



St John
Ambulance



Annual Report and Accounts 2025



We are England's first aid charity

We are St John Ambulance, built on centuries of service to meet the needs of today. We are:

- A **vibrant volunteer-powered first aid movement**, rooted in communities across the nation and reaching out to those who need us
- A **national leader in first aid education**, providing unmatched first aid training, supplies, and resources that support first aid, health and safety, and wellbeing
- A **trusted specialist provider of first aid care**, delivering expert support at events, as part of local health and care systems, and in a crisis
- An **inspiring and inclusive place for young people**, equipping our Badgers and Cadets with first aid skills, confidence, and purpose

Contents

Welcome	4
Who we are and what we do	6
Our work in 2025	8
Educate	10
Respond	20
Volunteering	28
How we fund our work	33
Thanks	37
Looking to the future	38
Governance	42
Financial review	62
Statement of Trustees' responsibilities	73
Independent auditor's report	74
Financial statements	80
Principal places of business and advisers	122

Note: The Trustees' Annual Report including strategic report is from page 4 to 73 (up to and including the Prior's signing at the end of the Statement of Trustees' responsibilities).

Chair and CEO welcome

2025 was a year of determined and sustained progress for St John Ambulance. Together we improved our financial position and set a clear direction for the years ahead, while maintaining our immediate focus on our first aid mission.

This progress matters because first aid matters. When someone collapses, chokes, bleeds or stops breathing, having someone to hand with the skills and confidence to act can make all the difference. This truth sits at the heart of our purpose: we put the power of first aid into everybody's hands so that we are all closer to help in an emergency.

In 2025, in communities, schools, workplaces and public spaces across England, our valued volunteers and employees trained others to recognise a first aid emergency and to respond with confidence. At the same time, our people stood ready to respond, providing trusted first aid care at events and in communities, working alongside partners across the health and care system. Within our education work, we continued to invest in and inspire young people, helping to build skills, confidence and the sense of purpose that come from helping others.

To sustain this first aid impact into the future, we continued to strengthen our financial foundations. Through disciplined financial management, and robust delivery planning we delivered a net surplus of £1.3 million, continuing the year-on-year improvement to our financial performance. We thank all our people for the efforts that have made this turnaround possible.

We are clear that this work must continue as we build a sustainable charity for the long term. Like all charities, we are operating in a challenging national and global environment and long-term financial resilience will need both constant discipline and planned investment to drive efficiency and effectiveness. To achieve this, our decisions will be guided by our refreshed St John strategy.

In the course of 2025, we invited our people to shape our future direction and more than 1,500 volunteers, employees, Badgers and Cadets answered the call to tell us what matters most. The result is a clear aim for 2026-28: to grow the power of first aid together.

Our focus is simple. We will reach more people than ever before by doing what we do best: teaching more people how to help in a first aid emergency and delivering more expert first aid care. To deliver the best possible experience for everyone we reach, we will invest in the things that drive the quality of our work – our people, our systems and our partnerships. And while we're getting on with what matters today, we will be looking ahead to the future and developing new ways to grow our impact and our income.

In 2026, we will turn our strategy into action while counting down to our landmark 150th year in 2027. This is a defining moment for St John and our ambition is clear: we will build the power of first aid together.

This will only be possible with the support of our St John community. We thank our volunteers in communities across England, our employees on the frontline and behind the scenes, our Badgers and Cadets, and the many donors, partners, customers and supporters who continue to champion our mission. We can only do what we do together.

Thank you



**The Prior and Chair,
Simon Williams CB CVO KStJ**



**The Chief Executive Officer,
Shona Dunn CB**

Who we are and what we do

Our purpose

To put the power of first aid into everybody's hands. So that we are all closer to help in an emergency. Every person. Every place. Every time. We do this by responding to health emergencies ourselves and by educating the public to feel confident to do so too.

Our vision

Everyone receives the first aid they need in a health emergency from those around them.

Our mission

To put first aid at the heart of every community:

1. **Educating** and equipping others to ensure resilient communities and safer workplaces; inspiring every generation with the confidence to act in a health crisis
2. **Responding** as volunteers and as first responders at events, in communities and as a trusted partner to the NHS

Our first aid focus

First aid is the **first and immediate assistance given to anyone experiencing a medical emergency**. It is delivered to preserve life, prevent a condition from worsening, and promote recovery, either as standalone care, or as part of an ongoing response alongside other health and emergency services.

For almost 150 years, St John Ambulance has been **at the heart of community first aid** in England. Born out of a tradition of care and service, rooted in the historic values of the Order of St John, we have continuously evolved to meet the needs of the communities we serve.

Today we educate the public in first aid skills and we respond as trained first aiders, in roles ranging from community first aider to critical care clinicians. All our people, whether volunteer or employee, are united by compassion, expertise, and **a commitment to excellent first aid care**.

Our values

Our Pro Fide ethos - for faith and in the service of humanity - reflects our heritage and drives our values today, calling on us all to act with purpose, justice and compassion.

