in MI Twentyfour Asset Backed Inc a GRS DIS (£83,536) is more than 5% of the total investment portfolio.

All investments held by the charity are directly listed in the United Kingdom.

	2025 £	2024 £
19. STOCK		
Group		
Stock	96,186	129,482
	<u> </u>	<u> </u>
	2025 £	2024 £
Parent		
Stock	49,867	62,312
	<u> </u>	<u> </u>

	2025 £	2024 £
20. DEBTORS		
Group		
Trade Debtors	442,837	372,467
Accrued Income	2,190	21,479
Prepayments	75,105	89,469
Other Debtors	1,000	8,284
	<u>521,132</u>	<u>491,699</u>
Parent		
Trade Debtors	76,189	62,991
Accrued Income	-	10,499
Prepayments	51,579	69,868
Other Debtors	5,012	8,284
Amounts due from subsidiary	18,379	12,532
	<u>151,159</u>	<u>164,174</u>
21. CREDITORS (falling due within one year)		
Group		
Trade creditors	57,489	114,207
PAYE & NI	37,951	43,333
V.A.T.	159,080	118,989
Accrued charges	113,959	109,851
Deferred income (note 23)	248,037	123,994
Other creditors	8,910	7,949
Bank loan	36,458	62,500
	<u>661,884</u>	<u>580,823</u>
Parent		
Trade creditors	37,215	81,316
PAYE & NI	37,951	43,333
Accruals and deferred income	85,201	90,262
Other creditors	8,910	7,947
	<u>169,277</u>	<u>222,858</u>

	2025 £	2024 £
22. CREDITORS (falling due after more than one year)		
Group		
Bank loan	-	36,458
	<u>-</u>	<u>36,458</u>
	<u><u>-</u></u>	<u><u>36,458</u></u>

The bank loan is repayable in instalments over 5 years and interest is payable at a rate of 1.96%. The above bank loan is due as follows:

	2025 £	2024 £
Within 1 year	-	36,458
	<u>-</u>	<u>36,458</u>
	<u><u>-</u></u>	<u><u>36,458</u></u>

	2025 £	2024 £
23. DEFERRED INCOME		
Group		
As at 1 April	123,994	148,877
Deferred in year (note 21)	248,037	123,994
Released in year	(123,994)	(148,877)
	<u>248,037</u>	<u>123,994</u>
At 31 March	<u><u>248,037</u></u>	<u><u>123,994</u></u>
Parent		
As at 1 April	-	-
Deferred in year (note 21)	-	-
Released in year	-	-
	<u>-</u>	<u>-</u>
At 31 March	<u><u>-</u></u>	<u><u>-</u></u>

Deferred income relates to courses and events booked and invoiced in advance and which relates to future periods.

24. PROVISION FOR LIABILITIES

Group	£
Deferred taxation arising on accelerated capital allowances	
Opening balance at 1 April 2024	965
Charge in the year	-
	<hr/>
Balance at 31 March 2025	965
	<hr/> <hr/>

25. RESERVES

a.) Movement in the year ended 31 March 2025

	At 1 April 2024 £	Income £	Expenditure £	(Losses) on Investments £	Transfers £	Net Movement In Year £	At 31 March 2025 £
GROUP							
UNRESTRICTED FUNDS							
General Funds	2,966,748	3,684,408	(3,963,357)	(37,168)	237,313	(78,804)	2,887,944
Corps Development Fund	93,984	-	-	-	-	-	93,984
Event Income Fund	100,000	-	-	-	-	-	100,000
Community Projects Fund	129,814	-	-	-	(31,957)	(31,857)	97,857
IT Upgrade Fund	69,373	-	-	-	-	-	69,373
Refurbishment Fund	201,451	-	(36,745)	-	-	(36,745)	164,706
Designated Funds							
Total	594,622	-	(36,745)	-	(31,957)	(68,702)	525,920
UNRESTRICTED FUNDS TOTAL	3,561,370	3,684,408	(3,580,482)	(37,168)	205,356	(147,506)	3,413,864
RESTRICTED FUNDS							
Capital Fund	101,235	-	-	-	(8,845)	(8,845)	92,390
Business Development Fund	4,178	-	-	-	-	-	4,178
Donation Fund	108,618	90,356	(60,175)	-	(10,327)	19,854	128,472
Revaluation Reserve	186,184	-	-	-	186,184	186,184	-
RESTRICTED FUNDS TOTAL	400,215	90,356	(60,175)	-	(205,356)	(175,175)	225,040
TOTAL FUNDS	3,961,585	3,774,764	(4,060,277)	(37,168)	-	(322,681)	3,638,904
PARENT							
UNRESTRICTED FUNDS							
General Funds	2,953,509	3,081,389	(3,496,655)	(37,168)	237,313	(215,120)	2,738,388
Corps Development Fund	93,984	-	-	-	-	-	93,984
Event Income Fund	100,000	-	-	-	-	-	100,000
Community Projects Fund	129,814	-	-	-	(31,957)	(31,957)	97,857
IT Upgrade Fund	69,373	-	-	-	-	-	69,373
Refurbishment Fund	201,451	-	(36,745)	-	-	(36,745)	164,706
Designated Funds							
Total	594,622	-	(36,745)	-	(31,957)	(68,702)	525,920
UNRESTRICTED FUNDS TOTAL	3,548,131	3,081,389	(3,533,400)	(37,168)	205,356	(283,822)	3,264,308
RESTRICTED FUNDS							
Capital Fund	101,235	-	-	-	(8,845)	(8,845)	92,390
Business Development Fund	4,178	-	-	-	-	-	4,178
Donation Fund	108,615	90,356	(60,175)	-	(10,327)	19,854	128,469
Revaluation Reserve	186,184	-	-	-	(186,184)	(186,184)	-
RESTRICTED FUNDS TOTAL	400,212	90,356	(60,175)	-	(205,356)	(175,175)	225,037
TOTAL FUNDS	3,948,343	3,171,745	(3,593,575)	(37,168)	-	(458,998)	3,489,345

