



**ST ANDREW'S FIRST AID  
FINANCIAL STATEMENTS**

**31 MARCH 2015**

**SC006750**

48 Milton Street  
Glasgow  
G4 0HR

**ST ANDREW'S FIRST AID**

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

### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

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

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

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

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

The CEO (Stuart Callison) and Senior Management Team are responsible for designing policies and procedures to support the strategies authorised by the Board, as well as managing the daily operations of the organisation and this is co-ordinated from National Headquarters. The Management Team comprises the Managing Director, Head of Finance and IT, Operations Director, Head of Marketing and Communications and Corps Development Manager.

### **CHARITY INFORMATION**

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

**Charity Number:** SC006750

**Principal Office:** 48 Milton Street  
Glasgow  
G4 0HR

#### **Professional Advisors are:**

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

**Law Agents**  
Burness Paull Solicitors  
120 Bothwell Street  
Glasgow  
G2 7JL

**Auditor**  
Scott-Moncrieff  
25 Bothwell Street  
Glasgow  
G2 6NL

**Stockbrokers**  
Speirs and Jeffrey Limited  
36 Renfield Street  
Glasgow  
G2 1NA

**Trustees of St Andrew's First Aid for the year 1 April 2014 to date of signing accounts:**

Mr William A Cooper  
Mr Rudy Crawford MBE BSc (Hons) MB ChB FRCS (Glasg) FCEM  
Mr Derek Ellery  
Mrs Morven Fioretti RGN RM BSc (Hons) BA(DN) Dipm BSc (Hons) Mid  
Ms Joan Forrest DPE MA (Ed)  
Mr Mark Galloway FCIBS CII BA (Hons) (from 18 June 2015)  
Mr Peter Hamilton  
Mr John Harden (from 21 November 2014)  
Dr Cathy Johnman MPH PGCAP MBChB MFPH MFSRHC DipFMS  
Mr James Lindsay  
Dr Alan Mitchell  
Dr Ian Morrison PhD, FRCP Edin  
Mr George Watt MBE

**Trustees who left up to the date of signing the accounts:**

Mr David Hunter (from 1 April 2014 until 30 June 2014)  
Ms Denise King (from 1 April 2014 until 24 November 2014)  
Prof David Hamblen CBE PhD FRCS (from 1 April 2014 until 17 December 2014)  
Ms Josephine Berry (from 1 April 2014 until 5 March 2015)  
Mr Douglas Meldrum (from 11 December 2014, resigned 1 June 2015)

**Presidency of St Andrew's First Aid**

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

**Trustee recruitment and training**

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

We recruit new trustees by advertising, work of mouth and other methods. The CEO would meet and fully inform any potential trustee of our aims and objectives and then the Nominations committee interview the potential Trustee and make recommendations to the Board. Trustees appointed to represent the Area Executive Committees (AEC) are selected by the AEC, who recommend them to the Board.

**STRATEGIC REPORT**

**OBJECTIVES AND ACTIVITIES**

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

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

In addition to the first aid training, co-ordination and organisation of St Andrew's First Aid's voluntary work provided at the National Headquarters, the objectives are also carried out at a local level through 6 Area Executive Committees and some 69 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 Corps Sections (17) or Badger Sets (8). These objects and purposes are carried out in the following way.

**Training and other commercial activities**

Changes have been implemented to the structure of the charity's subsidiary St Andrew's First Aid Training & Supplies Ltd this year to rebalance the organisation and shift the focus and resource more evenly between administration and sales functions, bringing focus and additional investment to priority areas, in particular increasing sales.

Turnover in the subsidiary company increased to £1,917,902 from £1,645,075 in the previous year.

New training facilities were secured in Dundee offering a better environment for our clients and staff and room for expansion. Further property improvements are planned for the coming year.

Our aim is to run the business in a safe and sustainable way, minimising financial risks where we can and seeking to strengthen our reputation as Scotland's leading provider of first aid training and supplies provision at all times. In doing so we put our customers at the heart of each and every decision, creating the best training facilities, the finest trainers and leading the way in development of courses.

**Corps Development**

The main direction of the 2014-15 plan was to identify efficiencies and improve our processes for delivering first aid event cover, and review the staff and volunteer structures that support this and other charitable activities. Our efforts have concentrated on encouraging a more cohesive and co-ordinated approach to developing and supporting volunteers, and to establish an environment in which volunteers and volunteering thrive.

A key objective of the 2012-15 strategy was to have a national volunteer database in place. The new database - Better Impact - is now operational. This will allow the organisation to communicate more effectively with our volunteers and provide more accurate and timely information to the management team and demonstrate to our volunteers how they are making a positive contribution to achieving the charity's goals.

The training and development our volunteers receive has been reviewed with additional soft skills and leadership training being developed. The development of our people is key to the organisation therefore the number of volunteers successfully completing the leadership programme is one Key Performance Indicator that we will monitor.

Our Youth Development Group has now developed into an active group committed to expanding our offering to young people.

**Emergency planning**

St Andrew's is continuing to review the structure it has in place to ensure that we remain a key stakeholder in this field.

This includes working with key partners such as the Scottish Ambulance Service to ensure we have the most appropriate structure and resources in place.

As part of the Scottish Government's 'Ready for winter' campaign, St Andrew's First Aid was invited to participate in the production of a community resilience video entitled '*The value of volunteering to help people affected by emergencies*'. The volunteers who participated were inspirational with regard to

describing the value of volunteering and the benefits of being a member of St Andrew's. The video was on the Scottish Government website 'Ready Scotland'.

### **Training**

Following the success of the community training pilot in partnership with Active East during 2013-14, grant funding was secured to provide training to high school pupils. The aim of the 'Band Age' project is to train Glasgow school children resident, in areas of multiple deprivation, in essential life skills and basic first aid. We will train 437 teenagers in Emergency First Aid next year, with many continuing as peer mentors and first aid volunteers.

We are also key partners in the Scottish Government's 'Out of Hospital Cardiac Arrest Strategy' and are committed to training 12,000 people in CPR next year.

### **Events**

The Corps continue to provide first aid cover at over 2,000 events annually, which include a wide variety of events from local gala days, tea dances, sports activities, to large street and music festivals. The summer of 2014 was particularly busy as the team provided first aid cover at Festival 2014 and other events surrounding the Commonwealth Games.

