

APPENDIX 1



Office of the Scottish Charity Regulator

Trustees' Annual Report for the period							
Period start date				Period end date			
	Day	Month	Year		Day	Month	Year
From	1	4	2024	To	31	3	2025

Reference and administration details

Charity name	Saint Andrews Education for Palestinian Students
Other names charity is known by	STEPS
Registered charity number	SC 042518
Charity's principal address	[REDACTED]

Names of the charity trustees on date of approval of Trustees' Annual Report

Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	[REDACTED]	[REDACTED]	[REDACTED]
2	[REDACTED]	[REDACTED]	[REDACTED]
3	[REDACTED]	[REDACTED]	[REDACTED]
4	[REDACTED]	[REDACTED]	[REDACTED]
5	[REDACTED]	[REDACTED]	[REDACTED]
6	[REDACTED]	[REDACTED]	[REDACTED]
7	[REDACTED]	[REDACTED]	[REDACTED]
8	[REDACTED]	[REDACTED]	[REDACTED]
9	[REDACTED]	[REDACTED]	[REDACTED]
10	[REDACTED]	[REDACTED]	[REDACTED]
11	[REDACTED]	[REDACTED]	[REDACTED]
12	[REDACTED]	[REDACTED]	[REDACTED]
13	[REDACTED]	[REDACTED]	[REDACTED]
14			
15			
16			
17			
18			
19			
20			

Reference and administration details

Names of all other charity trustees during the period, if any, (for example, those who resigned part way through the financial period)

Name	Dates acted if not for whole year

Structure, governance and management

Type of governing document	Deed of Trust
Trustee recruitment and appointment	Appointment through election at Annual general Meeting and co-option

Objectives and activities

Charitable purposes	To advance education by providing maintenance and travel expenses to suitably qualified Palestinian postgraduate students in need, admitted onto a one year Master's programme at the University of St Andrews who otherwise would be unable to attend due to financial hardship and who are committed to returning and using their skills for the benefit of their communities.
Summary of the main activities in relation to these objects	Fund raising and information distribution. Liaising with other relevant organisations. Support for current beneficiaries. Identification and selection of the next beneficiaries.

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Achievements and performance

Summary of the main achievements of the charity during the financial period

From the Summer Newsletter June 2025:

Trustees continue to share Wednesday coffee time in The Rectors café with our current and former scholars, ██████████ as often as possible. ██████████ our 2024-25 scholar, is now working on her Masters' thesis on Palestinian writers. In her 'free time', she is working at several locations. ██████████ our 2023-24 scholar graduated with distinction and is now working in London with Friends of Birzeit University. ██████████ as been awarded a Sanctuary Scholarship from St Andrews University to pursue a PhD. ██████████ is working on her PhD in Psychology at St Andrews University, researching trauma in Palestinian communities under military occupation.

In numerous events this year, our scholars and trustees have raised awareness of ongoing humanitarian abuses in Palestine, to the academic and town communities of Edinburgh, Dundee, Leven and St Andrews. The film 'From Ground Zero' and two photographic exhibitions exposing the conditions in Palestine were organised this year by STEPS in partnership with the St Andrews Student Associations, The Palestinian Society and Amnesty International. The links with student associations give STEPS a wider student audience and helps to generate financial support for the charity. Further efforts to raise awareness in the wider community this year included a STEPS trustee and ██████████ speaking to Leven Rotary International and Central Edinburgh Quaker Meeting. ██████████ spoke at the Dundee-Nablus Twinning AGM about her doctoral research.

The two scholars for 2023-24 have still not been able to exit Gaza to take up their STEPS funded places in St Andrews, which the University has deferred. We remain hopeful that they will be able to take up their places. For the coming year, we have awarded two scholarships to Palestinians who have been able to exit Palestine and are in other Arab countries. Two additional scholarships were awarded by St Andrews University, to be managed by STEPS.

Financial review

Brief statement of the charity's policy on reserves

We do not have a policy of keeping a minimum in reserve. We only award a scholarship when we know we have the funds to cover the entire cost of a student's stay in Scotland. In the year to 31 March 2025, reserves were boosted by receipt of a large donation via legacy from a supporter.

Details of any deficit

None

Donated facilities and services (if any)

Arranging of student travel, settling in, accommodation and pastoral care during the students' stay in St Andrews are provided by trustees unpaid.

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Other optional information

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)		
Position (e.g. Chair)	Treasurer	
Date	30 September 2025	

St Andrews Education for Palestinian Students				
Receipts and Payments Account				
1 April 2024 to 31 March 2025				
Scottish Charity No: SC042518				
			2024-2025	
Income	Tax refund		0	
	Grants and Bequests		43,662.42	
	Donations		14,618.50	
	Loan repayments (see note 3 below)		300.00	
	TOTAL INCOME for YEAR		58,580.92	bank statements "cash in"
Expenditure	Charitable Expenditure (see note 1 below)		17,907.25	
	Fundraising expenses - room hire		70.00	
	Loans granted (see note 3 below)		2000.00	
	TOTAL EXPENDITURE for YEAR		19,977.25	bank statements "cash out"
	SURPLUS FOR YEAR		38,603.67	
Statement of Balances 2024-2025				
	Funds in Hand Opening Balance - bank balance		43,644.34	
	Surplus/Deficit for year		38,603.67	
	Funds in hand closing balance - bank balance		82,248.01	
	- loan outstanding (see note 3 below)		1,700.00	
			83,948.01	
Notes	1 All funds received by the Charity were unrestricted and to be used in their charitable activity			
	2 Charitable expenditure			
	Accommodation		8,354.16	
	Maintenance		5,100.00	
	Flights+travel to/from St Andrews (including 1000 in place of return travel to Gaza)		1,416.58	
	Visa & Health Insurance		1,804.02	
	Graduation Fees		0	
	External Examiner fee		0	
	Other (bedding)		37.99	
	Other (emergency PhD support)		750.00	
	Other (Gaza conference travel)		44.50	
	Other (website re-build)		400.00	
	Total charitable expenditure		17,907.25	
	3 Loan to student			
	Loan granted to student for work visa expenses		2,000.00	
	Repaid in the year - £100/month for 3 months		-300.00	
	Loan balance outstanding at year end		1,700.00	
	Signed for and on behalf of the Trustees:			
	Date: 30/09/2025			

APPENDIX 3

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Office of the Scottish Charity Regulator

Independent examiner's report on the accounts

Report to the trustees/members of

Charity name

St Andrews Education for Palestinian Students

Registered charity number

SC046991

On the accounts of the charity for the period

Period start date

Day Month Year
01 04 2024

to

Period end date

Day Month Year
31 03 2025

Set out on pages

Following this report

(remember to include the page numbers of additional sheets)

Respective responsibilities of trustees and examiner

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

Basis of independent examiner's statement

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

Independent examiner's statement

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

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations

have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper

ached.

Signed:

Name:

[Redacted Signature]

Date:

31.10.25

Relevant professional qualification(s) or body (if any):

Address:

Fife Voluntary Action
Caledonia House
Saltire Centre, Pentland Park
Glenrothes KY6 2AL