Our HEART values embody our Pro Fide foundations for everyone:



Humanity



Excellence



Accountability



Responsiveness



Teamwork



Our people

For almost 150 years St John people have saved lives and strengthened their communities and we are rightly proud of the skills, commitment and resilience that makes this happen. Our volunteers and employees work shoulder to shoulder in every county across England to deliver our mission and turn our values into reality.

We know that inclusion strengthens our first aid movement and makes our purpose possible by helping us to reflect and respond to the diverse communities we serve. We are intentional about improving the diversity of our people and creating a culture where everyone feels respected, valued, and able to thrive, whatever their background, identity, or experience.

Our work in 2025

2025 in overview

At the start of 2025 we set a focused set of organisational priorities, backed by a clear Business Plan. This gave us a shared view of what mattered most for our long-term impact and financial sustainability, and a practical framework for delivery and performance management.

We have made strong progress against these priorities, while also building foundations for further development in 2026:

1

Establish a strong, positive vision for each of our service and business areas

Progress made

We put in place a robust 2025 Business Plan, supported by delivery plans and performance measures across the organisation. Alongside this, we worked with people across St John to shape a refreshed strategy for 2026 and beyond. This has given us a clearer direction and a stronger basis for planning, performance and future impact.

2

Extend our reach into the communities we serve

Progress made

We embedded our new volunteer leadership structures at local and national levels. This has helped to sharpen our focus on community education, event healthcare, youth and fundraising, and has created stronger foundations for locally-led engagement and development.

3

Be a great place to work and volunteer

Progress made

We continued our work to improve the experience of volunteers and employees, with a focus on listening to feedback, strengthening communication and supporting leadership development. This has helped us respond to the impact of change, support our people more consistently and start to build the conditions for St John people to thrive.

5

Maintain financial focus and improve financial sustainability

Progress made

We maintained firm financial controls, with strong cost management, improved performance in key areas, and operational efficiency measures. This supported delivery of a net surplus and represents further progress towards long-term financial stability with opportunities to grow our impact.

4

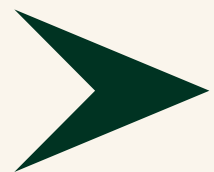
Remove barriers to exceptional delivery

Progress made

We continued to improve the systems that support delivery, including new Communities of Practice, new data tools and dashboards, and strengthened organisational frameworks in areas such as Ethical Behaviours and Communication and Engagement. This has made it easier for our teams to work effectively and to deliver a more consistent experience for patients, customers, partners and colleagues.

2025 in action

The following pages spotlight some of our impact and achievements in the year, with a focus on our work to Educate and Respond and our valued Volunteers.





01

Educate

How do we equip people with first aid skills and the confidence to use them?

In the first moments of a health emergency, the actions of people nearby can make a real difference.

This is why we focus on helping more people feel ready and able to step in. We do this by providing free education in communities, raising awareness through national campaigns and offering commercial training to employers. We also support young people to build skills and confidence early.

Free community first aid education

Providing free first aid education is central to our charitable mission. The more people who have the skills and confidence to act, the closer everyone is to help in an emergency.

Our volunteers deliver this work at the heart of communities across England, working through 160 dedicated Community Networks. With strong local knowledge and connections, they tailor their approach to meet the needs of the communities they serve. You will see them in high streets, supermarkets and schools, educating people to recognise a health emergency and respond with confidence – skills that could one day save the life of someone they know and love – or the life of a stranger.

In 2025:

180,381

people were taught lifesaving skills in the community for free

98%

of people felt confident they could perform the skills taught (of those responding)

Young Responders

Our Young Responders programme equips 11–25 year olds with the skills to respond to serious incidents, such as knife attacks and spiking.

Delivered for free in partnership with schools, local councils, and community organisations, the programme focuses on supporting underserved communities. To date, more than 75,000 young people have taken part across the North East, West Midlands, Hull, East Riding, North Lincolnshire, North East Lincolnshire and London.

In June 2025, we launched Seconds to Save, an immersive virtual reality experience that allows young people to step through a real-life scenario and make decisions in the moment. This teaches practical first aid techniques and raises awareness of the consequences of knife crime from multiple perspectives. Developed with the creative studio Visualise, Seconds to Save won the Bronze award in the Social Good category of the British Interactive Media Awards.

In 2025:

31,798

young people attended a Young Responder session

94%

felt confident to give lifesaving first aid, up from 10% before the session

“““

Now if I see someone stabbed in front of me, I know how to stop the blood flow. It could save their life.”

Student from a participating school in Camberwell, London.



Campaigns

Our public campaigns raise awareness of the importance of first aid and encourage more people to learn and act.

Save a Life September

We have established Save a Life September as the national month for first aid learning. We encourage everyone to learn Three Ways to Save a Life focused on choking, severe bleeding and CPR.

In 2025 our campaign asked people to learn first aid to save the lives of the people they love. In a survey we conducted with members of the public, we found that while 84% of people say they'd do anything for the people they love, 42% of us have never taken a first aid course.

429,390

people actively engaged with the campaign in September by participating in volunteer-run community education events, watching our Three Ways to Save a Life videos, or reading our first aid information online.



Myleene Klass MBE, our Ambassadors and a trained volunteer supported Save a Life September by leading a public first aid demonstration at St Pancras Station.