Further analysis and review of the processes which support first aid events cover has been carried out. A new structure has been designed which will streamline the processes, improve efficiency and minimise costs, with the medium term goal of ensuring full cost recovery for all events carried out.

### **Marketing, Communications and Fundraising**

#### **Staffing**

2014/15 got off to a slow start, as the incumbent Head of Department left the organisation in mid June. The new Head of Department joined at the end of July 2014 and subsequent staff changes in the months that followed meant by the last quarter of the year, four out of the five members of the department's team were new to the organisation.

#### **Marketing and PR**

As the charity has sought to engage more effectively both with existing and prospective supporters, the central messages have centred around; who we are, what we do, for whom we do it and where. Some new marketing collateral has been produced but the emphasis has remained on low-cost/no-cost media such as the website and social networking sites.

A more efficient regime for monitoring press coverage was introduced with the appointment of Parlez Media as our sole monitoring agency and consequently also, a 56% decrease in costs was achieved. This arrangement was put in place in October 2014 with the first report generated in November. From November 2015, it will be possible to track monthly, year-on-year progress in this important part of the marketing mix.

#### **Scottish First Aid Week (SFAW)**

The month of November was extremely busy with campaigns run with STV Glasgow, The Herald and Exterion Outdoor Media (bus panels). Additional editorial coverage was generated on the STV national news and STV's Riverside Show. The theme was "Would you know what to do?" In addition to paid for media, press coverage in the run up to, and immediate aftermath of, SFAW, as independently monitored and reported, achieved an audience reach of 919,000 people with an estimated, equivalent advertising value of in excess of £18,000.

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### **Scottish First Aid Awards**

This annual event was held on 28th November in The Thistle Hotel, Glasgow and was attended by over 350 people – a significant increase on 2013. The main sponsor was Physio Control and with the support this year of other “corporates”, the event (which is a key part of raising awareness of St Andrew's and First Aid in Scotland) also generated a profit of just over £4,000. A slightly changed format this year proved popular with attendees and positive post event feedback suggests that we will be able to build further upon this year's success in 2015.

### **Fundraising**

Since August 2014, much emphasis has been placed on identifying and plugging gaps in our fundraising income streams. Consequently, since then, arrangements have been put in place to facilitate challenge event fundraising and we have been working with St John Ambulance to establish a national charity partnership with Babcock International.

During the year, we have been further engaging with the corporate sector and in March 2015, we received the free long-term loan of a 4WD pool car from Dacia UK. In January, the organisation appointed its first Community Fundraising Executive and by the financial year end, substantial progress had already been made with at least two other large prospective supporters.

Legacy marketing, which had not previously been part of the fundraising strategic plan, was introduced in the second part of 2014 and new supporting collateral produced. To date, two campaigns have been undertaken, targeting solicitors' offices in the major conurbations.

Negotiations with a prospective provider in respect of committed giving have been complex and ongoing throughout the year and it is hoped that these will be concluded soon.

A structured regime for monthly applications to Trusts and Foundations has been put in place with a minimum of four such applications per month now forming part of the department's formal Key Performance Indicators.

### **Planned future activity and strategy**

Following consultation with Trustees and a range of other internal and external stakeholders during 2014, the Board agreed a new strategic plan in March 2015 for the period 2015-2019, with five key priorities:

1. We aim to develop the event cover service to the point where it covers its costs, freeing commercial revenues and fundraising income to be used for other charitable purposes;
2. We shall re-establish St Andrew's First Aid as a campaigning organisation, which works in partnership and through its volunteers to highlight and teach the importance of a knowledge of first aid to individuals, families, and the wider community;
3. St Andrew's First Aid will be an excellent organisation and a first class place to work and volunteer;
4. We shall raise the profile and membership of the organisation outside its traditional areas of strength in the Central Belt, particularly in the more rural areas of the Highlands, Northern Scotland, the Borders and the South West;
5. We aim to increase fundraising revenues by an average of 25% per year for the lifetime of the strategy.

In the coming year, attention will be focused on improving the financial performance of the event cover service which is a challenging task. We will also take every opportunity to develop new youth and community projects in partnership with the Scottish Government, local authorities and others, and aim to establish several new fundraising streams with committed giving, corporate and major donor programmes. We will also review the governance structures of the Volunteer Corps to ensure it is fit for purpose and to maximise the contribution made by our most able volunteers.

The number of Trustees on the Board has now been reduced to a maximum of 18. The majority of Trustees are selected according to their skills and knowledge and we are in the process of recruiting further Trustees to ensure that the Board is made up of complementary skill sets, such as finance, marketing, business and medical. There are six places available on the Board for representatives from each of the Area Executive Committees.

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

### **Financial review**

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

The accounts of the group show an operational deficit for the year of £163,954 (2014: £296,990 deficit) before adjusting for realised gains on investment disposals of £7,107 (2014: £2,330 loss). The operational deficit is further adjusted by unrealised gains on investments of £46,264 (2014: £30,378) which results in a net deficit transfer to reserves of £110,583 (2014: £268,942 deficit).

### **Reserves policy**

The Association has carried out an assessment of the resources required to ensure continuity of our charitable operations. It has been concluded that a general reserve requirement of at least twelve (12) months' operating expenditure would be appropriate. This equates to a requirement for other charitable funds of approximately £2,825,923. As at 31 March 2015 other charitable funds (General Fund) totalled £3,914,196.

### **Investment policy**

The policy of the Association 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.

### **Major risks**

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

All potential volunteers are also required to complete a Corps Application Form and a Declaration of Convictions form. The Corps Development department carries out risk assessments where required and checks the qualifications and suitability of potential volunteers.

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

### **Related Parties and Connected Bodies**

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

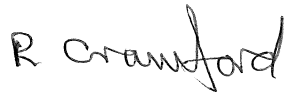
St Andrew's First Aid Training and Supplies Limited is a wholly owned subsidiary incorporated in Scotland. The principal activity of the company is to provide first aid training services and supplies to public, private and third sector organisations.



**Auditors**

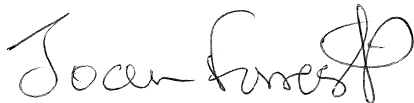
A resolution to reappoint Scott-Moncrieff as the charitable organisation's auditors will be put to the Board of Trustees annually.

