

FINANCIAL STATEMENTS AND TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2026

St Andrew's First Aid
Charity No SC006750
Patron: HRH The Princess Royal
Incorporated by Royal Charter 1899



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WELCOME FROM THE CHAIR AND CHIEF EXECUTIVE

This has been an important year for St Andrew's First Aid. Across Scotland, our volunteers, staff, trainers, customers, partners and supporters have continued to help people build the skills and confidence to respond when someone needs help.

At the same time, we have been honest about the areas where our charity needs to change, strengthen and modernise.

During 2025/26, St Andrew's First Aid entered a new phase of leadership – with a new Chief Executive, Derek Robertson, and a new Chair of the Board of Trustees, David Davidson.

We strengthened senior leadership across the charity, building capacity in marketing, communications, inward investment, operations, business development and corporate services to support the next phase of our work. These changes matter.

St Andrew's First Aid has a proud history. We have been part of Scotland's communities for more than 140 years. But heritage alone is not enough. Scotland's communities are changing. Expectations of charities are rising. The need for practical first aid skills, volunteer support and community confidence remains as important as ever.

We continued to deliver this through training, supporting events and activities across Scotland, and youth development. We prioritised addressing real operational pressures – focusing on volunteer recruitment, training capacity and active participation. We took the difficult decision to pause community engagement.

These decisions reflect our clear responsibility to protect operational stability, focus on essential delivery and build a stronger foundation for the future.

The year also saw important work begin on our future strategy, vision, mission and brand refresh. This work will be launched in 2026/27. It will set out a clearer direction for St Andrew's First Aid and help us build on our strengths; address the challenges we face and increase our impact across Scotland.

We would like to thank every volunteer, staff member, trainer, customer, partner, funder and supporter who contributed to the charity this year. Your commitment made a real difference.

2025/26 was a year of transition. It was also a year of purpose, learning and preparation.

We enter 2026/27 with a renewed focus on strengthening our charity, supporting our people and helping more people across Scotland step forward with confidence when someone needs help.



Derek Robertson
Chief Executive



David Davidson
Chair of the Board of Trustees

St Andrew's First Aid is the trading name of St. Andrew's Ambulance Association, a charity registered in Scotland, No. SC006750. The charity is incorporated by Royal Charter 1899. The charity was established to save lives and prevent or relieve human suffering (whether in peace or in war), advance education, advance citizenship, and promote civic responsibility and volunteering.

OBJECTIVES AND ACTIVITIES

The objects of St Andrew's First Aid are:

1. the provision of training in First Aid and related subjects;
2. the provision of First Aid services, materials and equipment;
3. the recruitment of volunteers and the provision to them of training First Aid techniques (for its own sake and as a means of developing life skills), opportunities to provide First Aid services at national and local events, and opportunities for personal and career development;
4. such other activities, whether related to First Aid or to other aspects of advice, care, treatment or assistance for people who are injured, unwell or exposed to health risks, as the Board may consider appropriate from time to time.

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 34 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

2025/26 OVERVIEW

Headline impact
In 2025/26, St Andrew's First Aid continued to deliver public benefit across Scotland through training, volunteering, youth development and community learning.

15,000+ people trained through commercial first aid courses

34,242 volunteer hours delivered

592 young people supported through Ready for Life courses

£2.87m commercial subsidiary turnover

1,489 volunteer qualifications achieved

19,963 people supported through talks and demonstrations

£562,743 commercial net profit before gift aid payments

278 youth members

WHO WE ARE AND WHY WE MATTER

St Andrew's First Aid is Scotland's dedicated first aid charity.

Our purpose is simple. We believe no one should suffer or die because they needed support and did not receive it.

We help people across Scotland develop the skills, confidence and readiness to act in an emergency. We do this through high-quality first aid training, volunteer event first aid, community learning, youth development and partnerships.

We have been part of Scotland's communities for more than 140 years. Our history includes the provision of St Andrew's Ambulances, the predecessor to the Scottish Ambulance Service of today.

That heritage remains important. But our focus is firmly on the future.
Our work is built around two connected strengths.

We are one of Scotland's leading providers of first aid training. Each year, we train thousands of people in workplaces, public sector organisations, schools, clubs and communities. This training helps organisations meet their responsibilities. More importantly, it gives people the confidence to step forward when something happens.

We are also a volunteer-led charity. Our volunteers provide first aid cover at events across Scotland, from local community activities to major public occasions. They give their time, skills and care to help keep people safe.

Together, our training and volunteering create public benefit. They increase first aid confidence across Scotland. They support safer workplaces and communities. They help people respond when minutes matter.

As a charity, we reinvest income from commercial training into our charitable purpose. This model supports our sustainability and helps fund wider work that benefits communities across Scotland.

A YEAR OF TRANSITION

In 2025/26, we continued to deliver important work across Scotland, while also beginning the work needed to strengthen its future direction, leadership and operating model.

STRENGTHENING LEADERSHIP

We took important steps in strengthening the Executive Leadership Team and building the senior capacity needed to support the charity's next phase:

- Derek Robertson joined as Chief Executive in August 2025.
- David Davidson was appointed Chair of the Board of Trustees at the Board meeting on 16 December 2025.
- Lisa Robb joined as Executive Director, Marketing, Communications and Inward Investment in November 2025.
- David Selkirk joined as Executive Director of Operations and Business Development in January 2026.
- The appointment process for a new Executive Director of Corporate Services was also completed during the year, with the role commencing in 2026/27.

Together, these appointments created momentum behind a wider organisational reset.

A VISION FOR THE FUTURE

During the year, work began to develop a new strategy, vision, mission and brand refresh. This will provide clearer direction for the charity, help strengthen our profile and support our ambition to increase our impact across Scotland. It will be launched in 2026/27.

The year also highlighted the need to strengthen the resilience and sustainability of our volunteering model. Demand for event first aid remained significant, but recruitment, training capacity and active participation all required focused attention.

In response, we took practical steps to increase training capacity, reopen recruitment and begin addressing the barriers that affect volunteer recruitment, retention and participation.

In the latter half of the year, new community engagement activity was paused so that resources could be reallocated to support the core volunteering offer and event first aid commitments. This was a difficult decision, but it allowed us to focus on immediate operational priorities while preparing for a more sustainable approach in future.

2025/26 was not a year of standing still.

It was a year in which St Andrew's First Aid continued to deliver meaningful impact, while beginning the work needed to build a stronger, more focused and more resilient charity.

OUR IMPACT IN 2025/26

Our impact this year can be seen across four connected areas.

- We equipped people with lifesaving skills.
- We supported events and communities through volunteers.
- We shared first aid confidence with young people and the wider public.
- We began building stronger foundations for the future.

EQUIPPING SCOTLAND WITH LIFESAVING SKILLS

First aid training is one of the most important ways St Andrew's First Aid delivers public benefit.

In 2025/26, more than 15,000 people were equipped with essential lifesaving skills through our workplace training courses. These courses supported employers, organisations and individuals across Scotland to meet their first aid responsibilities and build safer environments.

Training activity remained strong during the year. Commercial subsidiary turnover increased by 5% to £2.87m. This was the highest income recorded since the commercial company began in 2012. Net profit before gift aid payments was £562,743.

This performance reflects steady demand for high-quality first aid training and the strength of the St Andrew's First Aid reputation. During the year, we maintained an Excellent 5.0 rating on Trustpilot and reached more than 1,100 Google reviews.

Behind those figures is something more important than compliance.

Every course gives people practical skills. It helps them recognise when someone needs support. It gives them the confidence to act. It helps workplaces, schools, clubs and communities become safer.

Training also supports our charity's wider sustainability. Income generated through commercial training is reinvested into our charitable purpose, helping us deliver wider public benefit across Scotland.

The year was not without challenge. Rising costs, supply chain volatility and continued budget pressure for customers affected the wider operating environment. Despite this, training remained a strong and important part of our impact and future sustainability.

Case study: training customer

"I felt I learned a lot from the course – our trainer Colin was extremely engaging and put me and my colleague right at ease.

I hope we never have to use the skills we learned at work. However, I now feel much more confident that I would know the correct steps to follow in an emergency.

After the course, I located the nearest AED. Now everyone in our centre knows where it is, so anyone can run and get it if needed."

- Miranda, Business Manager, attended Emergency First Aid at Work training in Glasgow

SUPPORTING SCOTLAND THROUGH VOLUNTEERS

Volunteers are at the heart of St Andrew's First Aid.

In 2025/26, volunteers delivered 34,242 hours of activity across Scotland. Their contribution helped keep people safe at events and supported wider public understanding of first aid.

This work matters. At events large and small, our volunteers provide calm, skilled and practical support. They are often there before help is needed. They reassure the public, support event organisers and provide first aid when someone becomes unwell or injured.

The year also highlighted the need to strengthen our volunteering model.

Volunteer recruitment, training capacity and active participation all required focused attention. The organisation experienced pressure in maintaining existing commitments for first aid provision at events. In response, resources were focused on the core volunteering offer, essential training and recruitment.

Training was an important part of this response. Volunteers achieved 1,489 qualifications during the year, helping to increase capability and support future delivery.

Youth development continued to show positive momentum. At the end of the year, St Andrew's First Aid had 278 youth members, made up of Thistles and Cadets. During the year, 17 Cadets moved into the adult section, becoming volunteers and/or Youth Leaders.

This progression is an important part of the charity's future. It helps young people build skills, confidence and a lifelong connection to first aid and volunteering.

A review of volunteering services, commissioned on behalf of the Board, provided a roadmap to re-energise and enhance the volunteering offer. This work will continue into 2026/27 and beyond.

Our priority is clear. We need to make volunteering easier to join, better supported and more sustainable for the future.

