

SCOTTISH FIRE AND RESCUE SERVICE
FAMILY SUPPORT TRUST SCIO
REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31ST MARCH 2025

CHARITY NUMBER:- SC043924

SCOTTISH FIRE AND RESCUE SERVICE FAMILY SUPPORT TRUST SCIO

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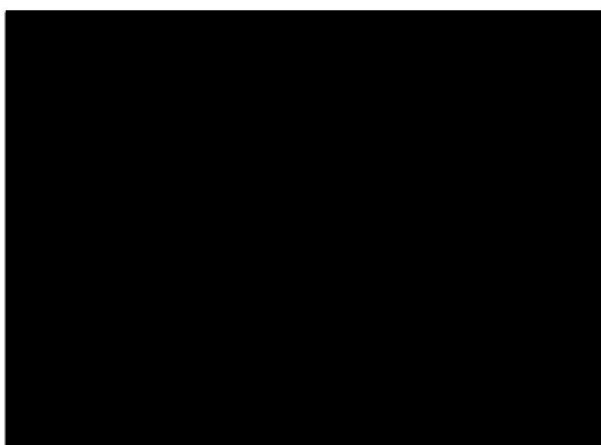
SCOTTISH FIRE AND RESCUE SERVICE FAMILY SUPPORT TRUST SCIO

LEGAL AND ADMINISTRATIVE INFORMATION

Charity name: Scottish Fire and Rescue Service
Family Support Trust (SCIO)

Charity registration number: SCO43924

Trustees



Independent Examiner


T. Murphy & Company
Chartered Accountants
Cape House
59 Admiral Street
GLASGOW
G41 1HP

Bankers

Bank of Scotland
110 Queen Street
GLASGOW
G1 3BY

Unity Trust Bank Plc
Nine Brindleyplace
Birmingham
B1 2HB

SCOTTISH FIRE AND RESCUE SERVICE FAMILY SUPPORT TRUST SCIO

TRUSTEES' REPORT

FOR THE YEAR ENDED 31ST MARCH 2025

The Trustees of the Scottish Fire and Rescue Service Family Support Trust present their report and financial statements for the year ended 31st March 2025. The Trustees who served during the year end up to the date of this report are set out on page 1.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Scottish Fire and Rescue Service Family Support Trust is a Scottish Charity governed by its constitution. The Charity is a registered Scottish Charitable Incorporated Organisation (SCIO), Number SCO43924. It was registered with effect from 10th April, 2013.

Appointment of Trustees

As set out in the SCIO constitution, Trustees are elected at the AGM.

Organisational structure

The Board of Trustees administers the Charity and meets regularly. Trustees set out the strategic direction and oversee the day to day operations of the Charity, in conjunction with the Charity staff.

Related parties

Scottish Fire and Rescue Service Family Support Trust is a stand-alone Charity and has no relationship with third parties.

Risk Management

The Charity Trustees have considered the major risks to which the Charity is exposed and have reviewed those risks and established systems and procedures to manage those risks.

OBJECTIVES AND ACTIVITIES

The objects of the Charity are to assist members and their beneficiaries, who are in necessitous circumstances. The Charity shall be applied for the relief of suffering or distress amongst, and the supply of needs and comfort to, and otherwise for the assistance and benefit of, members of the Charity and their beneficiaries, by means of grants and otherwise.

ACHIEVEMENT AND PERFORMANCE

The Trustees of the Scottish Fire and Rescue Service Family Support Trust present their report and financial statements for the year ended 31st March 2025. The Trustees who served during the year end up to the date of this report are set out on Page 1.

TRANSFER OF ASSETS AND LIABILITIES

The Charity was established on 10th April, 2013 to reflect the amalgamation of all the Scottish Fire Services. On the 13th November 2013 the assets and liabilities of the Strathclyde Fire and Rescue Family Support Trust Charity (Charity SC024296) were transferred to the Charity. The total net asset value transferred was £459,233.

SCOTTISH FIRE AND RESCUE SERVICE FAMILY SUPPORT TRUST SCIO

TRUSTEES' REPORT

FOR THE YEAR ENDED 31ST MARCH 2025

TRANSFER OF ASSETS AND LIABILITIES (CONTD...)