With NHS funding, we produced three new first aid videos, based on real-life situations: demonstrating how to respond to choking, severe bleeding, and cardiac arrest.



“““

We were at home when Cayden started choking. My training kicked in, I did what we were taught. I'm so grateful St John Ambulance provided free sessions. Without them my little boy would have died.”

Leah, mum to eight-month-old Cayden.



The Hi Vis Stress Vest - standing out, speaking up

In April, we launched the Hi Vis Stress Vest campaign to encourage conversations about mental health in the construction industry.

This followed our research showing that 82% of construction workers have experienced a mental health issue during their career. In response, we created limited-edition high-visibility vests displaying messages designed to prompt conversations that could help people speak up and save lives.

The campaign helped create space for more open discussion of mental health, alongside our work to train people to recognise and respond to mental health needs in the workplace.

“““

The messages on the vests are so powerful. One person saw the line ‘My mum just died and I’m struggling’ and opened up about losing his parents and feeling lonely. I think every construction company should train people to hold these wellbeing conversations.”

Rhianwen, Wellbeing Manager, BAM

Commercial first aid and mental health training

We continue to support businesses to keep their employees safe and well through first aid and mental health training.

Our training innovation team continually monitors trends to develop better and more flexible workplace training.

In 2025, we launched:

- **Two new Mental Health Training courses**
- **A new blended First Aid at Work course, offering flexibility via a mix of in-person and online education.**

Together, these new courses help organisations develop more integrated physical and mental health first aid strategies, ensuring trained staff have the knowledge and confidence to respond in a range of situations.

50,000

Trustpilot reviews, with an average rating of 4.9 stars

215,498

commercial first aid courses delivered from training centres across England, and in online and blended options.

“““

What stood out most was the balance between theory and practical learning – I left feeling confident and empowered to handle emergency situations.”

Anna,
First Aid at Work learner, May 2025

“““

The trainers were absolutely brilliant, incredibly knowledgeable and put everyone at ease during some difficult topics.”

Jackie,
Mental Health First Aid learner,
October 2025



Young People

Our youth work engages and inspires young people to develop life-saving first aid skills, help others and make a positive contribution to their communities. This work is developed with and for young people and their insight helps us to understand what matters most.

Youth Programmes

Our welcoming and inclusive youth programmes engage, inspire and empower thousands of young people to develop life skills and life-saving skills, through Badgers, Cadets and University Student Volunteering programmes.

Young people's voices shape what matters most at St John and we thank all our young people for their efforts.

In 2025:

7,644

young people were supported as active Cadet or Badger members of St John

Badgers

You're never too young to learn first aid skills. Our 5-10 year-old Badgers do just that while also developing confidence and life skills in a fun, friendly, and safe environment.



“”

I love Badgers because I got to do lots of jobs, and it was fun when we all came together and played games, chatted, and most of all, I learnt first aid. I love it because you could help save someone's life, and I always wanted to learn how to do that. It was always an honour to be part of St John Ambulance Badgers, and it is now my time to become a Cadet.”

Amelia, Badger

CADETS

Our 10-17 year-old Cadets are the next generation of health professionals, volunteers and lifesavers. They develop first aid skills and experience alongside confidence, citizenship and leadership skills.

Cadets deliver thousands of hours of first aid every year, playing an active role in their communities and at events, alongside adult volunteers.

Cadet Millie stepped in when she saw a man choking

“I saw a man barely able to breathe and turning purple. I told him to hold onto the back of the chair and lean forward, and then I gave him back blows to try and dislodge the food, but it didn’t work.

He was a lot bigger than me and I couldn’t get my arms around him so I went to the queue outside and found someone who agreed to help. I described exactly what to do and after two thrusts a big piece of chicken flew out and he started to breathe normally again. It was such a relief”.



Cadets of the Year

Each year we recognise young people who demonstrate outstanding commitment through our Regional and National Cadet of the Year programme.



Above: Front row: Ruby, Hanna, Jack, Dylan, Ella, Jashvita
Back row: Eden, Ellie, Padraig, Sofia

“““

It’s an incredible honour to represent the youth of St John Ambulance as National Cadet of the Year. One of the best things about being part of St John is how it brings young people together to learn, grow and make a real impact.”

Dylan, National Cadet of the Year 2025

Student Volunteering

We have over 20 student-led First Aid Societies at universities across the country, home to hundreds of amazing students, keeping the crowds safe at football matches, supporting their local hospital's Emergency Department, taking care of logistics or supporting younger people as Youth Leaders.



“““

My time with St John Ambulance has changed my university experience more than any other society could.”

Tom,
Biomedical Science student at QMUL

Youth team volunteers

Our youth work is made possible by our valued volunteer Youth Leaders, Youth Helpers and Duke of Edinburgh's Award Leaders who use their skills to create environments where young people can thrive. Together, their commitment and enthusiasm make a difference to young people in every Cadet Group and Badger Sett across England.

“““

As a youth leader I am lucky to be able to pass on my skills and knowledge to the next generation and watching them grow in confidence is a privilege”.