Case study: volunteer story

"I'm proud to be part of a team people can rely on in times of need.

Volunteering with St Andrew's First Aid means working alongside dedicated, supportive and compassionate people. We learn new skills, grow in confidence and support each other because we all share the same goal: helping people.

Whether we are at a major event or out in the community, we represent St Andrew's First Aid with professionalism, care and pride."

- Blair Henderson, Volunteer

SHARING FIRST AID CONFIDENCE IN COMMUNITIES

Community engagement continued to deliver meaningful public benefit during 2025/26.

In the latter half of 2025, the organisation paused community engagement activity. This was done to maintain operational stability and reallocate resources to the core volunteering offer, particularly first aid cover at events.

The pause was a difficult but necessary decision. It allowed the organisation to focus on immediate operational priorities while considering how community engagement can be delivered more sustainably in future.

Despite this pause, St Andrew's First Aid continued to meet existing commitments and delivered important community work during the year.

Ready for Life courses were delivered in schools across Scotland, providing skills and qualifications to 592 young people.

Mental health first aid activity supported communities and schools in Renfrewshire and Perth and Kinross, helping people build knowledge, awareness and confidence.

Volunteers also delivered talks and demonstrations across Scotland. These supported 19,963 people to learn basic first aid skills. Of those, 17,102 people learnt CPR.

This work shows the continuing importance of community-based first aid learning. It also shows the scale of opportunity. There is strong demand for practical, accessible first aid education that helps people feel more prepared to respond.

Community engagement will remain part of the charity's developing strategy. The work undertaken to date provides a platform to seek greater financial support from agencies, charitable trusts and corporate partners. This will be important in ensuring that future community activity is both impactful and financially sustainable.

592 young people supported through Ready for Life

19,963 people reached through talks and demonstrations

17,102 people learnt CPR through talks and demonstrations

BUILDING STRONGER FOUNDATIONS

2025/26 was also a year of preparation.

During the year, we began work on a new strategy, vision, mission and brand refresh. This work will be launched in 2026/27 and will help define the next phase of our charity.

The aim is to strengthen our relevance, increase our visibility and provide a clearer direction for staff, volunteers, trustees, partners, funders and customers.

Our new leadership structure, bringing in a wider range of expertise, is an important part of this.

It will help the charity move from short-term operational response towards more structured planning, stronger governance, clearer performance management and greater external engagement.

BUILDING A STRONGER BRAND FOR THE FUTURE

As part of the strategy development work, we appointed a dedicated brand agency with experience across both commercial and charity sectors.

This work has supported the development of the charity's future vision, mission, brand position and creative direction. It has also included market research and focus groups with volunteers, helping the charity understand how people see St Andrew's First Aid today, what motivates involvement, and what will help the brand feel stronger and more relevant for the future.

This is important foundation work. The refreshed brand will not be a cosmetic change. It will help the charity tell a clearer story about who we are, why we matter and how people can be part of our future.

RAISING CONFIDENCE THROUGH PUBLIC CAMPAIGNS

The most notable public relations campaign during the year was Taking the Fear out of First Aid.

The campaign was developed to address a simple but important issue: many people are reluctant to step in during a first aid emergency because they are afraid of getting it wrong.

Built around research, media activity, political engagement and creative public content, the campaign aimed to challenge myths, make first aid feel more personal and encourage people to feel more confident about acting in an emergency.

The campaign launched with a creative stunt on Buchanan Street in Glasgow. Members of the public were invited to reach inside a mystery box, with the reveal that the box was empty. The idea was simple: when it comes to first aid, there is often less to be afraid of than people think.

The campaign used humour to open up a serious issue. It was supported by content creator Mark Thorburn, national and regional media activity, stakeholder engagement and social content.

It became one of the charity's most visible campaigns of the year, securing national and regional media coverage, broadcast coverage, social engagement and political support.

25 pieces of target media coverage

387,266 coverage views

186 MP and MSP briefings shared

5 parliamentary motions published

STRENGTHENING DIGITAL FOUNDATIONS

Digital performance remained an important focus during the year.

Work continued to optimise the existing website for search performance and improve the way people find St Andrew's First Aid online. Paid search activity was also expanded beyond Google to include Bing, helping the charity test and develop additional routes to reach training customers.

At the same time, the strategy review identified that the website needs to play a much bigger role in the charity's future.

The current website remains an important commercial and information channel, but it needs to be modernised to support the next phase of the organisation. A new website will therefore be developed as part of the brand relaunch in 2026/27.

This will be an important part of the charity's wider digital transformation. It will help St Andrew's First Aid present a clearer public story, improve user journeys, support training growth and make it easier for people to engage with the charity.

PREPARING FOR THE NEXT PHASE

From November 2025, the marketing and communications focus shifted significantly towards strategy and foundation work.

This included leading the development of the new strategy, shaping the emerging vision and mission, supporting the brand refresh, and preparing the organisation for a more confident launch in 2026/27.

This work will continue into the next financial year. It will give St Andrew's First Aid a stronger platform to grow visibility, build trust, support income generation and increase impact across Scotland.

FUNDRAISING AND PARTNERSHIP ACTIVITY

While much of 2025/26 focused on organisational reset and preparing for the future, St Andrew's First Aid continued to secure valuable support from trusts, foundations and corporate partners.

Notable funding included £10,000 from the Brownlie Charitable Trust towards the Mobile First Aid Post appeal, £7,083 from The Gannochy Trust to support mental health first aid activity, £4,000 from the Hospital Saturday Fund towards innovation in CPR training equipment, and £5,000 from Scotmid to purchase CPR equipment. We are grateful for this support, which helps us strengthen our services, improve training and increase first aid confidence across Scotland.



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.

INCOME

Total income for the year reduced slightly, by £8,580, from £3,774,764 to £3,766,184. The movement comprised a reduction in donations and legacies of £84,574, a reduction of £57,628 in income from charitable activities (event income), a reduction in investment income of £2,637, offset by increases in income from trading activities of £113,108 and other income of £23,151.

EXPENDITURE

Total expenditure for the year reduced by £34,587, from £4,060,277 to £4,025,690. However, excluding the one-off impairment charge in 2025 of £419,620 in respect of the charity's previous main office, total expenditure increased by £385,033. This increase comprised an increase of £262,188 in trading activities to raise funds and an increase of £118,451 in expenditure on charitable activities. These increases include additional support costs of c£235,067 mainly in respect of a transformational change project which commenced during 2025-26.

OPERATING PERFORMANCE

The accounts of the group show an operating deficit for the year of £259,506 (2025: deficit £285,513). This is stated after an impairment charge of £nil (2025: £419,620) in respect of the charity's previous main office. Excluding the one-off impairment charge in 2025 of £419,520, the operating deficit of £259,506 compares with an operating surplus (excluding impairment charge in 2025 of £419,620) of £134,107, a reduction in underlying operating performance of £393,613 (2026 deficit of £259,506 v 2025 adjusted operating surplus of £134,107). The reduction in underlying performance of £393,613 comprises a reduction in total income of £8,580 and an increase in total expenditure of £385,033. As explained under '**Expenditure'** above, additional expenditure totalling c£235,067 in additional support costs as part of a transformational change project were incurred in the year. It is anticipated that further additional one-off costs will be incurred in 2026-27 and over the next 2-3 years as part of the transformational change project which commenced during 2025-26. As explained below under **'Transfers between funds'**, during the year the Trustees set aside £975,000 in an Unrestricted Designated Transformational Change Fund (balance at 31 March 2026 £975,000) to meet future one-off costs as part of the Trustees' decision to invest in the strategic transformation of the charity.

GAINS & LOSSES ON INVESTMENTS

There was an overall net gain on investments during the year of £140,333 versus a net loss in 2025 of £37,168.

NET (EXPENDITURE)/INCOME BEFORE TRANSFERS BETWEEN FUNDS

The total net expenditure for the year was £119,173 versus net expenditure in 2025 of £322,681, a reduction of £203,508. The total net expenditure of £119,173 comprises total unrestricted net expenditure of £92,206 plus total restricted net expenditure of £26,967.

TRANSFERS BETWEEN FUNDS

There was a transfer from two Restricted Funds to the Unrestricted General Fund of £24,749 during the year (versus a total of £205,356 of transfers from three Restricted Funds to the Unrestricted General Fund in 2025) including a £20,257 transfer to match the depreciation charged during the year in respect of assets funded by restricted donations received in prior years. Separately, within Unrestricted Funds, as set out in Note 24a, there were transfers totalling £1,067,136 between the Unrestricted Designated Funds and the Unrestricted General Fund during the year. Funds totalling £520,590 (being the Corps Development Fund (£93,984), the Event Income Fund (£100,000), the Community Projects Fund (97,857), the IT Upgrade Fund (£69,373) and the Refurbishment Fund (£159,376)) were transferred to the General Fund and two new funds created, totalling £1,587,726 (being the Transformational Change Fund (£975,000) and the Unrestricted Capital Fund (£612,716). The Unrestricted Designated Transformational Change Fund was created during the year to meet future one-off costs as part of the Trustees' decision to invest in the strategic transformation of the charity. The Unrestricted Designated Capital Fund was created to represent the amount of tangible fixed assets held by the charity, not represented by the Restricted Capital Fund.

NET MOVEMENT IN FUNDS

The total net movement in funds for the year was a deficit of £119,173 versus a deficit in 2025 of £322,681. The total deficit comprised an unrestricted funds deficit of £67,457 and a restricted deficit of £51,716.

BALANCE SHEET

Consolidated net assets have decreased in the year by £119,173 (from £3,638,904 to £3,519,731), comprising decreases totalling £496,635 in: tangible fixed assets of £56,584, stock of £55,114; debtors of £164,772; and cash of £220,165, offset by an increase in investments of £139,759 and a reduction in creditors of £237,703.