A further £700 was transferred during the previous year. OSCR, Scottish Charity Regulator confirmed the dissolution and removal from the Register of Strathclyde Fire and Rescue Family Support Trust (SC024296) in November 2016.

FINANCIAL REVIEW

The Charity had a surplus of £53,106 for the year and has total accumulated reserves of £1,078,689 at the balance sheet date (including working capital reserves of £855,351).

Reserves policy

It is the policy of the Charity to maintain unrestricted funds at a level to provide sufficient funds to cover management, administration and support costs.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity at the year end and of its incoming resources and resources expended during that year. In preparing those financial statements, the trustees are required to:-

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

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

SCOTTISH FIRE AND RESCUE SERVICE FAMILY SUPPORT TRUST SCIO

TRUSTEES' REPORT

FOR THE YEAR ENDED 31ST MARCH 2025

Independent Examiner

[REDACTED] a partner in T Murphy & Company, Chartered Accountants was appointed as Independent examiner and the Trustees recommend that [REDACTED] CA remains in office as Independent Examiner until further notice.

This report was approved by the Trustees on 10th October, 2025 and signed on its behalf by

[REDACTED]

SCOTTISH FIRE AND RESCUE SERVICE FAMILY SUPPORT TRUST SCIO**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES**

I report on the accounts of the Charity for the year ended 31st March, 2025 which are set out on pages 5 to 10.

Respective responsibilities of trustees and examiner

The Charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The Charity trustees consider that the audit requirement of Regulation 10(1) (a) to (c) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.


Independent examiner's statement

In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations

have not been met, or

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


T. MURPHY & COMPANY,
CHARTERED ACCOUNTANTS,
CAPE HOUSE,
59 ADMIRAL STREET,
GLASGOW, G41 1HP.

10th October, 2025

SCOTTISH FIRE AND RESCUE SERVICE FAMILY SUPPORT TRUST SCIO**STATEMENT OF FINANCIAL ACTIVITIES****(INCORPORATING AN INCOME & EXPENDITURE ACCOUNT)****FOR THE YEAR ENDED 31ST MARCH 2025**

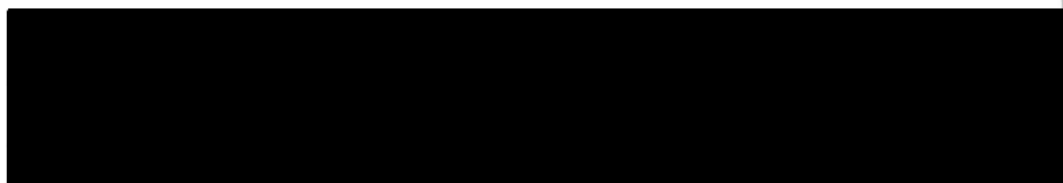
	Notes	Unrestricted Funds £	Restricted Funds £	2025 Total £	2024 Total £
<u>Income and endowments from:-</u>					
Donations and legacies					
Donations	2	273,852	-	273,852	247,995
Investments	3	18,737	-	18,737	105,351
Total		<u>292,589</u>	<u>-</u>	<u>292,589</u>	<u>353,346</u>
<u>Expenditure on:-</u>					
Charitable activities	4-6	239,483	-	239,483	247,339
Total		<u>239,483</u>	<u>-</u>	<u>239,483</u>	<u>247,339</u>
Net income/(expenditure)		53,106	-	53,106	106,007
Transfers between funds		-	-	-	-
Net movement In Funds		53,106	-	53,106	106,007
<u>Reconciliation of Funds</u>					
Total funds brought forward		<u>1,025,583</u>	<u>-</u>	<u>1,025,583</u>	<u>919,576</u>
Total funds carried forward		<u>1,078,689</u>	<u>-</u>	<u>1,078,689</u>	<u>1,025,583</u>