Kash, Youth Leader



Youth voice and influence

In March, Cadets represented St John young people at the All Party Parliamentary Group on Youth Affairs at Westminster, contributing to development of the government's first National Youth Strategy.

Right: Archana, Kaden and National Youth Participation Lead, Emma-Jane



“”

I spoke about the importance of educating people on ‘street first aid’ so that they know what to do in emergency situations - we need all young people to feel safe on our streets.”

Archana, Young Responder

“”

I was proud to share how St John Ambulance has supported me and many others from challenging backgrounds. I want the government to give all young people the same life chances and skills.”

Kaden, Cadet

Our Educate goals

Looking ahead to 2026, our Educate priorities include:

- Building community education with new offers like our First Aid Community offer, the pilot of our Silver Schools learning package, and expansion of Young Responders
- Expanding our blended learning and onsite delivery, with a refresh of our core First Aid training suite and website
- Growing our Badgers and Cadets programmes, supported by a review of our programmes and systems



02

Respond

How can we use first aid to save lives and improve health outcomes?

When emergencies happen, people need trained responders and the right equipment.

This is why we focus on providing expert first aid. To do this our skilled volunteers and employees plan and deliver care at events and through urgent and emergency care services alongside health providers. We also supply workplaces, public spaces and homes with the equipment people need to respond to life-threatening emergencies.

Event Healthcare

St John Ambulance teams provided expert medical services at events from national festivals to major sporting events to local community celebrations.

Our role is to ensure that people are safe and cared for, whatever the setting. We plan each event carefully, matching clinical expertise and resources to the level of risk, and adapting quickly as situations change.

For larger or more complex events, we deploy specialist capabilities including Cycle Response Units and Medical Response Teams, skilled at working in highly crowded and populated environments, ensuring the right level of care is available wherever it is needed.

Volunteers and employees work side by side to deliver professional, compassionate care, often in high-pressure environments. This consistent, high-quality delivery underpins our role as a trusted national provider of event healthcare.

In 2025:

29,735

**patients supported
at events**

8,500+

events delivered



Emergency Responders

Owen is a trained Emergency Responder. In this volunteer role he attends event incidents where swift, effective care can change outcomes:



“““

Being present in someone's most vulnerable moment is both a responsibility and an honour. Thanks to the training we receive and the trust we place in one another, our team delivers calm, professional care even under significant pressure.”

Owen,
Network Community Lead, Emergency Responder and Youth Leader

London Marathon

Feedback from runners and families at the London Marathon 2025 highlights the impact of our care in high pressure-situations:



“I collapsed at mile 25... genuinely feared for my life. St John Ambulance were absolutely amazing - so efficient, caring and went the extra mile.”



“Thanks to your prompt attention and professional care, I was able to recover and walk the final few kilometres later in the day.”



“They put a scared and unwell 21 year-old totally at ease.”



“Will take part again and raise money for SJA.”

Our logistics team prepare for the London Marathon.



Responding to a major incident

In May, St John Ambulance teams responded to a serious incident during the Liverpool FC homecoming parade, where more than 100 people were injured when a car was driven into the crowd. Our volunteers worked alongside emergency services to assess and treat casualties and support those affected.

Simon Galley, the Tactical Commander who led the St John operational response during the event in partnership with North West Ambulance Service, the Merseyside Police, Mersey Fire and Rescue, the Coastguard and Liverpool City Council said:

“““

There were over 150 volunteers from St John Ambulance at the event across the entire route, including 12 different treatment centres.

We already had teams at the scene, so we were able to provide a really quick response to the events that were unfolding before us”.



Urgent and Emergency Care

Our Ambulance teams work across England providing support to the NHS, including specialist services such as neonatal and paediatric transport services and end-of-life transfers.

Neonatal transport

We provide specialist transport for critically ill and premature babies who need to be transferred between hospitals. Working with specialist regional services our teams operate purpose-built ambulances equipped with incubators and advanced life-support technology.

Each transfer is led by skilled neonatal clinicians supported by St John Ambulance Critical Care Transport Assistants who are specifically trained for high-stakes neonatal transfers. Family involvement remains central and whenever possible, a parent can travel with their baby, helping families stay connected during a difficult time.



In 2025:

6,620

neonatal transfers completed

“““

The staff from St John Ambulance service are an essential component of our neonatal transport team. They have been invaluable in providing practical help to our clinical staff and are very supportive to the parents whose baby is being transferred.”

Dr Ian Dady, Consultant Neonatologist, St. Marys Hospital and Clinical Director, Connect NW.



Cycle response

In the City of London, our Cycle Response Unit deploys alongside the City of London Police Cycle Team, supported by the Eastern City Business Improvement District.

This innovative partnership brings together public, private and voluntary sectors to support safety in a busy urban environment.

Equipped with specialist kit and travelling by bicycle, volunteers can reach people quickly in crowded areas to deliver urgent help. Since launch in May 2025, cycle responders have attended more than 100 incidents, including cardiac arrests, road traffic collisions, assaults and mental health emergencies, providing immediate care and supporting frontline services.