The Trustees' Report incorporating the Strategic Report has been approved by:



Mr Rudy Crawford MBE BSc (Hons) MB ChB FRCS (Glasg) FCEM  
Chairman of the Board of Trustees

Dated : 18/09/2015



Ms Joan Forrest DPE MA (Ed)  
Vice Chair of the Board of Trustees

Dated : 18/09/2015

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 Training & 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 estimates that are responsible and prudent
3. Prepare the accounts on the going concern basis unless it is inappropriate to presume that the group will continue in business.

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

We have audited the financial statements of St Andrew's First Aid for the year ended 31 March 2015 which comprise the Group and Parent Statement of Financial Activities, Group and Parent Balance Sheet, Group Cash Flow Statement and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

This report is made solely to the group and parent members as a body, in accordance with Chapter 3, part 16 of the Companies Act 2006 and to the group's trustees, as a body, in accordance with section 44 (1) (c) of the Charities and Trustee Investment (Scotland) Act 2005 and Regulation 10 of the Charities Accounts (Scotland) Regulations 2006 (as amended). Our audit work has been undertaken so that we might state to the members and the group and parent 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 group and parent trustees as a body, for our audit work, for this report, or for the opinions we have formed.

#### **Respective responsibilities of trustees and auditor**

As explained more fully in the Trustees' Responsibilities Statement set out on page 8, the trustees are responsible for the preparation of the financial statements which give a true and fair view.

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 regulations made under that Act. Our responsibility is to audit and express an opinion on the financial statements in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Board's (APB's) Ethical Standards for Auditors.

#### **Scope of the audit of the financial statements**

A description of the scope of an audit of financial statements is provided on the Financial Reporting Council's website at [www.frc.org.uk/auditscopeukprivate](http://www.frc.org.uk/auditscopeukprivate).

#### **Opinion on financial statements**

In our opinion the financial statements:

- give a true and fair view of the state of the group and parent's affairs as at 31 March 2015 and of their incoming resources and application of resources, including their 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 Charities and Trustee Investment (Scotland) Act 2005 and regulations 6 & 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended)

**Matters on which we are required to report by exception**

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

- the information given in the Trustees' report is inconsistent in any material respect with the financial statements; or
- proper accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.



**Scott-Moncrieff**  
**Statutory Auditor**  
**Chartered Accountants**  
**Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006**  
**25 Bothwell Street**  
**Glasgow**  
**G2 6NL**

18/9 2015

	Note	Unrestricted			Restricted			Total Funds 2015	Total Funds 2014
		General Fund 2015	Volunteer Development Fund 2015	Modernisation Fund 2015	Caplat Fund 2015	Donation 2015	Revaluation Reserve 2015		
		£	£	£	£	£	£	£	
<b>Incoming Resources</b>									
Incoming resources from generated funds:									
Voluntary Income	3	60,654	-	-	-	18,800	-	79,454	89,031
Activities for generating funds	4	1,917,146	-	-	-	-	-	1,917,146	1,626,371
Investment income	6	65,010	-	-	-	-	-	65,010	54,433
<b>Total incoming resources from generating funds:</b>		<b>2,042,810</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>18,800</b>	<b>-</b>	<b>2,061,610</b>	<b>1,769,835</b>
Activities in furtherance of charity objectives: charitable activities	5	558,892	-	-	-	-	-	558,892	522,776
<b>Other incoming resources</b>		<b>41,467</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>41,467</b>	<b>357,000</b>
<b>Total incoming resources</b>		<b>2,643,169</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>18,800</b>	<b>-</b>	<b>2,661,969</b>	<b>2,649,611</b>
<b>Resources expended:</b>									
Costs of generating funds:									
Cost of generating Voluntary Income	8	47,668	-	-	-	-	-	47,668	70,111
Cost of trading activities for generating funds		748,531	-	-	-	-	-	748,531	363,498
Investment management costs		6,688	-	-	-	-	-	6,688	5,073
Charitable activities	10	1,836,248	-	-	1,900	9,057	-	1,847,205	2,340,234
Governance costs	7	175,831	-	-	-	-	-	175,831	167,885
<b>Total resources expended</b>		<b>2,814,966</b>	<b>-</b>	<b>-</b>	<b>1,900</b>	<b>9,057</b>	<b>-</b>	<b>2,825,923</b>	<b>2,946,801</b>
Net (outgoing)/incoming resources before transfers		(171,797)	-	-	(1,900)	9,743	-	(163,954)	(296,990)
Gross transfers between funds		6,207	-	-	-	-	(6,207)	-	-
<b>Net movement in funds before revaluation and investment asset disposals</b>		<b>(165,590)</b>	<b>-</b>	<b>-</b>	<b>(1,900)</b>	<b>9,743</b>	<b>(6,207)</b>	<b>(163,954)</b>	<b>(296,990)</b>
Gain on revaluations and disposals of investment assets		53,371	-	-	-	-	-	53,371	28,048
<b>Net movement in funds</b>		<b>(112,219)</b>	<b>-</b>	<b>-</b>	<b>(1,900)</b>	<b>9,743</b>	<b>(6,207)</b>	<b>(110,583)</b>	<b>(268,942)</b>
<b>Funds balance brought forward as at 1 April 2014</b>		<b>4,026,415</b>	<b>38,663</b>	<b>52,373</b>	<b>69,245</b>	<b>2,875</b>	<b>248,255</b>	<b>4,437,826</b>	<b>4,706,768</b>
<b>Funds balance carried forward as at 31 March 2015</b>		<b>3,914,196</b>	<b>38,663</b>	<b>52,373</b>	<b>67,345</b>	<b>12,618</b>	<b>242,048</b>	<b>4,327,243</b>	<b>4,437,826</b>

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

The notes form part of these financial statements.

The statement of financial activities includes all gains and losses recognised in the period.