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

SCOTTISH FIRE AND RESCUE SERVICE FAMILY SUPPORT TRUST SCIO**BALANCE SHEET – 31ST MARCH 2025**

		<u>2025</u>	<u>2024</u>
	<u>NOTES</u>	<u>£</u>	<u>£</u>
FIXED ASSETS			
Tangible Assets	8	223,338	228,830
CURRENT ASSETS			
Sundry Debtor		-	-
Investments	9	295,724	284,692
Cash at bank and in hand		<u>596,612</u>	<u>548,436</u>
		<u>892,336</u>	<u>833,128</u>
CREDITORS: Amounts due			
within one year	10	<u>36,985</u>	<u>36,375</u>
NET CURRENT ASSETS		<u>855,351</u>	<u>796,753</u>
TOTAL ASSETS LESS LIABILITIES		<u>1,078,689</u>	<u>1,025,583</u>
<u>FUNDS</u>			
Unrestricted funds	12	1,078,689	1,025,583
Restricted funds	13	-	-
		<u>1,078,689</u>	<u>1,025,583</u>

The financial statements were approved by the Trustees on 10th October, 2025 and signed on its behalf by



SCOTTISH FIRE AND RESCUE SERVICE FAMILY SUPPORT TRUST SCIO

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST MARCH 2025

1 Accounting Policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the preceding year.

1.1 Accounting Convention

The financial statements are prepared under the historical cost convention and in accordance with the Charities SORP: FRS102. The financial statements have further been prepared in accordance with the applicable UK Accounting Standards and the Charities Accounts (Scotland) Regulations 2006. The principal accounting policies adopted in the preparation of the financial statements are set below.

1.2 Activity Based Reporting

The trustees are of the opinion that the Charity has only one activity. Accordingly, no split of expenditure by activity has been given in the notes to these accounts.

1.3 Incoming resources

Voluntary income including donations, gifts and legacies and grants that provide core funding or are of a general nature are recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability. Such income is only deferred when the donor specifies that the grant or donation must only be used in future accounting periods, or when the donor has imposed conditions which must be met before the Charity has unconditional entitlement.

Income from investments is included in the year in which it is receivable.

Income from charitable activities includes income received under contract or where entitlement to grant funding is subject to specific performance conditions is recognised as earned (as the related goods or services are provided). Grant income included in this category provides funding to support performance activities and is recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability.

1.4 Resources expended

Expenditure is recognised on an accruals basis when a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

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

Governance costs include those incurred in the governance of the Charity and its assets and are primarily associated with constitutional and statutory requirements

SCOTTISH FIRE AND RESCUE SERVICE FAMILY SUPPORT TRUST SCIO**NOTES TO THE FINANCIAL STATEMENTS****FOR THE YEAR ENDED 31ST MARCH 2025 (CONTD...)****1.5 Tangible Fixed Assets and Depreciation**

Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows:-

Property	- 2% straight line
Furniture & Fittings	- 15% reducing balance

1.6 Charity Status

Scottish Fire and Rescue Service Family Support Trust is a charity established on 10th April 2013. On 10th April 2013 it was registered as a Scottish Charitable Incorporated Organisation (SCIO). All assets and liabilities were transferred to the new organisation with effect from 13th November 2013.

2 Donations

	<u>2025</u>	<u>2024</u>
	<u>£</u>	<u>£</u>
Donations	74,163	57,570
Contributions from SFRS Staff	118,438	122,848
Gift Aid Reclaimed in Year	50,448	35,518
Fundraising	<u>30,803</u>	<u>32,059</u>
	<u>273,852</u>	<u>247,995</u>

3 Investment Income

	<u>2025</u>	<u>2024</u>
	<u>£</u>	<u>£</u>
Interest Received	10,504	9,918
Dividends Received	4,651	4,222
Gain on Investments	3,582	15,944
Gain on Sale of Spanish Property	-	<u>75,267</u>
	<u>18,737</u>	<u>105,351</u>

SCOTTISH FIRE AND RESCUE SERVICE FAMILY SUPPORT TRUST SCIO**NOTES TO THE FINANCIAL STATEMENTS****FOR THE YEAR ENDED 31ST MARCH 2025 (CONTD...)****4 Costs of charitable activities**