The partnership also contributes to wider public safety initiatives, including Operation Reframe, which focuses on preventing violence and harassment against women and girls.

Medical Supplies

Having the right equipment is often essential to effective first aid. We provide a wide range of supplies to help individuals, businesses and communities respond confidently in a health emergency. This includes everyday essentials such as first aid kits, as well as specialist medical equipment designed for serious incidents.

“““

St John Ambulance Heart Two AED was the obvious choice for us as it provides simple step-by-step voice and visual prompts, making it even easier for untrained and trained bystanders to act quickly and confidently... [It] supports everyone into being a lifesaver and providing safety and reassurance to our communities.”

Benenden Charitable Trust

HEART defibrillators

A quarter of UK adults have experienced a cardiac arrest incident, as a first aider, bystander or patient and access to the right equipment can save lives.

In October 2025, we launched our HEART defibrillators. Easy to use, they empower people nearby to act quickly. One of our models has video instructions with three pre-programmed languages to give step-by-step guidance. With more than one in seven (15%) cardiac arrest incidents occurring in the workplace, access to defibrillators can be critical.

All profits from HEART defibrillator sales go back into supporting our charity's life-saving work, helping to fund the training and equipment that volunteers need to keep local communities safe.





The Circuit

Every year, over 40,000 out-of-hospital cardiac arrests take place, yet only 1 in 10 people survive; during a cardiac arrest, every second counts.

To strengthen the chain of survival, we support The Circuit: the National Defibrillator network, working in partnership with the British Heart Foundation, Resuscitation Council UK, Association of Ambulance Chief Executives and NHS England.

The Circuit registers and maintains defibrillators, ensuring that Ambulance Services can direct bystanders to the nearest available device when needed. We call on any organisation with an accessible defibrillator to register their devices to save seconds that help save lives.

In 2025 a major milestone was achieved:

111,000

defibrillators registered with The Circuit

Our Respond goals

Looking ahead to 2026, our Respond priorities include:

- Launching new community first aid services, starting with work with local Ambulance Trusts to deliver Co-Responder provision
- Delivering a great experience for all our event customers, as a leading expert Event Healthcare provider
- Developing our own-brand supplies to offer tried and tested equipment that contributes to funding our community work, including launch of our new HEART Pocket defibrillator



03

Volunteering

Across England thousands of St John Volunteers give their time, energy and expertise to support their communities. They make first aid part of local everyday life, so that we are all closer to help in an emergency.

Our volunteers come from all walks of life, bringing clinical expertise, practical experience and local knowledge. Together they form a strong and inclusive volunteer-powered first aid movement, united by a shared commitment. This commitment is captured in our Pro Fide ethos - for faith and in service of humanity - which reflects a simple inclusive belief shared by all: that helping others matters.

A thank you

I am proud to lead our St John volunteers, whose dedication and service make our vital first aid mission possible.

Across the country, volunteers are at the heart of our work: delivering first aid at events, teaching life-saving skills, leading and supporting youth programmes, and raising vital funds within their communities. Their contribution is the foundation on which St John stands, and we could not achieve our impact without them.

In 2025, we strengthened how volunteers lead and shape our organisation. New volunteer leadership structures - through County Councils and Communities of Practice - are now firmly embedded, ensuring that insight from the frontline informs our direction. The establishment of the St John Assembly marks an important step in elevating our volunteer voice at the highest level. As Chair of the Assembly, I am committed to ensuring that this forum provides robust challenge and meaningful influence, ensuring national decisions

reflect the realities of volunteering and the needs of the communities that we serve. We also recognise that volunteering is changing. People's time is precious, and it is essential that becoming a St John volunteer is positive, flexible, and rewarding. We have listened carefully to volunteer feedback and made steady progress towards a more modern and supportive volunteer experience. This work continued throughout 2025, and I look forward to building on that momentum across 2026.

To every volunteer: thank you for your commitment to our mission and for the compassion you show every day. It is an honour to serve alongside you.



Carole Lawrence-Parr, Chancellor, Chief Commander and Trustee.

As our Lead Volunteer, Carole ensures that the voices of our volunteers are heard at the highest level.

Volunteering in action



George - Network Lead (Devon & North Torridge)

George joined St John as a Cadet, aged 12. He has done many different volunteer roles and as a Network Lead he is passionate about making sure that everyone feels part of something bigger than themselves and has opportunities to take on new challenges.



“I’m incredibly proud to support and connect volunteers who give so much of their time and energy to St John. My role is all about bringing people together, creating space for ideas, championing collaboration, and making sure our Network feels informed, heard and inspired. I love helping turn conversations into action and supporting volunteers to make a real impact across our communities.”



Anishka - South London District Cadet

Anishka joined St John as a Badger and fell in love with community first aid instantly. She is involved at local, county and national level and as a St John Assembly youth representative, ensures that young people have a say in shaping the organisation now and for their future.



“I volunteer as it allows me to make an impact in so many ways - not only through the power of first aid, but also by changing the lives of young people, and improving my own mental wellbeing. I have loved every day of being a part of St John and can’t wait to see what the future holds!”