25. RESERVES (Continued)

b.) Movement in the year ended 31 March 2024

	At 1 April 2023 £	Income £	Expenditure £	Gains on Investments £	Transfers £	Net Movement In Year £	At 31 March 2024 £
GROUP							
UNRESTRICTED FUNDS							
General Funds	3,041,325	3,350,779	(3,535,913)	86,837	23,720	(74,577)	2,966,748
Corps Development Fund	94,385	-	-	-	(401)	(401)	93,984
Event Income Fund	100,000	-	-	-	-	-	100,000
Community Projects Fund	152,738	-	(22,924)	-	-	(22,924)	129,814
IT Upgrade Fund	69,373	-	-	-	-	-	69,373
Refurbishment Fund	231,468	-	(30,017)	-	-	(30,017)	201,451
Designated Funds							
Total	647,964	-	(52,941)	-	(401)	(53,342)	594,622
UNRESTRICTED FUNDS TOTAL	3,689,289	3,350,779	(3,588,854)	86,837	23,319	(127,919)	3,561,370
RESTRICTED FUNDS							
Capital Fund	52,960	-	-	-	48,275	48,275	101,235
Business Development Fund	4,178	-	-	-	-	-	4,178
Donation Fund	122,919	138,599	(87,513)	-	(65,387)	(14,301)	108,618
Revaluation Reserve	192,391	-	-	-	(6,207)	(6,207)	186,184
RESTRICTED FUNDS TOTAL	372,448	138,599	(87,513)	-	(23,319)	27,767	400,215
FUNDS	4,061,737	3,489,378	(3,676,367)	86,837	-	(100,152)	3,961,585
PARENT							
UNRESTRICTED FUNDS							
General Funds	3,039,330	2,955,093	(3,151,471)	86,837	23,720	(85,821)	2,953,509
Corps Development Fund	94,385	-	-	-	(401)	(401)	93,984
Event Income Fund	100,000	-	-	-	-	-	100,000
Community Projects Fund	152,738	-	(22,924)	-	-	(22,924)	129,814
IT Upgrade Fund	69,373	-	-	-	-	-	69,373
Refurbishment Fund	231,468	-	(30,017)	-	-	(30,017)	201,451
Designated Funds							
Total	647,964	-	(52,941)	-	(401)	(53,342)	594,622
UNRESTRICTED FUNDS TOTAL	3,687,294	2,955,093	(3,204,412)	86,837	23,319	(139,163)	3,548,131
RESTRICTED FUNDS							
Capital Fund	52,960	-	-	-	48,275	48,275	101,235
Business Development Fund	4,178	-	-	-	-	-	4,178
Donation Fund	122,916	138,599	(87,513)	-	(65,387)	(14,301)	108,615
Revaluation Reserve	192,391	-	-	-	(6,207)	(6,207)	186,184
RESTRICTED FUNDS TOTAL	372,445	138,599	(87,513)	-	(23,319)	27,757	400,212
TOTAL FUNDS	4,059,739	3,093,692	(3,291,925)	86,837	-	(111,396)	3,948,343

25. RESERVES (continued)**GROUP (continued)**

The unrestricted General Funds are expendable at the discretion of the Trustees in furtherance of the objects of St Andrew's Ambulance Association.