	<u>2025</u>	<u>2024</u>
	<u>£</u>	<u>£</u>
Insurance	944	915
Employer & Employee Costs	129,151	137,335
Training	-	800
Grants Paid Out	60,100	55,215
Events & Promotional Materials	15,191	18,353
Depreciation	5,775	5,787
General	450	254
Property Costs	11,993	11,779
Travel Expenses	1,784	1,537
Children's Investment Trust	2,990	3,660
Portfolio Management Costs	761	683
Bank Charges	169	156
Website & I.T. Materials	5,669	4,485
Subscriptions	279	279
Admin Expenses	2,187	3,179
Legal Expenses	-	972
	<u>237,443</u>	<u>245,389</u>

5 EMPLOYEE COSTS**a) Number of Employees**

	<u>2025</u>	<u>2024</u>
The average monthly number of employees during the year were:		
Managerial	1	1
Administration/Support	<u>2</u>	<u>2</u>
	<u>3</u>	<u>3</u>

b) General Employment Costs

	<u>2025</u>	<u>2024</u>
	<u>£</u>	<u>£</u>
Salaries & Wages	117,728	126,497
Social Security Costs	11,423	10,838
Staff Training	-	800
	<u>129,151</u>	<u>138,135</u>

There were no employees who received remuneration of over £60,000 pa during the year under review.

SCOTTISH FIRE AND RESCUE SERVICE FAMILY SUPPORT TRUST SCIO**NOTES TO THE FINANCIAL STATEMENTS****FOR THE YEAR ENDED 31ST MARCH 2025 (CONTD...)****6 Governance costs**

	<u>2025</u>	<u>2024</u>
	<u>£</u>	<u>£</u>
Independent Examiners Fee	<u>2,040</u>	<u>1,950</u>

7 Trustee emoluments

No trustees or any person connected with them received remuneration in the year.

8 Tangible fixed assets

	<u>PORTPATRICK FURNITURE COTTAGE</u>	<u>& FITTINGS</u>	<u>TOTAL</u>
	<u>£</u>	<u>£</u>	<u>£</u>
<u>At Cost:-</u>			
As At 1 st April, 2024	262,244	12,006	274,250
Movement in Year	-	283	283
As At 31 st March, 2025	<u>262,244</u>	<u>12,289</u>	<u>274,533</u>
<u>Accumulated Depreciation:-</u>			
As At 1 st April, 2024	36,484	8,936	45,420
Provision for Year	5,245	530	5,775
As At 31 st March, 2025	<u>41,729</u>	<u>9,466</u>	<u>51,195</u>
Net Book Value –			
31st March, 2025	<u>220,515</u>	<u>2,823</u>	<u>223,338</u>
Net Book Value –			
31st March, 2024	<u>225,760</u>	<u>3,070</u>	<u>228,830</u>

9 Investments

The fund's investments are a portfolio of shares managed by Barclays, 120 Bothwell Street, Glasgow, G2 7JT. The figure included in the Balance Sheet at 31st March, 2025 is the market value of the share portfolio at that date per Barclays.

All gains/(losses) are transferred to the Income and Expenditure Account.

The movement in the investments for the year were as follows:-

	<u>2025</u>	<u>2024</u>
	<u>£</u>	<u>£</u>
As At 1 st April, 2024	284,692	258,762
Money Transferred Out	(761)	(683)
	283,931	258,079
Gain on Investments	3,582	15,944
Monies/Income Received	<u>8,211</u>	<u>10,669</u>
As At 31 st March, 2025	<u>295,724</u>	<u>284,692</u>

SCOTTISH FIRE AND RESCUE SERVICE FAMILY SUPPORT TRUST SCIO**NOTES TO THE FINANCIAL STATEMENTS****FOR THE YEAR ENDED 31ST MARCH 2025 (CONTD...)****10 Creditors: amounts falling due within one year**

	<u>2025</u>	<u>2024</u>
	<u>£</u>	<u>£</u>
Accrued Charges	<u>36,985</u>	<u>36,375</u>

11 Analysis of net funds between projects

	Unrestricted Funds	Designated Funds	Restricted Funds	2025 Total	2024 Total
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Fixed Assets	223,338	-	-	223,338	228,830
Current Assets	892,336	-	-	892,336	833,128
Current Liabilities	(36,985)	-	-	(36,985)	(36,375)
	<u>1,078,689</u>	<u>-</u>	<u>-</u>	<u>1,078,689</u>	<u>1,025,583</u>