Andy - County Fundraising and Priory Lead (Humber & East Riding)

Andy joined St John as a Cadet in 1979 and outside of St John, he has worked as an A&E Nurse in the NHS, and then as a Training Officer.



“I’m proud to lead the Hull Fellowship and we enjoy a monthly meeting and coffee morning. Fundraising is everyone’s business within St John, and it can be fun! It should be integrated into all our activities and community engagement. Being a volunteer offers you so many opportunities and I’m super proud of our members, their enthusiasm and endless ideas to fundraise.”

In 2025 :

3,000+

new volunteers welcomed onboard

19,000+

active volunteers

41,000+

episodes of first aid care delivered by trained volunteers

458,000

hours of volunteering given

During 2025 we improved the quality and consistency of our volunteer data. This work provides a more accurate picture of our active volunteer workforce. As a result, our reported total reduced from 28,316 to 19,072. This change reflects improved data integrity and clearer definitions, not a year on year reduction in volunteering activity.



Our volunteering goals

Looking ahead to 2026, volunteering is embedded in our strategic ambitions and workplans. We're committed to offering more volunteer opportunities, and to giving all our volunteers a great volunteer experience. Practical work to support this includes:

- Continuing to deliver our Volunteer Experience Improvement Plan, to make it easier and more rewarding to volunteer
- Improving our key tools and processes to provide excellent support to volunteers from their first contact, including upgrading our recruitment, onboarding and training systems
- Investing in volunteer learning and development to build skills and confidence including Event Leadership and Clinical Leadership

How we fund our work

As a charity, we fund our work primarily through a mix of social enterprise activities, contracted services and fundraising efforts.

In 2025 we generated a total of £101.8 million across all income streams and this balanced funding model is essential to how we operate.

Income generated through our expertise in commercial training, medical supplies, event healthcare and urgent and emergency care supports the delivery of our wider charitable activities. In turn, the generosity of our supporters ensures that we can continue providing free education in communities, supporting young people, and standing ready to respond when emergencies happen.

In a challenging economic environment, maintaining diverse and resilient income streams is more important than ever. Thanks to the continued support of our volunteers, customers, donors and partners, we are able to sustain our work today while investing in the future of first aid.



Funding Stories

Cadent

Cadent Gas invested £166,000 in the Championing Safe and Inclusive Student Communities partnership programme, helping to raise awareness of carbon monoxide and first aid safety among university students.

Through this partnership, we reached more than

133,000

students, educating them about potential risks and promoting the use of life-saving CO alarms.



TT2, Operator of the Tyne Tunnels

TT2 Ltd contributed £45,500 to fund thirty new Cycle Response Bikes across England. These bikes strengthen our emergency response capability by enabling volunteers to reach critical incidents quickly in harder-to-access areas. Equipped with ambulance-equivalent kit, they enable volunteers to provide rapid, life-saving support at the scene, help reduce ambulance call outs, and provide an environmentally-friendly transport option.



The Department for Culture, Media and Sport (DCMS)

DCMS has generously supported the expansion of St John's Cadet groups for young people aged 11-17 since 2022, awarding over £3 million via the New Groups Fund and Uniformed Youth Fund over that time. In 2025, a further £471,243 helped us to continue our vital Uniformed Youth Fund work for another year.

This tremendous support has been transformational. It has enabled us to open

46

new Cadet groups

2,677

additional spaces for young people
Reach into underserved communities

Community Fundraising

Local fundraising plays an important part in supporting our mission. In North Devon and Torrridge, Community Team Lead Ailey helped grow a motivated local team and increase St John's visibility through regular community events. As a result, the network was chosen as the beneficiary of a Male Voice Choir fundraiser and, despite only beginning fundraising in June, finished the year second in the county for fundraising income.



“““

From day one, I felt part of something special and have made some great friends along the way. I love being out in the community, interacting with people of all ages and sharing the life-saving skills that St John promotes.”

Ailey,
Community Team Lead
(North Devon and Torrridge)



Thank you

AIM Museum Fundamentals funded by Pilgrim Trust and The Julia Rausing Trust

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Trinity Bridge

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Youth United Foundation

And to all of those who walked, ran, swam, cycled, raised money in their school or organisation, pledged a gift in their will or brought your community together. We want to say thank you for your time, commitment, energy and generosity.

With your support we continue to put the power of first aid in everybody's hands.

If you would like to support our work in the year ahead, you can find more information about ways to get involved on our website sja.org.uk.

Looking to the future

In 2025 we refreshed our strategy for three reasons:

1



For our future. Our purpose is simple and powerful: to put the power of first aid into everybody's hands. To sustain our mission for the long term we need to build on progress, learn from challenges and experience, and sharpen our first aid focus.

2



For our people: We've made great progress over the last three years but that has required significant change. Our volunteers and employees told us they need clear direction and a strategy that focuses our shared efforts on what matters most.

3



For the world around us: We see rapid change with rising inequalities, pressured health systems, digital disruption, and shifts to volunteering. Trusted, community-connected first aid is more important than ever and we must evolve to meet that need.

Our strategy for 2026-2028 has been shaped and developed with our people at every stage. Over 1,500 volunteers, employees, Badgers and Cadets told us what matters to them and their views have shaped a strategy with mission, purpose and experience at its heart.