	Note	Unrestricted			Restricted			Total Funds 2015 £	Total Funds 2014 £
		General Fund 2015 £	Volunteer		Capital Fund 2015 £	Revaluation			
			Development Fund 2015 £	Modernisation Fund 2015 £		Donation 2015 £	Reserve 2015 £		
<b>Incoming Resources</b>									
Incoming resources from generated funds:									
Voluntary Income	3	60,654	-	-	-	18,800	-	79,454	89,031
Activities for generating funds	4	1,219,822	-	-	-	-	-	1,219,822	1,135,325
Investment income	6	365,010	-	-	-	-	-	365,010	121,905
<b>Total incoming resources from generating funds:</b>		<b>1,645,486</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>18,800</b>	<b>-</b>	<b>1,664,286</b>	<b>1,346,261</b>
Activities in furtherance of charity objectives:									
charitable activities	5	558,892	-	-	-	-	-	558,892	522,776
<b>Other incoming resources</b>		<b>41,467</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>41,467</b>	<b>357,000</b>
<b>Total incoming resources</b>		<b>2,245,845</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>18,800</b>	<b>-</b>	<b>2,264,645</b>	<b>2,226,037</b>
<b>Resources expended:</b>									
Costs of generating funds:									
Cost of generating Voluntary Income	8	47,668	-	-	-	-	-	47,668	70,111
Investment management costs		6,688	-	-	-	-	-	6,688	5,073
Charitable activities	10	2,202,604	-	-	1,900	9,057	-	2,213,561	2,413,820
Governance costs	7	167,281	-	-	-	-	-	167,281	157,047
<b>Total resources expended</b>		<b>2,424,241</b>	<b>-</b>	<b>-</b>	<b>1,900</b>	<b>9,057</b>	<b>-</b>	<b>2,435,198</b>	<b>2,646,051</b>
<b>Net (outgoing)/incoming resources before transfers</b>		<b>(178,396)</b>	<b>-</b>	<b>-</b>	<b>(1,900)</b>	<b>9,743</b>	<b>-</b>	<b>(170,553)</b>	<b>(420,014)</b>
<b>Gross transfers between funds</b>		<b>6,207</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(6,207)</b>	<b>-</b>	<b>-</b>
<b>Net movement in funds before revaluation and investment asset disposals</b>		<b>(172,189)</b>	<b>-</b>	<b>-</b>	<b>(1,900)</b>	<b>9,743</b>	<b>(6,207)</b>	<b>(170,553)</b>	<b>(420,014)</b>
<b>Gain on revaluations and disposals of investment assets</b>		<b>53,371</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>53,371</b>	<b>26,048</b>
<b>Net movement in funds</b>		<b>(118,818)</b>	<b>-</b>	<b>-</b>	<b>(1,900)</b>	<b>9,743</b>	<b>(6,207)</b>	<b>(117,182)</b>	<b>(391,966)</b>
<b>Funds balance brought forward as at 1 April 2014</b>		<b>4,034,001</b>	<b>38,663</b>	<b>52,373</b>	<b>69,245</b>	<b>2,875</b>	<b>248,255</b>	<b>4,445,412</b>	<b>4,837,378</b>
<b>Funds balance carried forward as at 31 March 2015</b>		<b>3,915,183</b>	<b>38,663</b>	<b>52,373</b>	<b>67,345</b>	<b>12,618</b>	<b>242,048</b>	<b>4,328,230</b>	<b>4,445,412</b>

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

The notes form part of these financial statements.

The statement of financial activities includes all gains and losses recognised in the period.

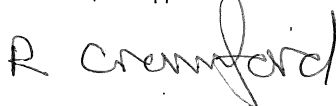
**ST ANDREW'S FIRST AID**

GROUP BALANCE SHEET AS AT 31 MARCH 2015

13

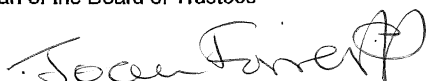
	<u>Notes</u>	2015	2014
		£	£
<b>FIXED ASSETS</b>			
Tangible Fixed Assets	14	2,096,422	2,193,604
<b>CURRENT ASSETS</b>			
Investments	16	1,725,168	1,784,572
Stock on hand	18	42,172	42,477
Debtors	19	405,043	443,574
Bank balances		<u>437,775</u>	<u>315,874</u>
		<u>2,610,158</u>	<u>2,586,497</u>
<b>CREDITORS: Amounts falling due within one year</b>			
Creditors	20	<u>(379,337)</u>	<u>(342,275)</u>
<b>NET CURRENT ASSETS</b>		<u>2,230,821</u>	<u>2,244,222</u>
<b>NET ASSETS</b>		<u><u>4,327,243</u></u>	<u><u>4,437,826</u></u>
<b>REPRESENTED BY:</b>			
General Fund	21	3,914,196	4,026,415
Modernisation Fund Reserve	21	52,373	52,373
Volunteer Development Fund	21	38,663	38,663
Restricted Donation Fund	21	12,618	2,875
Capital Fund	21	67,345	69,245
Revaluation Reserve	21	<u>242,048</u>	<u>248,255</u>
		<u><u>4,327,243</u></u>	<u><u>4,437,826</u></u>

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



Mr Rudy Crawford MBE BSc (Hons) MB ChB FRCS (Glasg) FCEM  
Chairman of the Board of Trustees

Dated: 18/09/2015



Ms Joan Forrest DPE MA (Ed)  
Vice Chair of the Board of Trustees

Dated: 18/09/2015

The notes form part of these financial statements.

**ST ANDREW'S FIRST AID**

PARENT BALANCE SHEET AS AT 31 MARCH 2015

14

	Notes	2015	2014
		£	£
<b>FIXED ASSETS</b>			
Tangible Fixed Assets	15	2,093,538	2,190,789
Investments	17	<u>250,000</u>	<u>250,000</u>
		2,343,538	2,440,789
<b>CURRENT ASSETS</b>			
Investments	16	1,725,168	1,784,572
Stock on hand for sale	18	18,596	8,913
Debtors	19	273,507	239,018
Bank balances		<u>129,198</u>	<u>212,736</u>
		2,146,469	2,245,239
<b>CREDITORS: Amounts falling due within one year</b>			
Creditors	20	<u>(161,777)</u>	<u>(240,616)</u>
		1,984,692	2,004,623
<b>NET CURRENT ASSETS</b>		<u>1,984,692</u>	<u>2,004,623</u>
<b>NET ASSETS</b>		<u><u>4,328,230</u></u>	<u><u>4,445,412</u></u>

**REPRESENTED BY:**

General Fund	21	3,915,183	4,034,001
Modernisation Fund Reserve	21	52,373	52,373
Volunteer Development Fund	21	38,663	38,663
Restricted Donation Fund	21	12,618	2,875
Capital Fund	21	67,345	69,245
Revaluation Reserve	21	<u>242,048</u>	<u>248,255</u>
		<u><u>4,328,230</u></u>	<u><u>4,445,412</u></u>

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

*R Crawford*

Mr Rudy Crawford MBE BSc (Hons) MB ChB FRCS (Glas) FCEM  
Chairman of the Board of Trustees

Dated: 18/09/2015

*Joan Forrest*

Ms Joan Forrest DPE MA (Ed)  
Vice Chair of the Board of Trustees

Dated: 18/09/2015

The notes form part of these financial statements.