The Corps Development Fund are funds designated to provide the required equipment and training for our volunteers.

The Event Income Fund is a designated fund for the purpose of providing protection against any unexpected fall in event income and to enable the association to continue to operate. This has been created due to the unpredictability of this income stream.

The Community Projects Fund is a designated fund for the purpose of providing match funding for new community projects and to fund a community trainer post.

The IT Upgrade Fund is a designated fund for the purpose of replacing or upgrading the IT systems of the association.

The Restricted Business Development Fund is funds received for the purpose of researching new business opportunities for the association.

The Refurbishment Fund is a designated fund for the purpose of upgrading and refurbishing the heritable property of the charity to improve the building condition, efficiency of use and sustainability.

The Restricted Capital Fund represents the proportion of the net book value of the asset funded by a grant. The fund increases by way of transfer from the restricted donation fund whenever capital is expended using donations recorded as income in the restricted donation fund. The fund reduces in line with depreciation charged on assets funded by restricted donations by way of transfer against the unrestricted general fund.

The revaluation reserve represents the historical revaluation of property held by the charity. The movement on the restricted revaluation reserve represents the release of depreciation and impairment charged for the year on the revalued assets. A transfer of £186,184 was made to the General Fund in respect of the impairment charge during the year.

The restricted donation fund is comprised of various donations and grants where restrictions have been imposed by the donor. Donations received in 2025 of £90,356 include donations from Gannochy Trust (£30,000), the Robert Barr Charitable Trust (£20,000) and Engage Renfrew (£10,000). Where a donation is spent on capital items (fixed assets) a transfer is made from the restricted donation fund to the restricted capital fund. During the year £10,327 was transferred to the restricted capital fund in respect of capital expenditure.

26. ANALYSIS OF NET ASSETS BETWEEN FUNDS

a) Analysis of net assets as at 31 March 2025

	Fixed Assets £	Current Assets £	Current Liabilities < 1 year £	Provision for liabilities £	Net Assets £
GROUP					
UNRESTRICTED FUNDS					
General Funds	649,053	2,901,740	(661,884)	(965)	2,887,944
Corps Development Fund	-	93,984	-	-	93,984
Event Income Fund	-	100,000	-	-	100,000
Community Projects Fund	-	97,857	-	-	97,857
IT Upgrade Fund	-	69,373	-	-	69,373
Refurbishment Fund	-	164,706	-	-	164,706
Designated Funds Total	-	525,920	-	-	525,920
UNRESTRICTED FUNDS TOTAL	649,053	3,427,660	(661,884)	(965)	3,413,864
RESTRICTED FUNDS					
Capital Fund	92,390	-	-	-	92,390
Business Development Fund	-	4,178	-	-	4,178
Donation Fund	-	128,472	-	-	128,472
Revaluation Reserve	-	-	-	-	-
RESTRICTED FUNDS TOTAL	92,390	132,650	-	-	225,040
TOTAL FUNDS	741,443	3,560,310	(661,884)	(965)	3,638,904
PARENT					
UNRESTRICTED FUNDS					
General Funds	883,570	2,024,095	(169,277)	-	2,738,388
Corps Development Fund	-	93,984	-	-	93,984
Event Income Fund	-	100,000	-	-	100,000
Community Projects Fund	-	97,857	-	-	97,857
IT Upgrade Fund	-	69,373	-	-	69,373
Refurbishment Fund	-	164,706	-	-	164,706
Designated Funds Total	-	525,920	-	-	525,920
UNRESTRICTED FUNDS TOTAL	883,570	2,550,015	(169,277)	-	3,264,308
RESTRICTED FUNDS					
Capital Fund	92,390	-	-	-	92,390
Business Development Fund	-	4,178	-	-	4,178
Donation Fund	-	128,469	-	-	128,469
Revaluation Reserve	-	-	-	-	-
RESTRICTED FUNDS TOTAL	92,390	132,647	-	-	225,037
TOTAL FUNDS	975,960	2,682,662	(169,277)	-	3,489,345