United by a shared purpose

We make a difference every day, but it's easy to get pulled in too many directions. We must be united by a clear aim so that we can meet the future with focus and confidence.

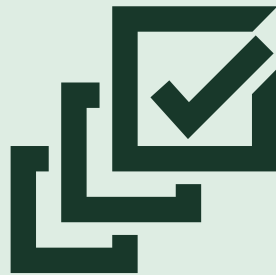
Over the next three years our shared aim is to grow the power of first aid together.

We will do this by keeping first aid at the centre of everything we do, with three clear ambitions:



Amplify our purpose

We will amplify our purpose to reach as many people as possible with first aid. We will build on our strengths, evolving our first aid education and response offer, including our best-in-class commercial training and our highly-specialist clinical care. We will train more learners in lifesaving skills in the community, inspire more young people through Badgers and Cadets, and reach more patients through collaborative community healthcare.



Set the standard

We will set the standard in everything we do. We will lead the way as experts in high-quality first aid training and care and make it easier to volunteer, work, donate, support and partner with St John. We will strengthen our foundations to become a more modern and efficient organisation.



Unlock our potential

And we will unlock our potential, by strengthening data and insight, encouraging innovation and building sustainable income. We will invest in new products, services and partnerships to ensure that we remain resilient, relevant and able to grow our first aid impact in the years ahead.

Strategy into action

Our Strategy 2026-2028 translates into three practical shifts.

Purpose

We will focus our efforts on two impact priorities, Educate and Respond, to reach as many people as possible with first aid. By 2028 we aim to:

- **Train 800,000 people a year** in the workplace and in our communities
- **Support 70,000 patients a year** at events, in communities and in times of crisis

Standards

We will modernise our organisation so that the way we work gives confidence to everyone, inside and outside St John

Potential

We will learn and develop new services and products so that we can grow our reach and impact

These shifts are underpinned by a continued focus on disciplined planning, clear performance measures and visible accountability to make sure we use our resources wisely.



What you'll see in 2026

Some of the practical work we have planned includes:

Amplifying our purpose

Educate

Building **community education** with new offers like our First Aid Communities, Silver schools package & expansion of Young Responders

- Growing our **Badgers and Cadets** programmes, supported by a review of our programmes and systems
- Expanding our **blended learning and onsite delivery**, with a refresh of our core First Aid training suite and website

Respond

Launching new **Community Healthcare** offers, starting with work with local Ambulance Trusts on Co-Responder models

- Consolidating and growing our **Event Healthcare** work, with a focus on delivering a great experience for our major event customers

Unlocking potential

- Developing **innovative digital solutions**, including using AI to help us work smarter and enhance delivery
- Building new **fundraising propositions** that help funders and donors understand the value of our first aid work
- Developing our own-brand supplies to offer tried and tested equipment that contributes to funding our community work, including launch of our new HEART Pocket defibrillator.

Setting the standard

- Improving our key **tools and processes**, including work to upgrade our recruitment, onboarding and training systems
- Continuing to deliver our **Volunteer Experience Improvement Plan**, to make it easier and more rewarding to volunteer
- Investing in volunteer and employee **learning and development** to build skills and confidence, including Event Leadership, Clinical Leadership and Apprenticeships
- Embedding our **Integrated Assurance Framework** to help us learn and improve, with a continued focus on clinical audit
- Delivering new **strategic partnerships** that support our first aid mission and developing a **toolkit** to support local relationships.

Governance

Good governance is essential to our organisational integrity and resilience. It ensures that we remain accountable to the people and communities we serve, to our supporters and partners, and to the regulators who oversee our work. It also gives confidence that the charity is well run, financially responsible and focused on delivering its first aid mission.

Our Trustee Directors (“Trustees”) and Executive Leadership Team work together to provide clear direction, strong oversight and careful stewardship of the charity’s resources. They ensure that decisions are taken in the best interests of the organisation and those who rely on our services, while maintaining the highest standards of transparency, accountability and compliance.

This section explains how St John Ambulance is governed, how decisions are made, and how we ensure that our leadership, policies and systems support the effective delivery of our charitable purpose. It also outlines the structures and processes that help us manage risk, safeguard people and uphold the values that guide everything we do.

Royal Patrons	
HM The King	Sovereign Head of the Order of St John and Patron of St John Ambulance in England and the Islands
HRH The Duke of Gloucester KG GCVO GCStJ	Grand Prior of the Order
HRH The Princess Royal KG KT GCVO GCStJ	Commandant in Chief (Youth), St John Ambulance
HRH The Duchess of Edinburgh GCVO GCStJ	Grand President of St John Ambulance in England and the Islands