**ST ANDREW'S FIRST AID**

GROUP CASHFLOW STATEMENT FOR THE YEAR ENDED 31 MARCH 2015

15

	<u>Notes</u>	2015 £	2014 £
<b>NET CASH INFLOW/(OUTFLOW) FROM OPERATING ACTIVITIES</b>	24	6,191	(474,558)
<b>RETURNS ON INVESTMENTS</b>			
Interest and dividends received		<u>65,010</u>	<u>54,433</u>
<b>NET CASH INFLOW/(OUTFLOW) AFTER RETURNS ON INVESTMENTS</b>		<u>71,201</u>	<u>(420,125)</u>
<b>CAPITAL EXPENDITURE AND FINANCIAL INVESTMENT</b>			
Purchase of tangible fixed assets		(160,207)	(157,870)
Sale of tangible fixed assets		98,132	450,000
Purchase of investments		(217,313)	(851,228)
Sale of investments		330,088	175,819
<b>NET CASH INFLOW/(OUTFLOW) FROM INVESTING ACTIVITIES</b>		<u>50,700</u>	<u>(383,279)</u>
<b>INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS</b>	25	<u>121,901</u>	<u>(803,404)</u>

Notes to the cash flow are on pages 27 and 28

**1 ACCOUNTING POLICIES**Basis of Accounting

The accounts have been prepared under the historical cost convention as modified by the revaluation of heritable properties and the restatement of current asset investments at market value, and are in accordance with applicable accounting standards in the United Kingdom, the Statement of Recommended Practice – Accounting and Reporting by Charities (SORP 2005); the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

Basis of Consolidation

The consolidated financial statements include the results of St Andrews First Aid and its subsidiary St Andrews Training and Supplies Limited for the year ended 31 March 2015.

Going Concern

The Trustees have a reasonable expectation that the Association 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.

Tangible Fixed Assets

The movement in fixed assets is set out in notes 14 & 15. Depreciation is provided to write off the cost or valuation 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 residual amount
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 & Caravans	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 Donated Assets 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 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.

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. Unrealised gains and losses are calculated as the difference between the market value at the year end and opening market value.

Stocks

The stock valuation method is First In First Out (FIFO). Allowance is made for obsolescence.

Donations, Legacies and Similar Incoming Resources

Donations received in the year are charged to the Statement of Financial Activities.

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.

Grants Receivable and Local Authority Fees

Incoming resources from grants, where related to performance and specific deliverables, are accounted for as the association earns the right to consideration by its performance.

Incoming resources – interest receivable and investment income

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

Expenditure Apportioning

Support expenditure which is common to more than one activity has been apportioned on the basis as set out in note 9.

Resources Expended

Expenditure is recognised when a liability is incurred.

- Costs of generating funds are those costs incurred in attracting voluntary income and in trading activities that raise funds.
- Charitable activities include expenditure associated with the provision of first aid cover, first aid training and the supply of first aid consumables.
- Governance costs include those incurred in the governance of the charity and its assets and are primarily associated with constitutional and statutory requirements.
- Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources.

Fund Accounting

- Unrestricted funds are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity.
- 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 directors.

Further explanation of the nature and purpose of each fund is included in note 21 to the financial statements.

Governance Costs

Management costs relate to costs incurred within the Chief Executive's Office. Legal costs are directly related to work carried out by the Association's solicitor during the year and Employment Law Specialist's fees, along with various consultancy fees.

Contribution to Pension Funds

The Association 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.

**2 TAXATION**

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

3 VOLUNTARY INCOME	Group		Parent	
	2015 £	2014 £	2015 £	2014 £
Grant Income	26,534	39,924	26,534	39,924
Donations & Legacies	52,802	30,042	52,802	30,042
Royalties	118	17,536	118	17,536
Gift Aid received	-	1,529	-	1,529
	<u>79,454</u>	<u>89,031</u>	<u>79,454</u>	<u>89,031</u>
<b>4 ACTIVITIES FOR GENERATING FUNDS</b>				
Fundraising	33,867	50,157	33,867	50,157
Miscellaneous Income	10,169	135	6,002	135
Management fee	-	-	1,179,953	1,085,033
Training income from trading subsidiary	1,630,248	1,416,914	-	-
Supplies income from trading subsidiary	242,862	159,165	-	-
	<u>1,917,146</u>	<u>1,626,371</u>	<u>1,219,822</u>	<u>1,135,325</u>
<b>5 INCOME FROM CHARITABLE ACTIVITIES</b>				
Event Cover	555,353	476,505	555,353	476,505
Community First Aid Training	3,539	46,271	3,539	46,271
	<u>558,892</u>	<u>522,776</u>	<u>558,892</u>	<u>522,776</u>
<b>6 INVESTMENT INCOME</b>				
Bank Interest	86	3,550	86	3,550
Dividends Received	64,924	50,883	64,924	50,883
Gift aid from subsidiary	-	-	300,000	67,472
	<u>65,010</u>	<u>54,433</u>	<u>365,010</u>	<u>121,905</u>
<b>7 GOVERNANCE COSTS</b>				
Audit and Accountancy fees	34,940	34,712	26,390	24,662
Legal and Professional Fees	45,738	37,682	45,738	37,094
Management costs	95,153	95,291	95,153	95,291
	<u>175,831</u>	<u>167,685</u>	<u>167,281</u>	<u>157,047</u>
<b>8 COST OF GENERATING VOLUNTARY INCOME</b>				
Fundraising Costs	<u>47,668</u>	<u>70,111</u>	<u>47,668</u>	<u>70,111</u>