26. ANALYSIS OF NET ASSETS BETWEEN FUNDS (Continued)

b) Analysis of net assets as at 31 March 2024

	At 1 April 2023 £	Income £	Expenditure £	Gains on Investments £	Transfers £	Net Movement In Year £	At 31 March 2024 £
GROUP							
UNRESTRICTED FUNDS							
General Funds	3,041,325	3,350,779	(3,535,913)	86,837	23,720	(74,577)	2,966,748
Corps Development Fund	94,385	-	-	-	(401)	(401)	93,984
Event Income Fund	100,000	-	-	-	-	-	100,000
Community Projects Fund	152,738	-	(22,924)	-	-	(22,924)	129,814
IT Upgrade Fund	69,373	-	-	-	-	-	69,373
Refurbishment Fund	231,468	-	(30,017)	-	-	(30,017)	201,451
Designated Funds							
Total	647,964	-	(52,941)	-	(401)	(53,342)	594,622
UNRESTRICTED FUNDS TOTAL	3,689,289	3,350,779	(3,588,854)	86,837	23,319	(127,919)	3,561,370
RESTRICTED FUNDS							
Capital Fund	52,960	-	-	-	48,275	48,275	101,235
Business Development Fund	4,178	-	-	-	-	-	4,178
Donation Fund	122,919	138,599	(87,513)	-	(65,387)	(14,301)	108,618
Revaluation Reserve	192,391	-	-	-	(6,207)	(6,207)	186,184
RESTRICTED FUNDS TOTAL	372,448	138,599	(87,513)	-	(23,319)	27,767	400,215
FUNDS	4,061,737	3,489,378	(3,676,367)	86,837	-	(100,152)	3,961,585
PARENT							
UNRESTRICTED FUNDS							
General Funds	3,039,330	2,955,093	(3,151,471)	86,837	23,720	(85,821)	2,953,509
Corps Development Fund	94,385	-	-	-	(401)	(401)	93,984
Event Income Fund	100,000	-	-	-	-	-	100,000
Community Projects Fund	152,738	-	(22,924)	-	-	(22,924)	129,814
IT Upgrade Fund	69,373	-	-	-	-	-	69,373
Refurbishment Fund	231,468	-	(30,017)	-	-	(30,017)	201,451
Designated Funds							
Total	647,964	-	(52,941)	-	(401)	(53,342)	594,622
UNRESTRICTED FUNDS TOTAL	3,687,294	2,955,093	(3,204,412)	86,837	23,319	(139,163)	3,548,131
RESTRICTED FUNDS							
Capital Fund	52,960	-	-	-	48,275	48,275	101,235
Business Development Fund	4,178	-	-	-	-	-	4,178
Donation Fund	122,916	138,599	(87,513)	-	(65,387)	(14,301)	108,615
Revaluation Reserve	192,391	-	-	-	(6,207)	(6,207)	186,184
RESTRICTED FUNDS TOTAL	372,445	138,599	(87,513)	-	(23,319)	27,757	400,212
TOTAL FUNDS	4,059,739	3,093,692	(3,291,925)	86,837	-	(111,396)	3,948,343

27. REVENUE COMMITMENTS**Group and Parent**

At 31 March 2025 the group and charity had future minimum lease payments under non-cancellable operating lease agreements as follows:-

	Land and buildings		Other operating leases	
	2025	2024	2025	2024
	£	£	£	£
Not later than 1 year	29,553	17,830	14,910	16,124
Later than one year and not later than 5 years	1,240	1,288	37,262	5,639
Later than 5 years	11,470	11,789	-	80
	42,263	30,907	52,172	21,843

28. PENSIONS

The total pension contributions payable in the year on behalf of all employees were £113,752 (2024 - £113,235).

At the year end there were amounts due to the pension scheme of £8,910 (2024 - £9,095) included within other creditors.

29. RELATED PARTIES

During the year sales of £1,555,551 (2024 - £1,555,742) were made to St Andrew's First Aid Training & Supplies Limited, the subsidiary company. During the year £31,699 (2024 - £102,372) of purchases were made from St Andrew's First Aid Training & Supplies Limited. Gift aid distributions totalling £550,000 (2024 - £430,000) were received from St Andrew's First Aid Training & Supplies Limited by the charity. At the year end the charity was owed £18,379 (2024 - £12,533) by St Andrew's First Aid Training & Supplies Limited. This is included within debtors.

30. CONTINGENT LIABILITIES

The charity has certain financial obligations in relation to a property lease which ends in 2067. At the time of approving these accounts the Trustees whilst unable to quantify the amount of financial obligation believe that the obligation is not onerous.

31. EVENTS AFTER THE REPORTING PERIOD

Subsequent to 31 March 2025, the Trustees, in conjunction with the Board of Directors of St Andrew's First Aid Training & Supplies Limited, a wholly owned subsidiary, have undertaken a review of the activity of the subsidiary business and concluded that, as the activity is in line with the purpose and mission of the charity, it would be more beneficial to close the subsidiary business and transfer the trade, including all assets and liabilities, to the charity. It is anticipated that the date of transfer will be effective from close of business on 31 March 2026. There are no adjustments to the financial statements arising from this decision.