12 Unrestricted funds

	1 st April 2024	Incoming	Outgoing	Transfer	31 st March 2025
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
General Fund	<u>1,025,583</u>	<u>292,589</u>	<u>(239,483)</u>	<u>-</u>	<u>1,078,689</u>

Purpose of unrestricted funds

The purpose of unrestricted funds is to fund core costs of the Charity

SCOTTISH FIRE AND RESCUE SERVICE FAMILY SUPPORT TRUST SCIO**NOTES TO THE FINANCIAL STATEMENTS****FOR THE YEAR ENDED 31ST MARCH 2025 (CONTD...)****13 Restricted funds**

	1 st April 2024	Incoming	Outgoing	Transfer	31 st March 2025
	£	£	£	£	£
Adapt & Thrive Covid 19 Recovery Grant	-	-	-	-	-
	-	-	-	-	-
		£		£	
Outgoing Costs					
Cost of Charitable activities					
Employer & Employee Costs		-			
Travel		-			
Training		-			
		-		-	

Purpose of Restricted funds

The restricted funds are used to finance those projects of which funding has been awarded for specific purposes.

14 Staff costs

Scottish Fire and Rescue Service carries out an agreed Payroll Administration Service for the Charity.

During the year a total of £129,151 was paid for charity employee costs.

SCOTTISH FIRE AND RESCUE SERVICE FAMILY SUPPORT TRUST SCIO

The following pages do not form part of the statutory accounts.

SCOTTISH FIRE AND RESCUE SERVICE FAMILY SUPPORT TRUST SCIO
DETAILED INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31ST MARCH 2025

	<u>2025</u>		<u>2024</u>	
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
<u>INCOME AND ENDOWMENTS</u>				
Donations and legacies				
Fundraising	30,803		32,059	
Donations	74,163		57,570	
Contributions from SFRS Staff	118,438		122,848	
Gift Aid Reclaimed	<u>50,448</u>		<u>35,518</u>	
		273,852		247,995
Investment Income				
Interest Received	10,504		9,918	
Dividends Received	4,651		4,222	
Gain on Investments	3,582		15,944	
Gain on Sale of Spanish Property	<u>-</u>		<u>75,267</u>	
		<u>18,737</u>		<u>105,351</u>
Total Income		292,589		353,346
Total Expenditure (see next page)		<u>(239,483)</u>		<u>(247,339)</u>
Net Surplus For Year		<u>£ 53,106</u>		<u>£ 106,007</u>

SCOTTISH FIRE AND RESCUE SERVICE FAMILY SUPPORT TRUST SCIO**DETAILED SCHEDULE OF EXPENDITURE****FOR THE YEAR ENDED 31ST MARCH 2025**

	<u>2025</u>		<u>2024</u>	
	£	£	£	£
<u>EXPENDITURE ON:</u>				
<u>Charitable activities</u>				
<u>Staff Costs</u>				
Salaries & Wages	117,728		126,497	
Social security costs	11,423		10,838	
Staff Training	<u>-</u>		<u>800</u>	
		129,151		138,135
<u>Project and Activities Costs</u>				
Grants Paid Out	60,100		55,215	
Events Costs	15,191		18,353	
Children's Investment Trust	<u>2,990</u>		<u>3,660</u>	
		78,281		77,228
<u>Premises Costs</u>				
Property Costs				
- Spain	-		578	
Portpatrick	<u>11,993</u>		<u>11,201</u>	
		11,993		11,779
<u>Administrative Costs</u>				
Legal Fees	-		972	
Website & I.T. Materials	5,669		4,485	
Printing, Postage & Stationery	2,187		3,179	
Depreciation	5,775		5,787	
Portfolio Management Costs	761		683	
Bank Charges	169		156	
Subscriptions	279		279	
Insurance	944		915	
General Expenses	<u>450</u>		<u>254</u>	
		16,234		16,710
<u>Motor and Travel Expenses</u>				
Travel Expenses	<u>1,784</u>		<u>1,537</u>	
		<u>1,784</u>		<u>1,537</u>
		237,443		245,389
<u>Governance Costs</u>				
Independent Examination Fee		<u>2,040</u>		<u>1,950</u>
TOTAL EXPENDITURE		<u>£239,483</u>		<u>£247,339</u>