## 9 ANALYSIS OF SUPPORT COSTS BY ACTIVITY

proportionately applied

Support Cost	Group							Total Note 2014 £
	Volunteer		Community		First Aid Supplies	First Aid Training	Total	
	Development	Event Cover	First Aid Training	First Aid Supplies				
	2015	2015	2015	2015	2015	2015	2015	
£	£	£	£	£	£	£		
Staff Costs	288,614	288,614	-	30,923	422,612	1,030,763	978,591	1
Miscellaneous & Travel Expen	5,919	5,919	-	634	8,668	21,140	28,192	1
Postage & Stationery	11,721	11,721	-	1,256	17,163	41,861	62,394	1
Telephone & Fax	5,342	5,342	-	572	7,821	19,077	25,255	1
Rent & Rates	13,926	13,926	-	1,266	34,184	63,302	43,704	2
Heat & Light	8,917	8,917	-	811	21,889	40,534	36,237	2
Repairs & Maintenance	19,531	19,531	-	1,776	47,941	88,779	71,040	2
Cleaning	9,304	9,304	-	846	22,836	42,290	40,219	2
Insurance	17,899	17,899	-	1,627	43,933	81,358	68,025	2
Charges	(126)	(126)	-	(14)	(184)	(450)	12,273	1
Marketing	5,637	5,637	-	604	8,254	20,132	79,549	1
Loss on sale of asset	-	-	-	-	-	-	4,651	1
Depreciation	43,885	43,885	-	3,989	107,718	199,477	186,222	2
	430,569	430,569	-	44,290	742,835	1,648,263	1,636,352	

(From note 1)

	Volunteer Development	Event Cover	Community First Aid Training	FA Supplies	FA Training	Notes
Administration Costs	28%	28%	0%	3%	41%	1
Accommodation Costs	22%	22%	0%	2%	54%	2

Support Cost	Parent					Total 2015 £	Total Note 2014 £
	Volunteer		Community		Other activities		
	Development	Event Cover	First Aid Training	Other activities			
	2015	2015	2015	2015	2015		
£	£	£	£	£	£	£	
Staff Costs	287,953	287,954	-	795,300	1,371,207	1,284,483	1
Miscellaneous & Travel Expen	10,276	10,276	-	28,382	48,934	28,192	1
Postage & Stationery	8,791	8,791	-	24,279	41,861	62,394	1
Telephone & Fax	4,006	4,006	-	11,065	19,077	25,255	1
Rent & Rates	13,927	13,926	-	35,449	63,302	43,704	2
Heat & Light	8,917	8,918	-	22,699	40,534	36,237	2
Repairs & Maintenance	19,531	19,531	-	49,717	88,779	71,040	2
Cleaning	9,304	9,304	-	23,682	42,290	40,219	2
Insurance	17,899	17,899	-	45,560	81,358	68,025	2
Charges	(95)	(95)	-	(260)	(450)	12,273	1
Marketing	4,228	4,228	-	11,676	20,132	84,138	1
Loss on sale of asset	-	-	-	-	-	4,652	1
Depreciation	43,471	43,471	-	110,653	197,595	186,222	2
	428,208	428,209	-	1,158,202	2,014,619	1,946,834	

(From note 1)

	Volunteer Development	Event Cover	Community First Aid Training	Other Activities for Generating Funds	Notes
Administration Costs	21%	21%	0%	58%	1
Accommodation Costs	22%	22%	0%	56%	2

## 10 ANALYSIS OF EXPENDITURE BY ACTIVITY

Directly applied

Group							
Note	Volunteer		Community			Total 2015 £	Total 2014 £
	Development	Event Cover	First Aid Training	First Aid Supplies	First Aid Training		
	2015 £	2015 £	2015 £	2015 £	2015 £		
	9,950	-	-	-	-	9,950	146,795
	-	-	25,382	-	-	25,382	351,001
	-	35,516	-	-	-	35,516	57,184
	37,332	-	-	-	-	37,332	49,003
	-	27,776	-	-	-	27,776	31,833
	62,986	-	-	-	-	62,986	68,066
9	430,569	430,569	-	44,290	742,835	1,648,263	1,636,352
	540,837	493,861	25,382	44,290	742,835	1,847,205	2,340,234

Parent						
	Volunteer		Community		Total 2015 £	Total 2014 £
	Development	Event Cover	First Aid Training	Other activities		
	2015 £	2015 £	2015 £	2015 £		
	9,950	-	-	-	9,950	207,529
	-	-	25,382	-	25,382	53,371
	-	35,516	-	-	35,516	57,184
	37,332	-	-	-	37,332	49,003
	-	27,776	-	-	27,776	31,833
	62,986	-	-	-	62,986	68,066
9	428,208	428,209	-	1,158,202	2,014,619	1,946,834
	538,476	491,501	25,382	1,158,202	2,213,561	2,413,820

**11 DEFICIT FOR THE YEAR**

	2015	2014
	£	£
The deficit for the year is stated after charging:		
Depreciation of tangible fixed assets	199,477	187,911
Operating lease costs:		
Land and buildings	26,767	12,660
Other operating leases	11,865	11,086
Auditor's remuneration for audit services	20,300	20,000
Auditor's remuneration for non audit services	<u>14,640</u>	<u>14,712</u>

**12 STAFF COSTS**

	2015	2014
	£	£
Wages and Salaries	1,242,960	1,169,453
Social Security Costs	105,358	101,463
Pension Costs	78,202	60,109
Life Assurance	21,819	24,306
Temporary Staff	<u>18,022</u>	<u>24,443</u>
	<u>1,466,361</u>	<u>1,379,774</u>

The average number of staff employed by the Association during the financial year was:

	2015	2014
	No	No
Administrative staff	36	36
Trainers	12	11
Senior Management	<u>6</u>	<u>6</u>
	<u>54</u>	<u>53</u>

There are no employees (2014: nil) with emoluments above £60,000.

At 31 March 2015 outstanding pension contributions were £7,903 (2014: £3,929).

The Trustees are not remunerated for their services to the Board. During the year 5 trustees were reimbursed for travel expenses as outlined in note 13.

**13 PAYMENTS MADE TO TRUSTEES DURING THE YEAR TO 31 MARCH 2015**

Trustee	Travel & Misc Expenses £	2015 Total Paid £	2014 Total Paid £
Crawford Rudy	75	75	1,159
Cooper William	146	146	164
Fioretti Morven	41	41	73
Forrest Joan	35	35	28
Hamilton Peter	80	80	-
<b>Total</b>	<b>377</b>	<b>377</b>	<b>1,424</b>