RESERVES HELD

Total consolidated reserves as at 31 March 2026 were £3,519,731 (2025: £3,638,904) comprising unrestricted funds of £3,346,407 (2025 £3,413,684) and restricted funds of £173,324 (2025: £225,040). Unrestricted funds comprise the general fund of £1,758,681, a Designated Transformational Change Fund created during the year of £975,000, representing the amount set aside by the Trustees to invest in the strategic transformation of the charity, and the Designated Capital Fund of £612,726, representing the amount of tangible fixed assets not represented by the Restricted Capital Fund. Restricted Funds comprise of various donations and grants where restrictions have been imposed by the donor, and a Capital Fund representing the net book value of tangible fixed assets funded by a grant. All funds are detailed in note 24.

RESERVES POLICY

Total reserves at 31 March 2026 were as follows:

	2026 £	2025 £	Movement in year £
Unrestricted - General Fund	1,758,681	*2,887,944*	(1,129,263)
Unrestricted- Designated Funds	1,587,726	*525,920*	1,061,806
Unrestricted Funds Total	**3,346,407**	***3,413,864***	**(67,457)**
Restricted Funds Total	**173,324**	***225,040***	**(51,716)**
TOTAL FUNDS	**3,519,731**	***3,638,904***	**(119,173)**

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 equates to a requirement for unrestricted general funds of approximately £1,691,887 (2025: £1,820,329). As at 31 March 2026 unrestricted general funds plus unrestricted Designated Transformational Change Fund totalled £2,733,681 (2025: £2,887,944) equating to a surplus general fund requirement of £1,041,794 when compared to six month's operating expenditure.

Furthermore, at 31 March 2026 the charity had unrestricted designated funds (excluding the Designated Transformational Fund) of £612,726 (2025: £525,920) which have been designated as detailed in note 24, an increase of £86,806 during the year.

As at 31 March 2026 total unrestricted funds are £3,346,407 (2025: £3,413,864), a reduction of £67,457 during the year.

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 MANAGERS AND INVESTMENT POLICY

Throughout the year the investment portfolio was managed by Canaccord Wealth Management. Subsequent to 31 March 2026, and following discussion and review of the investment management arrangements by the Board, a new Investment Manager, Fell Financial Planning, has been appointed.

The investment 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, has been agreed by the Board.

PRINCIPAL RISKS AND UNCERTAINTIES

The Board of Trustees is responsible for overseeing risk and ensuring that St Andrew's First Aid has appropriate systems in place to identify, manage and reduce risk.

The Chief Executive and Executive Leadership Team manage the corporate risk register on behalf of the Board. The register is reviewed regularly and covers strategic, operational, financial, governance, compliance and reputational risks.

During 2025/26, the charity operated in a period of transition. The principal risks requiring continued focus are:

Governance and leadership
Maintaining strong governance, effective oversight and clear leadership through a period of change. This includes ensuring the Board has the right skills, information and reporting to support good decisions.

People, culture and succession planning
Recruiting, retaining and developing skilled staff remains essential. The charity is strengthening leadership, management structures, training and succession planning.

Volunteering capacity and sustainability
Volunteer recruitment, training, retention and active participation remain key risks. The charity is focused on building training capacity, improving recruitment pathways and creating a more sustainable volunteering experience.

Operational delivery
The charity must ensure it can meet event first aid and training commitments safely and professionally. Improved planning, systems and customer relationship management will support more consistent delivery.

Financial sustainability
The charity must maintain sufficient income, reserves and financial controls. Key risks include cost pressures, reliance on training income and careful stewardship of reserves and assets.

Reputation and stakeholder engagement
Public trust and stakeholder confidence are vital. The charity is strengthening its strategy, brand, messaging and engagement to improve visibility and better communicate its impact.

Technology, systems and data
Effective systems and secure data are essential to good operations. The charity continues to monitor cyber security, data protection, system resilience and technology needs

Safeguarding, health and safety and compliance
The charity has clear responsibilities to protect staff, volunteers, young people, vulnerable adults and the public. Policy review, training, reporting and Board oversight remain important controls.

External environment and legislative change
The charity operates in a changing environment, including shifts in legislation, government policy, funding priorities, economic pressure and wider geopolitical uncertainty. These risks will continue to be monitored and managed.

The Board recognises that risk cannot be removed entirely. Its role is to ensure that risks are understood, monitored and managed in a way that protects the charity and supports delivery of its charitable purpose.

GROUP STRUCTURE AND REORGANISATION

During the year the Trustees reviewed the Group structure with the aim of simplifying its operations and bringing the Group's training and supplies activities into the parent charity.

On 31 March 2026 the business, assets and liabilities of the charity's wholly owned subsidiary, St Andrew's First Aid Training & Supplies Limited, were transferred to St Andrew's First Aid. Prior to the transfer, the subsidiary's remaining distributable reserves had been distributed to the charity under Gift Aid arrangements.

The consideration for the transfer was £250,000, equal to the subsidiary's issued share capital and share premium. The consideration remained outstanding at 31 March 2026 as an amount due by the charity to the subsidiary.

Following completion of the transfer, the relevant trading activities are carried on directly by the charity. The subsidiary ceased carrying on the transferred business and it is expected to be wound up in due course.

The Trustees consider that the reorganisation will simplify the Group structure and administration and enable the transferred activities to be managed directly within the charity.

PLANS FOR FUTURE

St Andrew's First Aid is entering an important period of change with stronger foundations already in place.

During 2025/26, the Board and Executive Leadership Team began the work needed to strengthen the charity's future direction, modernise how it operates and ensure it is better placed to meet Scotland's needs. This work will continue through 2026/27, with the launch of a refreshed strategy, vision, mission and brand.

Our focus will be on building a stronger, more sustainable charity. We will continue to invest in the leadership, systems, people and partnerships needed to support long-term impact. This includes strengthening volunteer recruitment, training and support, improving the journey for people who want to get involved, and creating a more resilient model for event first aid and community activity.

The charity has already taken important practical steps. St Andrew's First Aid has moved from its long-standing headquarters at St Andrew's House to more suitable facilities, creating a working environment that better supports staff, volunteers and future delivery.

The activity of the former wholly owned commercial training subsidiary has also transferred into the charity. This reduces administrative complexity, improves brand clarity and supports a more joined-up approach to our charitable and training activity.

First aid training will remain central to our charitable purpose and financial sustainability. Bringing greater clarity to our brand, customer experience and digital channels will help more people and organisations access high-quality first aid training across Scotland.

2026/27 will be a year of consolidation, modernisation and renewed ambition. We will continue to make careful decisions, manage change responsibly and focus on building the foundations needed for a stronger future.

Our aim is simple: to increase first aid confidence, support our volunteers and help more people across Scotland step forward when someone needs help.

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 Board of Trustees is responsible for the governance and strategic oversight of the charity. Trustees act collectively to ensure the charity operates in accordance with its Royal Charter, is well governed, financially sustainable, compliant with relevant regulations and focused on delivering public benefit.

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, four committees, accountable to the Board, meet regularly:

- Finance, Audit and Risk management Committee;
- Clinical Governance Committee,
- People and Remuneration Committee, and
- Volunteer Engagement Committee.

The Chief Executive and executive leadership 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 executive leadership team comprises the Chief Executive, the Executive Director of Operations and Business Development, the Executive Director of Marketing, Communications and Inward Investment, the Executive Director of Corporate Services, the Executive Director of People and the Executive Director of Finance.

At the board meeting on 16 December 2025 David Davidson was appointed Chair of the Board of Trustees.

Trustee appointments and resignations during the year are detailed on page 21.

The Board worked with the Chief Executive and Executive Leadership Team during a period of organisational transition. This included oversight of operational pressures, development of the emerging strategy and the strengthening of senior leadership capacity.

The charity will continue to review its governance, risk management and reporting arrangements as the new strategy is launched and embedded in 2026/27.

TRUSTEE RECRUITMENT, INDUCTION AND GOVERNANCE

The Board of Trustees is responsible for ensuring that St Andrew's First Aid is well governed, effectively managed and able to account for its work, impact and use of charitable resources. Trustees recognise the importance of good governance and seek to follow the best practice guidance set out by the Office of the Scottish Charity Regulator.

The charity aims to maintain a Board with the right balance of skills, experience and perspective to support effective decision-making. Following governance changes approved by the Privy Council, and agreed by an Extraordinary General Meeting of the charity in March 2023, the Board has a maximum of 15 Trustees.

Most Trustees are recruited for the skills and experience they bring to the charity. This includes areas such as finance, marketing, business, clinical practice, governance and wider leadership. Recruitment may take place through open advertising, personal networks and other appropriate routes.

Prospective Trustees meet with the Chief Executive to understand the charity's purpose, activities and priorities. The Nominations Committee then interviews candidates and makes recommendations to the Board.

All new Trustees receive an induction when they join. This provides an overview of the charity, its governance, activities, responsibilities and current priorities, helping them contribute effectively to the work of the Board.

RELATED PARTIES AND CONNECTED BODIES

Whilst St Andrew's First Aid has tri-partite 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 during the year was to provide first aid training services and supplies to public, private and third sector organisations. As described in this report under 'Group structure and reorganisation', on 31 March 2026 the business, assets and liabilities of the charity's wholly owned subsidiary, St Andrew's First Aid Training & Supplies Limited, were transferred to St Andrew's First Aid.

REFERENCE AND ADMINISTRATION DETAILS

Registered charity: St Andrew's Ambulance Association

Trading as: St Andrew's First Aid

Charity number: SC006750

Principal and registered office:
First Floor
The Culzean Building
36 Renfield Street
Glasgow
G2 1LU

Professional advisors are:

Principal Bankers
RBS
Glasgow City Branch
10 Gordon Street
Glasgow
G1 3PL

Solicitors
Thorntons Law LLP
Whitehall House
33 Yeaman Shore
Dundee
DD1 4BJ

Auditor
TC Group
180 St Vincent Street
Glasgow
G2 5SG

Investment Fund Managers
Fell Financial Planning
Suite 14, Stirling University Innovation Park
Stirling
FK9 4NF

Trustees of St Andrew's First Aid for the year 1 April 2025 to date of signing accounts unless otherwise stated:

Mr Rudy Crawford MBE BSc (Hons) MB ChB FRCS (Glasg) FRCEM
Mr Derek Ellery (resigned 11 September 2025)
Mrs Morven Fioretti RGN RM BSc (Hons) BA (DN) Dipm BSc (Hons) Mid (resigned 24 June 2026)
Ms Joan Forrest DPE MA (Ed) (resigned 16 December 2025)
Mr Mark Galloway FCIBS CII BA (Hons)
Dr Ian Morrison PhD, FRCP Edin (resigned 26 November 2025)
Dr Neil Ramsay BMedSci (Hons) MBChB MRCP (Neuro)
Mr Frank Nelson
Mrs Ruth Morrison LLB(Hons) Dip LP
Mr David Davidson
Dr Tom Mallison BSc (Hons) MBChB PGCHE MSc MRCGP (2020) MFSEM(UK) MCPara MCoROM FAWM FHEA FRRHHEd FRGSb WP-C (appointed 18 May 2026)
Mr Douglas Cook (appointed 18 May 2026)
Mr John Harden MBChB MPH (appointed 18 May 2026)
Mrs Morag Abbott (appointed 18 May 2026)
Mr Darren Cairns (appointed 18 May 2026)
Mrs Wendy Bates (appointed 18 May 2026)

Presidency of St Andrew's First Aid

His Grace, the Duke of Buccleuch was appointed President at the Annual General Meeting on 2 July 2008 and remains in situ.

Patron

HRH The Princess Royal

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: 23 September 2026 

Trustee

Dated: 23 September 2026 

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 2026 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 financialreporting 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 2026 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 knowledgeobtained in the course of the audit, or otherwiseappears 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 venquiries 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 throughmanagement 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. 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 ofthe 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.

Allison Devine

Date 25/09/26

Allison Devine BSc CA (Senior Statutory Auditor)
For and on behalf of TC Group
Business Advisors and Accountants

180 St Vincent Street
Glasgow
G2 5SG

GROUP STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2026

	Note	Unrest. General Fund 2026 £	Unrest. Designated Funds 2026 £	Total Unrest. Funds 2026 £	Total Restricted Funds 2026 £	Total Funds 2026 £	Total Funds 2025 £
Income and endowments from:							
Donations and legacies	6	142,020	-	**142,020**	**25,696**	**167,716**	*252,290*
Charitable activities	7	627,973	-	**627,973**	**-**	**627,973**	*685,601*
Other trading activities	8	2,852,148	-	**2,852,148**	**17,689**	**2,869,837**	*2,756,729*
Investments	9	77,492	-	**77,492**	**-**	**77,492**	*80,129*
Other		23,166	-	**23,166**	**-**	**23,166**	*15*
Total income		**3,722,799**	**-**	**3,722,799**	**43,385**	**3,766,184**	***3,774,764***
Expenditure on:							
Raising funds							
Fundraising	10	75,397	-	**75,397**	**-**	**75,397**	*71,010*
Trading activities	11	2,277,568	2,772	**2,280,340**	**16,090**	**2,296,430**	*2,255,428*
Investment management costs		9,296	-	**9,296**	**-**	**9,296**	*8,827*
		2,362,261	**2,772**	**2,365,033**	**16,090**	**2,381,123**	***2,335,265***
Charitable activities	12	**1,587,747**	**2,558**	**1,590,305**	**54,262**	**1,644,567**	***1,725,012***
Total expenditure		**3,950,008**	**5,330**	**3,955,338**	**70,352**	**4,025,690**	***4,060,277***
Operating surplus/(deficit)		**(227,209)**	**(5,330)**	**(232,539)**	**(26,967)**	**(259,506)**	***(285,513)***
Net gains/(losses) on investments	18	140,333	-	**140,333**	**-**	**140,333**	*(37,168)*
Net (expenditure)/income	5	**(86,876)**	**(5,330)**	**(92,206)**	**(26,967)**	**(119,173)**	***(322,681)***
Transfer between funds	24	(1,042,387)	1,067,136	**24,749**	**(24,749)**	**-**	-
Net movement in funds		(1,129,263)	1,061,806	**(67,457)**	**(51,716)**	**(119,173)**	*(322,681)*
Reconciliation of funds:							
Funds balance brought forward as at 1 April 2025		2,887,944	525,920	**3,413,864**	**225,040**	**3,638,904**	*3,961,585*
Funds balance carried forward as at 31 March 2026	24	**1,758,681**	**1,587,726**	**3,346,407**	**173,324**	**3,519,731**	***3,638,904***

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

The notes on pages 34 to 57 form part of these financial statements.

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

Comparative information for 2025 is disclosed in note 4.

PARENT STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2026

	Note	Unrest. General Fund 2026 £	Unrest. Designated Funds 2026 £	Total Unrest. Funds 2026 £	Total Restricted Funds 2026 £	Total 2026 £	Total 2025 £
Income and endowments from:							
Donations and legacies	6	142,020	-	142,020	**25,696**	**167,716**	*252,290*
Charitable activities	7	627,973	-	627,973	**-**	**627,973**	*685,601*
Other trading activities	8	1,694,152	-	1,694,152	**17,689**	**1,711,841**	*1,603,710*
Investments	9	789,794	-	789,794	**-**	**789,794**	*630,129*
Other		23,166	-	23,166	**-**	**23,166**	*15*
Total income		**3,277,105**	**-**	**3,277,105**	**43,385**	**3,320,490**	***3,171,745***
Expenditure on:							
Raising funds							
Fundraising	10	75,397	-	75,397	**-**	**75,397**	71,010
Trading activities	11	1,682,315	2,772	1,685,087	**16,090**	**1,701,177**	1,788,726
Investment management costs		9,296	-	9,296	**-**	**9,296**	8,827
		1,767,008	**2,772**	**1,769,780**	**16,090**	**1,785,870**	***1,858,563***
Charitable activities	12	**1,587,747**	**2,558**	**1,590,305**	**54,262**	**1,644,567**	***1,725,012***
Total expenditure		**3,354,755**	**5,330**	**3,360,085**	**70,352**	**3,430,437**	***3,593,575***
Operating surplus/(deficit)		**(77,650)**	**(5,330)**	**(82,980)**	**(26,967)**	**(109,947)**	***(421,830)***
Net gains/(losses) on investments	18	140,333	-	140,333	**-**	**140,333**	*(37,168)*
Net (expenditure)/income	5	**62,683**	**(5,330)**	**57,353**	**(26,967)**	**30,386**	***(458,998)***
Transfer between funds	24	(1,042,387)	1,067,136	24,749	**(24,749)**	**-**	-
Net movement in funds		(979,704)	1,061,806	82,102	**(51,716)**	**30,386**	*(458,998)*
Reconciliation of funds:							
Funds balance brought forward as at 1 April 2025		2,738,388	525,920	3,264,308	**225,037**	**3,489,345**	*3,948,343*
Funds balance carried forward as at 31 March 2026	24	**1,758,684**	**1,587,726**	**3,346,410**	**173,321**	**3,519,731**	***3,489,345***

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

The notes on pages 34 to 57 form part of these financial statements.

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

Comparative information for 2025 is disclosed in note 4.

GROUP BALANCE SHEET AS AT 31 MARCH 2026

	Notes	2026 £	2025 £
FIXED ASSETS			
Tangible Fixed Assets	16	684,859	741,443
CURRENT ASSETS			
Investments	18	1,734,051	1,594,292
Stock	19	41,072	96,186
Debtors	20	356,028	520,800
Cash at bank and in hand		1,128,867	1,349,032
		3,260,018	3,560,310
CREDITORS: Amounts falling due within one year			
Creditors	21	(425,146)	(661,884)
NET CURRENT ASSETS		2,834,872	2,898,426
TOTAL ASSETS LESS CURRENT LIABILITIES		3,519,731	4,059,489
CREDITORS: Amounts falling due after more than one year			
Provision for liabilities	23	-	(965)
NET ASSETS		3,519,731	3,638,904
FUNDS			
Unrestricted Funds			
General Fund	24, 25	1,758,681	2,887,944
Designated Funds	24, 25	1,587,726	525,920
Unrestricted Funds Total		3,346,407	3,413,864
Restricted Funds Total	24,25	173,324	225,040
TOTAL FUNDS		3,519,731	3,638,904

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

Chairman of the Board of Trustees Dated: 23 September 2026

Trustee Dated: 23 September 2026

R. Crawford.

The notes on pages 34 to 57 form part of these financial statements.

PARENT BALANCE SHEET AS AT 31 MARCH 2026

	Notes	2026 £	2025 £
FIXED ASSETS			
Tangible Fixed Assets	16	684,859	725,960
Investments	17	250,000	250,000
		934,859	975,960
CURRENT ASSETS			
Investments	18	1,734,051	1,594,292
Stock	19	41,072	49,867
Debtors	20	356,028	151,159
Cash at bank and in hand		1,128,867	887,344
		3,260,018	2,682,662
CREDITORS: Amounts falling due within one year			
Creditors	21	(675,146)	(169,277)
NET CURRENT ASSETS		2,584,872	2,513,385
TOTAL ASSETS LESS CURRENT LIABILITIES		3,519,731	3,489,345
CREDITORS: Amounts falling due after more than one year		-	-
NET ASSETS		3,519,731	3,489,345
FUNDS			
Unrestricted Funds			
General Fund	24,25	1,758,684	2,738,388
Designated Funds Total	24,25	1,587,726	525,920
Unrestricted funds Total		3,346,410	3,264,308
Restricted Funds Total	24,25	173,321	225,037
TOTAL FUNDS		3,519,731	3,489,345

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

Chairman of the Board of Trustees Dated: 23 September 2026

Trustee Dated: 23 September 2026

The notes on pages 34 to 57 form part of these financial statements.