## 14 FIXED ASSETS - GROUP

	Heritable Property £	Leasehold Property £	Improvements £	Computer Equipment £	Motor Vehicles £	Equipment £	Total £
<b>Cost or Valuation</b>							
As at 1 April 2014	701,210	400,000	1,514,414	319,928	258,306	437,452	3,631,310
Additions	-	-	92,434	52,935	-	14,838	160,207
Disposals	(67,179)	-	(6,009)	(10,456)	-	-	(83,644)
<b>As at 31 March 2015</b>	<b>634,031</b>	<b>400,000</b>	<b>1,600,839</b>	<b>362,407</b>	<b>258,306</b>	<b>452,290</b>	<b>3,707,873</b>
<b>Depreciation</b>							
As at 1 April 2014	(96,690)	(129,810)	(494,813)	(224,981)	(170,939)	(320,473)	(1,437,706)
Charge for Year	(13,264)	(5,400)	(77,740)	(53,034)	(21,842)	(28,197)	(199,477)
Eliminated on Disposal	12,876	-	3,645	9,211	-	-	25,732
<b>As at 31 March 2015</b>	<b>(97,078)</b>	<b>(135,210)</b>	<b>(568,908)</b>	<b>(268,804)</b>	<b>(192,781)</b>	<b>(348,670)</b>	<b>(1,611,451)</b>
<b>Net Book Value</b>							
<b>As at 31 March 2015</b>	<b>536,953</b>	<b>264,790</b>	<b>1,031,931</b>	<b>93,603</b>	<b>65,525</b>	<b>103,620</b>	<b>2,096,422</b>
As at 31 March 2014	604,520	270,190	1,019,601	94,947	87,367	116,979	2,193,604

## 15 FIXED ASSETS - PARENT

	Heritable Property £	Leasehold Property £	Improvements £	Computer Equipment £	Motor Vehicles £	Equipment £	Total £
<b>Cost or Valuation</b>							
As at 1 April 2014	701,210	400,000	1,514,414	313,172	258,306	437,452	3,624,554
Additions	-	-	92,434	50,984	-	14,838	158,256
Disposals	(67,179)	-	(6,009)	(10,456)	-	-	(83,644)
<b>As at 31 March 2015</b>	<b>634,031</b>	<b>400,000</b>	<b>1,600,839</b>	<b>353,700</b>	<b>258,306</b>	<b>452,290</b>	<b>3,699,166</b>
<b>Depreciation</b>							
As at 1 April 2014	(96,690)	(129,810)	(494,813)	(221,040)	(170,939)	(320,473)	(1,433,765)
Charge for Year	(13,264)	(5,400)	(77,740)	(51,152)	(21,842)	(28,197)	(197,595)
Eliminated on Disposal	12,876	-	3,645	9,211	-	-	25,732
<b>As at 31 March 2015</b>	<b>(97,078)</b>	<b>(135,210)</b>	<b>(568,908)</b>	<b>(262,981)</b>	<b>(192,781)</b>	<b>(348,670)</b>	<b>(1,605,628)</b>
<b>Net Book Value</b>							
<b>As at 31 March 2015</b>	<b>536,953</b>	<b>264,790</b>	<b>1,031,931</b>	<b>90,719</b>	<b>65,525</b>	<b>103,620</b>	<b>2,093,538</b>
As at 31 March 2014	604,520	270,190	1,019,601	92,132	87,367	116,979	2,190,789

## 16 INVESTMENTS

## Group

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

	Unrestricted General Fund 2015 £	Total Funds 2015 £
Market Value as at 1 April 2014	1,784,572	1,784,572
Additions at cost	217,313	217,313
Disposals at market value	<u>(322,981)</u>	<u>(322,981)</u>
	1,678,904	1,678,904
Change in unrealised gains	<u>46,264</u>	<u>46,264</u>
Market Value as at 31 March 2015	<u><u>1,725,168</u></u>	<u><u>1,725,168</u></u>

The investments held which make up more than 5% of the holding, are:

Treasury 2.5% index linked 17.07.2024 at £95,567.

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

## 17 FIXED ASSET INVESTMENTS

	2015 £	2014 £
<b>Parent</b>		
Shares in subsidiary company	<u>250,000</u>	<u>250,000</u>
	<b>Capital &amp; Reserves</b> £	<b>Profit for the year</b> £
The parent company owns 100% of the share capital of St Andrew's First Aid Training and Supplies Ltd which is incorporated in Scotland.	<u>249,013</u>	<u>6,599</u>

	2015 £	2014 £
<b>18 STOCK</b>		
<b>Group</b>		
Stock	<u>42,172</u>	<u>42,477</u>
<b>Parent</b>		
Stock	<u>18,596</u>	<u>8,913</u>

19 DEBTORS	2015	2014
	£	£
<b>Group</b>		
Trade Debtors	340,711	344,721
Accrued income	4,151	47,899
Other Debtors & Prepayments	<u>60,181</u>	<u>50,954</u>
	<u>405,043</u>	<u>443,574</u>
<b>Parent</b>		
Trade Debtors	95,594	89,834
Accrued income	1,529	26,889
Other Debtors & Prepayments	56,826	48,787
Amounts due from subsidiary	<u>119,558</u>	<u>73,508</u>
	<u>273,507</u>	<u>239,018</u>
<b>20 CREDITORS (falling due within one year)</b>		
	2015	2014
	£	£
<b>Group</b>		
Trade creditors	75,960	83,144
PAYE & NI	31,401	30,854
Other tax	86,047	68,823
Accrued charges	97,405	71,669
Deferred income (note 31)	75,963	42,037
Other creditors	<u>12,561</u>	<u>45,748</u>
	<u>379,337</u>	<u>342,275</u>
<b>Parent</b>		
Trade creditors	38,538	61,841
PAYE & NI	31,401	30,854
Accrued charges	80,066	22,131
Amounts due to subsidiary	3,869	91,061
Other creditors	<u>7,903</u>	<u>34,729</u>
	<u>161,777</u>	<u>240,616</u>

## 21 RESERVES

## Group

	Unrestricted General Fund 2015 £	Unrestricted Volunteer Development Fund 2015 £	Unrestricted Modernisation Fund 2015 £	Restricted Capital Fund 2015 £	Restricted Donation 2015 £	Restricted Revaluation Reserve 2015 £	Total Funds 2015 £
Funds balance brought forward as at 1 April 2014	4,026,415	38,663	52,373	69,245	2,875	248,255	4,437,826
Incoming resources	2,643,169	-	-	-	18,800	-	2,661,969
Outgoing resources	(2,814,966)	-	-	(1,900)	(9,057)	-	(2,825,923)
Transfers	6,207	-	-	-	-	(6,207)	-
Gain	53,371	-	-	-	-	-	53,371
<b>Funds balance carried forward as at 31 March 2015</b>	<b>3,914,196</b>	<b>38,663</b>	<b>52,373</b>	<b>67,345</b>	<b>12,618</b>	<b>242,048</b>	<b>4,327,243</b>