GROUP STATEMENT OF CASHFLOWS FOR THE YEAR ENDED 31 MARCH 2026

	2026 £	2025 £
CASH FLOWS FROM OPERATING ACTIVITIES		
Net (expenditure)/income for the year	(119,172)	(322,681)
Adjustments for:		
Depreciation charges	107,366	184,746
Impairment charge	-	419,620
Losses/(gains) on investments	(140,333)	37,168
Investment income	(77,492)	(80,129)
Loss on sale of fixed assets	-	5,093
Deferred Tax	(965)	-
Decrease in stocks	55,114	33,296
(Increase)/decrease in debtors	164,771	(29,101)
Increase/(decrease) in creditors	(200,280)	107,103
NET CASH PROVIDED BY/(USED IN) OPERATING ACTIVITIES	(210,991)	355,115
CASH FLOWS FROM INVESTING ACTIVITIES		
Investment income	77,492	80,129
Purchase of tangible fixed assets	(50,782)	(21,266)
Proceeds from the sale of investments	128,713	558,791
Purchase of investments	(128,139)	(564,075)
NET CASH PROVIDED BY/(USED IN) INVESTING ACTIVITIES	27,284	53,579
Repayment of bank loan	(36,458)	(62,500)
NET CASH (USED IN) FINANCING ACTIVITIES	(36,458)	(62,500)
CHANGE IN CASH AND CASH EQUIVALENTS IN THE YEAR	(220,165)	346,194
CASH AND CASH EQUIVALENTS AT 1 APRIL	1,349,032	1,002,838
CASH AND CASH EQUIVALENTS AT 31 MARCH	1,128,867	1,349,032
ANALYSIS OF CASH AND CASH EQUIVALENTS		
Cash on deposit and at bank	1,128,867	1,349,032

ANALYSIS OF CHANGES IN NET DEBT

	At 1 April 2025	Cashflows	Other non – cash changes	At 31 March 2026
	£	£	£	£
Cash and cash equivalents				
Cash	1,349,032	(220,165)	-	1,128,867
	1,349,032	(220,165)	-	1,128,867
Borrowings				
Debt due within one year	(36,458)	36,458	-	-
Debt due after one year	-	-	-	-
	(36,458)	36,458	-	-
Total	1,312,574	(183,707)	-	1,128,867

PARENT STATEMENT OF CASHFLOWS FOR THE YEAR ENDED 31 MARCH 2026

	2026 £	2025 £
CASH FLOWS FROM OPERATING ACTIVITIES		
Net (expenditure) for the year	30,387	(458,998)
Adjustments for:		
Depreciation charges	99,565	177,684
Impairment charge	-	419,620
Losses/(Gains) on investments	(140,333)	37,168
Investment income	(789,794)	(630,129)
Loss on sale of fixed assets	-	5,039
Transfer of fixed assets from subsidiary	(21,986)	-
Decrease/(Increase) in stocks	8,795	12,445
Decrease/(Increase) in debtors	(204,870)	13,015
(Decrease)/Increase in creditors	505,869	(53,581)
NET CASH (USED IN)/PROVIDED BY OPERATING ACTIVITIES	(512,367)	(477,737)
CASH FLOWS FROM INVESTING ACTIVITIES		
Investment income	789,794	630,129
Purchase of tangible fixed assets	(36,478)	(15,785)
Proceeds from the sale of investments	128,713	558,791
Purchase of investments	(128,139)	(564,075)
NET CASH PROVIDED BY INVESTING ACTIVITIES	753,890	609,060
CHANGE IN CASH AND CASH EQUIVALENTS IN THE YEAR	241,523	131,323
CASH AND CASH EQUIVALENTS AT 1 APRIL	887,344	756,021
CASH AND CASH EQUIVALENTS AT 31 MARCH	1,128,867	887,344
ANALYSIS OF CASH AND CASH EQUIVALENTS		
Cash on deposit and at bank	1,128,867	887,344

ANALYSIS OF CHANGES IN NET DEBT

	At 1 April 2025	Cashflows	Other non –cash changes	At 31 March 2026
	£	£	£	£
Cash and cash equivalents				
Cash	887,344	241,523	-	1,128,867
Total	887,344	241,523	-	1,128,867

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 2026.

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 20 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 2026.

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.

- **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.

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
- 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 24 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.

Group reorganisation

On 31 March 2026 the charity acquired the business, assets and liabilities of its wholly owned subsidiary, St Andrew's First Aid Training & Supplies Limited, as part of an internal Group reorganisation.

The assets and liabilities transferred have been recognised in the charity's individual financial statements in accordance with the accounting policies applicable to the underlying balances. As the reorganisation is intra-group assets and liabilities were transferred at their book value at 31 March 2026 and no goodwill or gains/losses arise.

In the consolidated financial statements, the transfer is an intra-group transaction. Intercompany balances and transactions arising from the transfer have been eliminated on consolidation.

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.

4. COMPARATIVE GROUP STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2025

	Note	Unrest. General Fund 2025 £	Unrest. Designated Funds 2025 £	Total Unrest. Funds 2025 £	Total Restricted Funds 2025 £	Total 2025 £
Income and endowments from:						
Donations and legacies	6	175,147	-	**175,147**	**77,143**	**252,290**
Charitable activities	7	685,601	-	**685,601**	**-**	**685,601**
Other trading activities	8	2,743,516	-	**2,743,516**	**13,213**	**2,756,729**
Investments	9	80,129	-	**80,129**	**-**	**80,129**
Other		15	-	**15**	**-**	**15**
Total income		3,684,408	**-**	**3,684,408**	**90,356**	**3,774,764**
Expenditure on:						
Raising funds						
Fundraising	10	71,010	-	**71,010**	**-**	**71,010**
Trading activities	11	2,231,001	19,107	**2,250,108**	**5,320**	**2,255,428**
Investment management costs		8,827	-	**8,827**	**-**	**8,827**
		2,310,838	**19,107**	**2,329,945**	**5,320**	**2,335,265**
Charitable activities	12	**1,652,519**	**17,638**	**1,670,157**	**54,855**	**1,725,012**
Total expenditure		**3,963,357**	**36,745**	**4,000,102**	**60,175**	**4,060,277**
Operating surplus/(deficit)		**(278,949)**	**(36,745)**	**(315,694)**	**30,181**	**(285,513)**
Net gains/(losses) on investments	18	(37,168)	-	**(37,168)**	**-**	**(37,168)**
Net (expenditure)/income	5	**(316,117)**	**(36,745)**	**(352,862)**	**30,181**	**(322,681)**
Transfer between funds	25	237,313	(31,957)	**205,356**	**(205,356)**	**-**
Net movement in funds		**(78,804)**	**(68,702)**	**(147,506)**	**(175,175)**	**(322,681)**

4. COMPARATIVE PARENT STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2025

	Note	Unrest. General Fund 2025 £	Unrest. Designated Funds 2025 £	Total Unrest. Funds 2025 £	Total Restricted Funds 2025 £	Total 2025 £
Income and endowments from:						
Donations and legacies	6	175,147	-	**175,147**	**77,143**	**252,290**
Charitable activities	7	685,601	-	**685,601**	**-**	**685,601**
Other trading activities	8	1,590,497	-	**1,590,497**	**13,213**	**1,603,710**
Investments	9	630,129	-	**630,129**	**-**	**630,129**
Other		15	-	**15**	**-**	**15**
Total income		3,081,389	**-**	**3,081,389**	**90,356**	**3,171,745**
Expenditure on:						
Raising funds						
Fundraising	10	71,010	-	**71,010**	**-**	**71,010**
Trading activities	11	1,764,299	19,107	**1,783,406**	**5,320**	**1,788,726**
Investment management costs		8,827	-	**8,827**	**-**	**8,827**
		1,844,136	**19,107**	1,863,243	5,320	**1,868,563**
Charitable activities	12	**1,652,519**	**17,638**	1,670,157	**54,855**	**1,725,012**
Total expenditure		**3,496,655**	**36,745**	3,533,400	**60,175**	**3,593,575**
Operating surplus/(deficit)		**(415,266)**	**(36,745)**	(452,011)	**30,181**	**(421,830)**
Net gains/(losses) on investments	18	(37,168)	-	**(37,168)**	**-**	**(37,168)**
Net (expenditure)/income	5	**(452,433)**	**(36,745)**	(489,179)	**30,181**	**(458,998)**
Transfer between funds	25	237,313	(31,957)	**205,356**	**(205,356)**	**-**
Net movement in funds		**(215,120)**	**(68,702)**	(283,823)	**(175,175)**	**(458,998)**

5. NET (EXPENDITURE)/INCOME FOR THE YEAR

The group net (expenditure)/income for the year is stated after charging:	2026 £	2025 £
Depreciation of tangible fixed assets	**107,366**	*184,746*
Impairment charge of tangible fixed assets	**-**	*419,620*
Auditor's remuneration for audit services	**33,075**	*32,500*
Auditor's remuneration for non audit services	**1,000**	*950*
Operating lease payments - land and buildings	**53,898**	*48,985*
Operating lease payments - other	**19,257**	*14,897*

6. DONATIONS AND LEGACIES

	Group		Parent	
DONATIONS AND LEGACIES	**2026 £**	**2025 £**	**2026 £**	**2025 £**
Trust & Grant Income	**27,802**	*81,998*	**27,802**	*81,998*
Donations & Legacies	**139,914**	*170,292*	**139,914**	*170,292*
	167,716	*252,290*	**167,716**	*252,290*
The income is split as follows:-				
Trust & Grant Income	**£**	*£*	**£**	*£*
Unrestricted	**4,019**	*5,855*	**4,019**	*5,855*
Restricted	**23,783**	*76,143*	**23,783**	*76,143*
	27,802	*81,998*	**27,802**	*81,998*
Donations & Legacies				
Unrestricted	**138,001**	*169,292*	**138,001**	*169,292*
Restricted	**1,913**	*1,000*	**1,913**	*1,000*
	139,914	*170,292*	**139,914**	*170,292*

7. INCOME FROM CHARITABLE ACTIVITIES

	Group		Parent	
INCOME FROM CHARITABLE ACTIVITIES	**2026 £**	**2025 £**	**2026 £**	**2025 £**
Event Cover	**627,973**	*685,601*	**627,973**	*685,601*
	627,973	*685,601*	**627,973**	*685,601*
The income is split as follows:-				
Event Cover				
Unrestricted	**627,973**	*685,601*	**627,973**	*685,601*
Restricted	**-**	*-*	**-**	*-*
	627,973	*685,601*	**627,973**	*685,601*

8. OTHER TRADING ACTIVITIES INCOME

OTHER TRADING ACTIVITIES INCOME	Group 2026 £	Group 2025 £	Parent 2026 £	Parent 2025 £
Fundraising event income	7,819	36,216	7,819	36,216
Self funded courses	12,689	8,720	12,689	8,720
Sponsorship	5,000	-	5,000	-
Management fee	-	-	1,686,333	1,558,774
Training income of trading subsidiary	2,529,580	2,467,553	-	-
Supplies income of trading subsidiary	314,749	244,240	-	-
	2,869,837	2,756,729	1,711,841	1,603,710

The income is split as follows:

	Group		Parent	
Fundraising event income				
Unrestricted	7,819	31,723	7,819	31,723
Restricted	-	4,493	-	4,493
	7,819	36,216	7,819	36,216
Self-funded courses				
Unrestricted	-	-	-	-
Restricted	12,689	8,720	12,689	8,720
	12,689	8,720	12,689	8,720
Sponsorship				
Unrestricted	-	-	-	-
Restricted	5,000	-	5,000	-
	5,000	-	5,000	-
Management fee				
Unrestricted	-	-	1,686,333	1,558,774
Restricted	-	-	-	-
	-	-	1,686,333	1,558,774
Training income of trading subsidiary				
Unrestricted	2,529,580	2,467,553	-	-
Restricted	-	-	-	-
	2,529,580	2,467,553	-	-
Supplies income of trading subsidiary				
Unrestricted	314,749	244,240	-	-
Restricted	-	-	-	-
	314,749	244,240	-	-

9. INVESTMENT INCOME

INVESTMENT INCOME	Group 2026 £	Group 2025 £	Parent 2026 £	Parent 2025 £
Bank interest	2,053	833	2,053	833
Dividends received	50,142	50,152	50,142	50,152
Gift aid from subsidiary	-	-	712,302	550,000
Gift aid claimed on donations	25,297	29,144	25,297	29,144
	77,492	80,129	789,794	630,129

All of the above income is unrestricted.

10. COST OF GENERATING VOLUNTARY INCOME

COST OF GENERATING VOLUNTARY INCOME	Group 2026 £	Group 2025 £	Parent 2026 £	Parent 2025 £
Fundraising costs	75,397	71,010	75,397	71,010

11. EXPENDITURE ON TRADING ACTIVITIES TO RAISE FUNDS

EXPENDITURE ON TRADING ACTIVITIES TO RAISE FUNDS		Note	First Aid Supplies 2026 £	First Aid Training 2026 £	Total 2026 £	Total 2025 £
GROUP						
Trainer wages and salaries			-	541,665	541,665	522,721
Cost of first aid supplies			273,385	-	273,385	185,169
Other direct costs			15,776	153,701	169,477	170,655
Miscellaneous Expenses			89,283	89,282	178,565	141,852
Support Costs		13	84,022	1,049,316	1,133,338	1,235,031
	2026		462,466	1,833,964	2,296,430	2,255,428
	2025		360,985	1,894,443	2,255,428	

11. EXPENDITURE ON TRADING ACTIVITIES TO RAISE FUNDS

EXPENDITURE ON TRADING ACTIVITIES TO RAISE FUNDS cont'd	Note	Activities 2026 £	Total 2026 £	Total 2025 £
PARENT				
Miscellaneous Expenses		**26,993**	**26,993**	*37,612*
Support Costs	13	**1,674,184**	**1,674,184**	*1,751,114*
2026		**1,701,177**	**1,701,177**	*1,788,726*
2025		*1,788,726*	*1,788,726*	

12. EXPENDITURE ON CHARITABLE ACTIVITIES

EXPENDITURE ON CHARITABLE ACTIVITIES		Volunteer Develop-ment 2026	Event Cover 2026	Community First Aid Training 2026	Total 2026	Total 2025
GROUP	Note	£	£	£	£	£
Stock Purchased		8,155	-	-	8,155	*15,623*
Equipment		-	24,400	-	24,400	*22,190*
Event Expenses		-	28,669	-	28,669	*39,197*
Vehicle Costs		-	15,286	-	15,286	*17,511*
Miscellaneous Expenses		92,841	-	28,086	120,927	*100,501*
Support Costs	13	661,138	661,138	124,854	1,447,130	*1,529,990*
2026		762,134	729,493	152,940	1,644,567	*1,725,012*
2025		*787,411*	*778,271*	*159,330*	*1,725,012*	

		Volunteer Develop-ment 2026	Event Cover 2026	Community First Aid Training 2026	Total 2026	Total 2025
PARENT	Note	£	£	£	£	£
Stock Purchased		8,155	-	-	8,155	*15,623*
Equipment		-	24,400	-	24,400	*22,190*
Event Expenses		-	28,669	-	28,669	*39,197*
Vehicle Costs		-	15,286	-	15,286	*17,511*
Miscellaneous Expenses		92,841	-	28,086	120,927	*100,501*
Support Costs	13	661,138	661,138	124,854	1,447,130	*1,529,990*
2026		762,134	729,493	152,940	1,644,567	*1,725,012*
2025		*787,411*	*778,271*	*159,330*	*1,725,012*	

13. ANALYSIS OF SUPPORT COSTS BY ACTIVITY

ANALYSIS OF SUPPORT COSTS BY ACTIVITY

GROUP Support Cost	Volunteer Development Fund 2026 £	Event Cover 2026 £	Community First Aid Training 2026 £	First Aid Supplies 2026 £	First Aid Training 2026 £	Total 2026 £	Total 2025 £	Note
Staff Costs	442,128	442,128	84,215	44,092	551,144	1,563,707	*1,540,940*	1
Miscellaneous & Travel Expenses	5,294	5,294	1,008	950	11,872	24,418	*16,947*	1
Postage & Stationery	1,121	1,121	214	201	2,514	5,171	*7,376*	1
Telephone & Fax	5,744	5,744	1,094	1,030	12,879	26,491	*24,201*	1
Rent & Rates	17,972	17,972	3,268	2,952	36,899	79,063	*72,134*	2
Heat & Light	15,438	15,438	2,807	2,540	31,744	67,967	*68,542*	2
Repairs & Maintenance	29,265	29,265	5,321	4,819	60,232	128,902	*107,073*	2
Cleaning	21,138	21,138	3,843	3,477	43,468	93,064	*86,042*	2
Insurance	18,834	18,834	3,424	3,098	38,731	82,921	*86,559*	2
Charges	1,394	1,394	266	250	3,127	6,431	*7,551*	1
Marketing	16,215	16,215	3,089	2,909	36,359	74,787	*29,153*	1
Audit & support	64,691	64,691	12,322	13,292	166,149	321,145	*109,044*	1
Loss on disposal of assets	-	-	-	-	-	-	*5,093*	
Depreciation	21,904	21,904	3,983	4,413	55,162	107,366	*184,746*	2
Taxation (credit)	-	-	-	-	(965)	(965)	-	3
Impairment charge	-	-	-	-	-	-	*419,620*	
2026	661,138	661,138	124,854	84,023	1,049,315	2,580,468	*2,765,021*	
2025	*699,373*	*699,373*	*131,244*	*91,397*	*1,143,634*	*2,765,021*		

	Volunteer Development	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
Taxation	0%	0%	0%	0%	100%	3

PARENT Support Cost	Volunteer Development Fund 2026 £	Event Cover 2026 £	Community First Aid Training 2026 £	First Aid Supplies 2026 £	First Aid Training 2026 £	Total 2026 £	Total 2025 £	Note
Staff Costs	442,128	442,128	84,215	84,215	1,052,686	2,105,372	*2,063,661*	1
Miscellaneous & Travel Expenses	5,294	5,294	1,008	1,008	12,605	25,209	*17,486*	1
Postage & Stationery	1,121	1,121	214	214	2,669	5,339	*7,583*	1
Telephone & Fax	5,744	5,744	1,094	1,094	13,674	27,350	*24,879*	1
Rent & Rates	17,972	17,972	3,268	1,634	40,845	81,691	*74,155*	2
Heat & Light	15,438	15,438	2,807	1,403	35,086	70,172	*70,463*	2
Repairs & Maintenance	29,265	29,265	5,321	2,660	66,510	133,021	*110,073*	2
Cleaning	21,138	21,138	3,843	1,922	48,042	96,083	*88,453*	2
Insurance	18,834	18,834	3,424	1,712	42,807	85,611	*88,985*	2
Charges	1,394	1,394	266	266	3,320	6,640	*7,763*	1
Marketing	16,215	16,215	3,089	3,089	38,605	77,213	*29,970*	1
Audit & support	64,691	64,691	12,322	12,322	154,024	308,050	*95,292*	1
Loss on disposal of assets	-	-	-	-	-	-	*5,039*	
Depreciation	21,904	21,904	3,983	1,991	49,781	99,563	*177,684*	2
Impairment charge	-	-	-	-	-	-	*419,620*	
2026	661,138	661,138	124,854	113,530	1,560,654	3,121,314	*3,281,106*	
2025	*699,373*	*699,373*	*131,244*	*110,561*	*1,640,553*	*3,281,106*		

	Volunteer Development	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

costs of £2,105,372 within the total Parent Support costs of £3,121,315 includes Trainer wages and salaries of £541,665 (Note 11). This amount is included within the Parent Management Fee income for 2026 of £1,686,333 (Note 8) and on consolidation is excluded from the Group Staff costs of £1,563,707 within the total Group Support costs of £2,580,469 above.