## Parent

	Unrestricted General Fund 2015 £	Unrestricted Volunteer Development Fund 2015 £	Unrestricted Modernisation Fund 2015 £	Restricted Capital Fund 2015 £	Restricted Donation 2015 £	Restricted Revaluation Reserve 2015 £	Total Funds 2015 £
Funds balance brought forward as at 1 April 2014	4,034,001	38,663	52,373	69,245	2,875	248,255	4,445,412
Incoming resources	2,245,845	-	-	-	18,800	-	2,264,645
Outgoing resources	(2,424,241)	-	-	(1,900)	(9,057)	-	(2,435,198)
Transfers	6,207	-	-	-	-	(6,207)	-
Gain	53,371	-	-	-	-	-	53,371
<b>Funds balance carried forward as at 31 March 2015</b>	<b>3,915,183</b>	<b>38,663</b>	<b>52,373</b>	<b>67,345</b>	<b>12,618</b>	<b>242,048</b>	<b>4,328,230</b>

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

The Volunteer Development Fund was created to provide the required equipment and training for our volunteers and has been used so far for the purchase of defibrillators and leadership training.

The Modernisation Fund is a designated fund for the purpose of upgrading systems and processes within the Association.

The Restricted Capital Fund represents the proportion of the net book value of the asset funded by a lottery grant. Each year an amount is transferred from the fund, representing the movement in the net book value of the restricted asset in the year.

The restricted donation fund is comprised of various donations and grants where restrictions have been imposed by the donor. These funds have been utilised for restricted activities, or where applicable released against depreciation for vehicles funded by restricted donations.

The movement on the restricted revaluation fund represents the transfer of funds to offset the depreciation charged for the year on the revalued assets.

## 22 General Reserves

	2015 £
<b>Group</b>	
Opening balance at 1 April 2014	4,437,826
Net deficit for the year	<u>(110,583)</u>
Balance at 31 March 2015	<u>4,327,243</u>
<b>Parent</b>	
Opening balance at 1 April 2014	4,445,412
Net deficit for the year	<u>(117,182)</u>
Balance at 31 March 2015	<u>4,328,230</u>

## 23 ANALYSIS OF NET ASSETS BETWEEN FUNDS

Group	General	Modernisation	Volunteer	Capital	Restricted	Revaluation	Total
	Unrestricted	Fund	Development	Fund	Donation	Reserve	
	£	£	£	£	£	£	£
Fixed Assets	1,787,029	-	-	67,345	-	242,048	2,096,422
Current Assets	2,506,504	52,373	38,663	-	12,618	-	2,610,158
Current Liabilities	<u>(379,337)</u>	-	-	-	-	-	<u>(379,337)</u>
Net Assets	<u>3,914,196</u>	<u>52,373</u>	<u>38,663</u>	<u>67,345</u>	<u>12,618</u>	<u>242,048</u>	<u>4,327,243</u>

Parent	General	Modernisation	Volunteer	Capital	Restricted	Revaluation	Total
	Unrestricted	Fund	Development	Fund	Donation	Reserve	
	£	£	£	£	£	£	£
Fixed Assets	2,034,145	-	-	67,345	-	242,048	2,343,538
Current Assets	2,042,815	52,373	38,663	-	12,618	-	2,146,469
Current Liabilities	<u>(161,777)</u>	-	-	-	-	-	<u>(161,777)</u>
Net Assets	<u>3,915,183</u>	<u>52,373</u>	<u>38,663</u>	<u>67,345</u>	<u>12,618</u>	<u>242,048</u>	<u>4,328,230</u>

## 24 RECONCILIATION OF DEFICIT FOR THE YEAR TO NET CASH INFLOW/(OUTFLOW)FROM OPERATING ACTIVITIES

	2015 £	2014 £
Net deficit before sale of investments	(163,954)	(296,990)
Loss on sale of fixed asset allocated to operating expenses	1,247	4,651
Gain on sale of fixed asset allocated to other incoming resources	(41,467)	(357,000)
Depreciation charges	199,477	187,911
Decrease on stores	306	20,691
Decrease in debtors	38,531	111,807
Increase/(Decrease) in creditors	37,062	(91,195)
Interest and dividends received	<u>(65,010)</u>	<u>(54,433)</u>
	<u>6,191</u>	<u>(474,558)</u>

## 25 ANALYSIS OF CHANGES IN NET LIQUID FUNDS

	As at 1 April 2014 £	Movement in year £	As at 31 March 2015 £
Cash at bank and in hand	315,874	121,901	<u>437,775</u>

## 26 ANALYSIS OF CHANGES IN NET CASH

	As at 1 April 2014 £	Cash flow £	As at 31 March 2015 £
Cash at bank and in hand	315,874	121,901	437,775
Overdraft	-	-	-
	<u>315,874</u>	<u>121,901</u>	<u>437,775</u>
Debt due within 1 year	-	-	-
Debt due after 1 year	-	-	-
	<u>315,874</u>	<u>121,901</u>	<u>437,775</u>

## 27 RECONCILIATION OF NET CASH INFLOW/(OUTFLOW) TO MOVEMENT IN NET CASH

	2015 £	2014 £
Increase/(decrease) for the year	121,901	(803,404)
Net cash at 1 April	<u>315,874</u>	<u>1,119,278</u>
Net cash at 31 March	<u>437,775</u>	<u>315,874</u>

## 28 REVENUE COMMITMENTS

At 31st March 2015 the group had operating commitments under non-cancellable lease agreements:

	Land and Buildings		Other Operating Leases	
	2015 £	2014 £	2015 £	2014 £
Due within 1 year	26,620	3,025	1,724	1,570
Due within 2-5 years	-	-	10,219	8,074
Due in more than 5 years	-	-	940	-
	<u>26,620</u>	<u>3,025</u>	<u>12,883</u>	<u>9,644</u>

## 29 CAPITAL COMMITMENTS

Capital works contracted at the year end in respect of group renovation works to 48 Milton Street were £30,996 (2014: £nil)

## 30 RELATED PARTY

The Association, being the 100% shareholder of its subsidiary St Andrews First Aid Training and Supplies Limited is exempt from the requirements of FRS 8 to disclose transactions with other members of the group.

## 31 DEFERRED INCOME

	Total £
Group	
As at 1 April 2014	42,037
Deferred in year	75,963
Released in year	<u>(42,037)</u>
At 31 March 2015	<u>75,963</u>

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