14. GOVERNANCE COSTS

GOVERNANCE COSTS	Group 2026 £	Group 2025 £	Parent 2026 £	Parent 2025 £
Audit and Accountancy Fees	33,304	36,400	21,171	23,626
Legal and Professional Fees	215,179	81,471	214,217	80,493
Management Costs	57,508	125,453	57,508	125,453
	305,991	243,324	292,896	229,572

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

STAFF COSTS Group and parent	2026 £	2025 £
Wages and Salaries	1,748,750	1,770,719
Social Security Costs	202,383	162,023
Pension Costs	120,485	113,752
Life Assurance	33,754	17,167
	2,105,372	2,063,661
Professional consultancy	139,175	-
	2,244,547	2,063,661

The average number of staff employed by the charity during the financial year was 51 (2025 - 56).

Two members of staff were made redundant during the year (2025: Nil). Total redundancy payments made was £35,000 (2025: nil).

The charity considers its key management personnel to comprise of the Trustees and the senior management team. The total employment benefits, (comprising salaries, social security costs, employer pension, termination payments, life assurance and professional consultancy costs (for those contracted through short term third party agreements)) of the key management personnel were £657,869 (2025 - £489,252). Included within these costs is a redundancy payment of £30,000 (2025: £nil) payable to a member of key management.

The Trustees are not remunerated for their services to the board. During the year expenses of £415 (2025 - £1,494) were paid to 2 (2025 - 2) trustees for travel and incidental expenses.

	2026 £	2025 £
The number of employees earning £60,000 per annum or more was:		
£60,001 - £70,000	1	4
£70,001 - £80,000	2	1
£90,001 - £100,000	1	-

16. FIXED ASSETS

FIXED ASSETS GROUP	Heritable Property	Leasehold Property	Improve -ments	Computer Equipment	Motor Vehicles	Equipment	Total
	£	£	£	£	£	£	£
Cost/Valuation							
As at 1 April 2025	578,082	400,000	1,693,351	112,597	316,055	993,360	4,093,445
Additions	-	-	32,041	11,468	-	7,273	21,266
Disposals	-	-	-	(8,306)	(33,000)	(152)	(41,458)
As at 31 March 2026	578,082	400,000	1,725,392	115,759	283,055	1,000,481	4,102,769
Depreciation							
As at 1 April 2025	191,436	400,000	1,579,395	91,491	291,685	797,995	3,352,002
Charge for the year	11,562	-	19,579	15,524	6,093	54,608	107,366
Eliminated on Disposal	-	-	-	(8,306)	(33,000)	(152)	(41,458)
As at 31 March 2026	202,998	400,000	1,598,974	98,709	264,778	852,451	3,417,910
Net Book Value							
As at 31 March 2026	375,084	-	126,418	17,050	18,277	148,030	684,859
As at 31 March 2025	*386,646*	-	*113,956*	*21,106*	*24,370*	*195,365*	*741,443*

FIXED ASSETS (continued) PARENT	Heritable Property	Leasehold Property	Improve -ments	Computer Equipment	Motor Vehicles	Equipment	Total
	£	£	£	£	£	£	£
Cost/Valuation							
As at 1 April 2025	578,082	400,000	1,693,351	96,769	316,055	964,735	4,048,992
Additions	-	-	26,076	9,520	-	882	36,478
Disposals	-	-	-	(8,306)	(33,000)	(152)	(41,458)
Transfer from subsidiary	-	-	5,965	17,776	-	35,016	58,757
As at 31 March 2026	578,082	400,000	1,725,392	115,759	283,055	1,000,481	4,102,769
Depreciation							
As at 1 April 2025	191,436	400,000	1,579,395	80,250	291,685	780,266	3,323,032
Charge for the year	11,562	-	19,413	12,620	6,093	49,877	99,565
Eliminated on Disposal	-	-	-	(8,306)	(33,000)	(152)	(41,458)
Transfer from subsidiary	-	-	166	14,142	-	22,463	36,771
As at 31 March 2026	202,998	400,000	1,598,974	98,706	264,778	852,454	3,417,910
Net Book Value							
As at 31 March 2026	375,084	-	126,418	17,053	18,277	148,027	684,859
As at 31 March 2025	*386,646*	-	*113,956*	*16,519*	*24,370*	*184,469*	*725,960*

17. FIXED ASSET INVESTEMENTS

FIXED ASSET INVESTMENTS	2026 £	2025 £
Parent		
Shares in subsidiary company	250,000	*250,000*

The charity holds 100% of the issued ordinary share capital of St Andrew's First Aid Training & Supplies Limited, a company incorporated in Scotland (company number SC415390]). The principal activity of the subsidiary during the year was the provision of first aid training services and supplies to public, private and third sector organisations.

On 31 March 2026 the subsidiary transferred its business, assets and liabilities to the charity. Following the transfer, the subsidiary ceased carrying on that business. Its net assets at 31 March 2026 were £250,000, comprising an amount due from the parent charity of £250,000, represented by share capital of £100 and share premium of £249,900.

	2026 £		2026 £
Turnover	2,873,094	Total Assets	250,000
Expenditure	(2,311,316)	Total Liabilities	-
Taxation	965	Provision for liabilities	-
Profit for the year to 31 March 2026	562,743	Net Assets as at 31 March 2026	250,000

18. CURRENT ASSET INVESTMENTS

Group and parent

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

		2026 £
Market Value as at 1 April 2025		1,594,292
Additions at cost		128,139
Disposals		(128,713)
		1,593,718
Change in unrealised gains	28,276	
Gain on disposal of investments	112,057	
Net gains on investments	140,333	140,333
Market Value as at 31 March 2026		1,734,051

The following investments represent more than 5% of the total investment portfolio.

- MI TwentyFour Assets Back Inc A Grs Dis
- Henderson European Trust Plc Ord GBP0.05
- Brown Advisory Funds Plc US Sustainable Growth C GBP DIS
- JP Morgan Asset Management UK Ltd US Equity Income C Inc Nav
- Natixis Investment Funds UK ICVC Loomis Syles US Eqty Leaders IA USD ACC
- Bluebox Funds SICAV Global Technology I GBP ACC
- JP Morgan Global Growth & Income Plc Ord GBP0.05

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

19. STOCK

STOCK	2026 £	2025 £
Group		
Stock	41,072	*96,186*

	2026 £	2025 £
Parent		
Stock	41,072	*49,867*

20. DEBTORS

DEBTORS	2026 £	2025 £
Group		
Trade Debtors	248,328	*442,837*
Accrued Income	32,616	*2,190*
Prepayments	75,084	*74,773*
Other Debtors	-	*1,000*
	356,028	*520,800*
Parent		
Trade Debtors	248,328	*76,189*
Accrued Income	32,616	-
Prepayments	75,084	*51,579*
Other Debtors	-	*5,012*
Amounts due from subsidiary	-	*18,379*
	356,028	*151,159*

21. CREDITORS (FALLING DUE WITHIN ONE YEAR)

CREDITORS (falling due within one year)	2026 £	2025 £
Group		
Trade creditors	82,491	*57,489*
PAYE & NI	49,384	*37,951*
V.A.T.	95,850	*159,080*
Accrued charges	127,516	*113,959*
Deferred income (note 22)	57,452	*248,037*
Other creditors	12,453	*8,910*
Bank loan	-	*36,458*
	425,146	*661,884*

21. CREDITORS (FALLING DUE WITHIN ONE YEAR)

CREDITORS (falling due within one year) - continued	2026 £	2025 £
Parent		
Trade creditors	82,491	*37,215*
PAYE & NI	49,384	*37,951*
V.A.T.	95,850	-
Accruals and deferred income	127,516	*85,201*
Deferred income (note 22)	57,452	-
Other creditors	12,453	*8,910*
Amounts owed to subsidiary	250,000	-
	675,146	*169,277*

22. DEFERRED INCOME

DEFERRED INCOME	2026 £	2025 £
Group		
As at 1 April	248,037	*123,994*
Deferred in year (note 21)	57,452	*248,037*
Released in year	(248,037)	*(123,994)*
At 31 March	57,452	*248,037*
Parent		
As at 1 April	-	-
Deferred in year (note 21)	57,452	-
Released in year	-	-
At 31 March	57,452	-

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

23. PROVISION FOR LIABILITIES

PROVISION FOR LIABILITIES

Group Deferred taxation arising on accelerated capital allowances	2026 £	2025 £
Opening balance at 1 April 2025	965	*965*
Charge/(credit) in the year	(965)	-
Balance at 31 March 2026	-	965

24. RESERVES

a.) Movement in the year ended 31 March 2026

	At 1 April 2025 £	Income £	Expenditure £	Gain on Investments £	Transfers £	Net Movement In Year £	At 31 March 2026 £
GROUP							
UNRESTRICTED FUNDS							
General Funds	**2,887,944**	3,722,799	(3,950,008)	140,333	(1,042,387)	**(1,129,263)**	**1,758,681**
Corps Development Fund	93,984	-	-	-	(93,984)	(93,984)	-
Event Income Fund	100,000	-	-	-	(100,000)	(100,000)	-
Community Projects Fund	97,857	-	-	-	(97,857)	(97,857)	-
IT Upgrade Fund	69,373	-	-	-	(69,373)	(69,373)	-
Refurbishment Fund	164,706	-	(5,330)	-	(159,376)	(164,706)	-
Transformational Change Fund	-	-	-	-	975,000	975,000	975,000
Capital Fund	-	-	-	-	612,726	612,726	612,726
Designated Funds Total	**525,920**	**-**	**(5,330)**	**-**	**1,067,136**	**1,061,806**	**1,587,726**
UNRESTRICTED FUNDS TOTAL	**3,413,864**	**3,722,799**	**(3,955,338)**	**140,333**	**24,749**	**(67,457)**	**3,346,407**
RESTRICTED FUNDS							
Capital Fund	92,390	-	-	-	(20,257)	(20,257)	72,133
Business Development Fund	4,178	-	-	-	-	-	4,178
Donation Fund	128,472	43,385	(70,352)	-	(4,492)	(31,459)	97,013
RESTRICTED FUNDS TOTAL	**225,040**	**43,385**	**(70,352)**	**-**	**(24,749)**	**(51,716)**	**173,324**
TOTAL FUNDS	**3,638,904**	**3,766,184**	**(4,025,690)**	**140,333**	**-**	**(119,173)**	**3,519,731**
PARENT							
UNRESTRICTED FUNDS							
General Funds	**2,738,388**	**3,277,105**	**(3,354,755)**	**140,333**	**(1,042,387)**	**(979,704)**	**1,758,684**
Corps Development Fund	93,984	-	-	-	(93,984)	(93,984)	-
Event Income Fund	100,000	-	-	-	(100,000)	(100,000)	-
Community Projects Fund	97,857	-	-	-	(97,857)	(97,857)	-
IT Upgrade Fund	69,373	-	-	-	(69,373)	(69,373)	-
Refurbishment Fund	164,706	-	(5,330)	-	(159,376)	(164,706)	-
Transformational Change Fund	-	-	-	-	975,000	975,000	975,000
Capital Fund	-	-	-	-	612,726	612,726	612,726
Designated Funds Total	**525,920**	**-**	**(5,330)**	**-**	**1,067,136**	**1,061,806**	**1,587,726**
UNRESTRICTED FUNDS TOTAL	**3,264,308**	**3,277,105**	**(3,360,085)**	**140,333**	**24,749**	**82,102**	**3,346,410**
RESTRICTED FUNDS							
Capital Fund	92,390	-	-	-	(20,257)	(20,257)	72,133
Business Development Fund	4,178	-	-	-	-	-	4,178
Donation Fund	128,469	43,385	(70,352)	-	(4,492)	(31,459)	97,010
RESTRICTED FUNDS TOTAL	**225,037**	**43,385**	**(70,352)**	**-**	**(24,749)**	**(51,716)**	**173,321**
TOTAL FUNDS	**3,489,345**	**3,320,490**	**(3,430,437)**	**140,333**	**-**	**30,386**	**3,519,731**

24. RESERVES (CONTINUED)

b.) 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**	**(4,000,102)**	**(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**	**(215,121)**	**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**	**(283,823)**	**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**

24. RESERVES (CONTINUED)

GROUP (continued)

Unrestricted Funds

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 represent funds designated to provide the required equipment and training for our volunteers. During the year this fund was transferred to the Transformational change fund.

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 was created due to the unpredictability of this income stream. During the year this fund was transferred to the Transformational change fund.

The Community Projects Fund was a designated fund for the purpose of providing match funding for new community projects and to fund a community trainer post. During the year this fund was transferred to the Transformational change fund.

The IT Upgrade Fund was a designated fund for the purpose of replacing or upgrading the IT systems of the association. During the year this fund was transferred to the Transformational change fund.

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 Designated Capital Fund represents the net book value of Tangible Fixed Assets not funded by the Restricted Capital Fund.

The Transformational Change Fund was created during the year and represents the amount set aside by the Trustees to invest in the strategic transformation of the charity.

Restricted Funds

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

The Restricted Donation Fund is comprised of various donations and grants received where restrictions have been imposed by the donor. Donations received in 2026 of £43,386 include donations from Gannochy Trust (£7,083), the Brownlie Charitable Trust (£10,000) and Scotmid (£5,000). 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 £nil (2025 £10,327) was transferred to the restricted capital fund in respect of capital expenditure.

25. ANALYSIS OF NET ASSETS BETWEEN FUNDS

a.) Analysis of net assets as at 31 March 2026

	Fixed Assets £	Current Assets £	Current Liabilities < 1 year £	Provision for liabilities £	Net Assets £
GROUP					
UNRESTRICTED FUNDS					
General Funds	**-**	**2,183,827**	**(425,146)**	**-**	**1,758,681**
Corps Development Fund	-	-	-	-	-
Event Income Fund	-	-	-	-	-
Community Projects Fund	-	-	-	-	-
IT Upgrade Fund	-	-	-	-	-
Refurbishment Fund	-	-	-	-	-
Transformational Change Fund	-	975,000	-	-	975,000
Capital Fund	612,726	-	-	-	612,726
Designated Funds Total	**612,726**	**975,000**	**-**	**-**	**1,587,726**
UNRESTRICTED FUNDS TOTAL	**612,726**	**3,158,827**	**(425,146)**	**-**	**3,346,407**
RESTRICTED FUNDS					
Capital Fund	72,133	-	-	-	72,133
Business Development Fund	-	4,178	-	-	4,178
Donation Fund	-	97,013	-	-	97,013
RESTRICTED FUNDS TOTAL	**72,133**	**101,191**	**-**	**-**	**173,324**
TOTAL FUNDS	**684,859**	**3,260,018**	**(425,146)**	**-**	**3,519,731**
PARENT					
UNRESTRICTED FUNDS					
General Funds	**250,000**	**2,183,830**	**(675,146)**	**-**	**1,758,684**
Corps Development Fund	-	-	-	-	-
Event Income Fund	-	-	-	-	-
Community Projects Fund	-	-	-	-	-
IT Upgrade Fund	-	-	-	-	-
Refurbishment Fund	-	-	-	-	-
Transformational Change Fund	-	975,000	-	-	975,000
Capital Fund	612,726	-	-	-	612,726
Designated Funds Total	**612,726**	**975,000**	**-**	**-**	**1,587,726**
UNRESTRICTED FUNDS TOTAL	**862,726**	**3,158,830**	**(675,146)**	**-**	**3,346,410**
RESTRICTED FUNDS					
Capital Fund	72,133	-	-	-	72,133
Business Development Fund	-	4,178	-	-	4,178
Donation Fund	-	97,010	-	-	97,010
RESTRICTED FUNDS TOTAL	**72,133**	**101,188**	**-**	**-**	**173,321**
TOTAL FUNDS	**934,859**	**3,260,018**	**(675,146)**	**-**	**3,519,731**

25. ANALYSIS OF NET ASSETS BETWEEN FUNDS (CONTINUED)

b.) 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. REVENUE COMMITMENTS

Group and Parent
At 31 March 2026 the group and charity had future minimum lease payments under non-cancellable operating lease agreements as follows:-

	Land and buildings		Other operating leases	
	2026	2025	2026	2025
	£	£	£	£
Not later than 1 year	**29,553**	*29,553*	**14,577**	*14,910*
Later than one year and not later than 5 years	**1,240**	*1,240*	**21,554**	*37,262*
Later than 5 years	**11,160**	*11,470*	**-**	*-*
	41,953	*42,263*	**36,131**	*52,172*

27. PENSIONS

The total pension contributions payable in the year on behalf of all employees were £120,485 (2025 - £113,752).

At the year end there were amounts due to the pension scheme of £12,436 (2025 - £8,910) included within other creditors.

28. RELATED PARTIES

St Andrew's First Aid Training & Supplies Limited is a wholly owned subsidiary of St Andrew's First Aid.

During the year sales of £1,686,333 (2025 - £1,555,551) were made to St Andrew's First Aid Training & Supplies Limited, the subsidiary company. During the year £28,765 (2025 - £31,699) of purchases were made from St Andrew's First Aid Training & Supplies Limited.

On 31 March 2026 the subsidiary transferred its business, assets and liabilities to the charity for consideration of £250,000. Prior to the transfer, the subsidiary's remaining distributable reserves had been distributed to the charity under Gift Aid arrangements of £712,302. Gift aid distributions totalling £550,000 were received from St Andrew's First Aid Training & Supplies by the charity in 2025.

At 31 March 2026, £250,000 was payable by the charity to the subsidiary in respect of the transfer consideration. The balance was unsecured and repayable on demand. This compares with £18,379 owed in the normal course of business by St Andrew's First Aid Training & Supplies Limited to St Andrew's First Aid at 31 March 2025

29. 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.

30. GROUP REORGANISATION

On 31 March 2026 the Group completed an internal reorganisation under which the business, assets and liabilities of St Andrew's First Aid Training & Supplies Limited were transferred to St Andrew's First Aid for consideration of £250,000. The transaction was between entities within the Group. The transfer and the related intercompany receivable and payable have therefore been eliminated in the consolidated financial statements and did not change the Group's consolidated net assets solely as a result of the intra-group transfer.