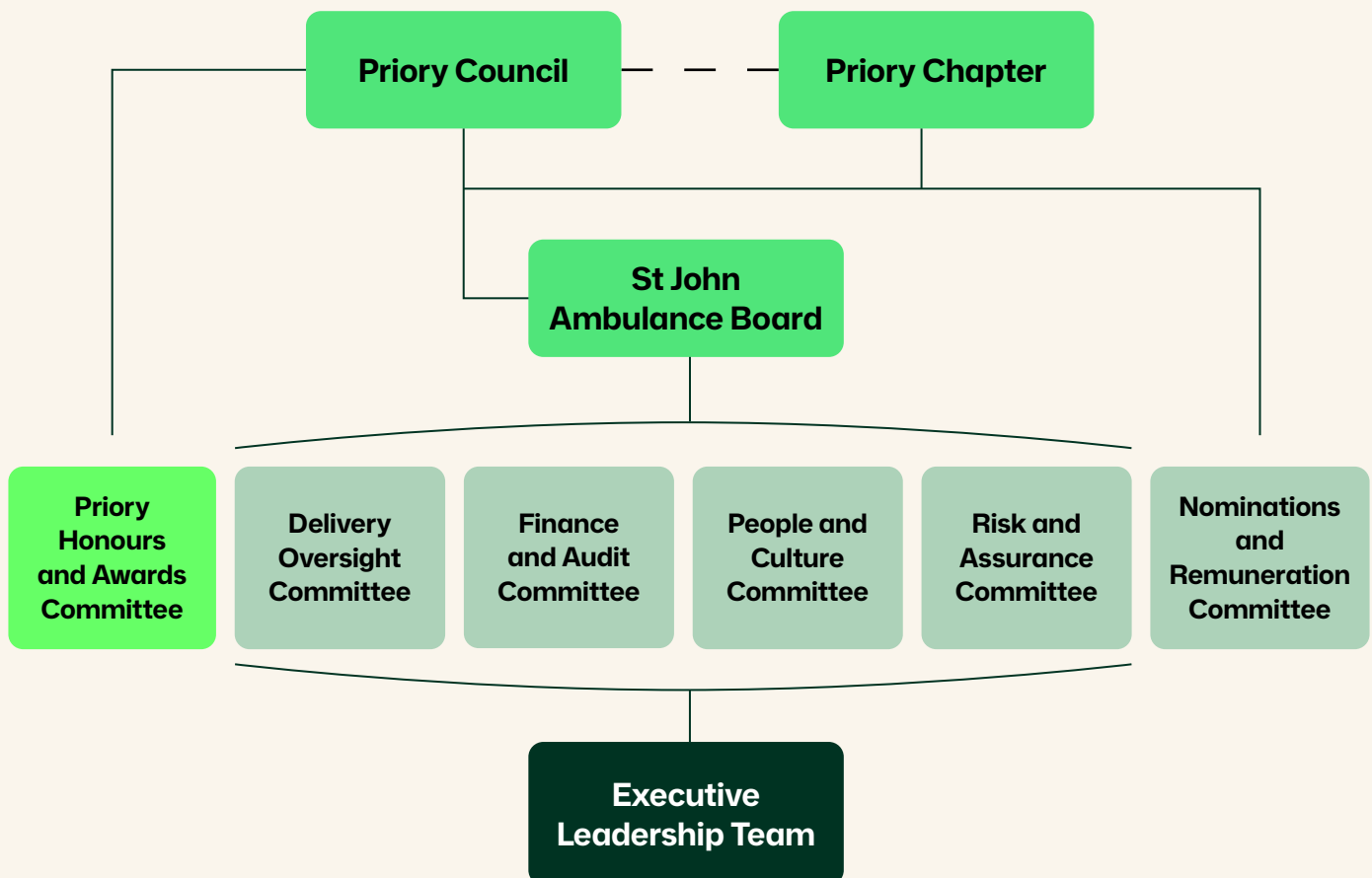
1. Legal structure

St John Ambulance is a charitable company – it is set up as a company limited by guarantee and is registered with Companies House (company number 03866129). As a wholly controlled subsidiary of The Priory of England and the Islands of the Most Venerable Order of the Hospital of St John of Jerusalem (“The Priory”), it is registered with the Charity Commission for England and Wales (Charity Number 1077265-1 as a linked charity to The Priory). St John Ambulance is governed by its Memorandum and Articles of Association of St John Ambulance, which set out the organisation’s constitutional arrangements.

2. Governance framework

Within the legal structure, governance is led by Trustees, supported by established governance bodies and committees designed to provide effective oversight while maintaining strong engagement with our volunteers and the wider St John Community.

A simplified overview is shown below:



Trustees' responsibilities

As the legal guardians of the charity, the Trustees are responsible for:

- Setting the overall strategic direction of the charity
- Ensuring the charity pursues its stated charitable objectives
- Safeguarding the charity's assets and reputation
- Overseeing financial stewardship and sustainability
- Ensuring effective systems of risk management and internal control
- Ensuring compliance with relevant laws, regulations and governance standards.

Trustee appointments

Trustees are recruited through an accessible and transparent process, designed to ensure the charity benefits from a diverse range of skills and experiences. Candidates are assessed through a structured selection process, including competency-based interviews, stakeholder engagement, and robust pre-appointment checks.

The Nominations and Remuneration Committee oversees Trustee recruitment, making recommendations to Priory Council. Certain senior roles are appointed by the Grand Prior of the Order of St John on the recommendation of The Priory and Priory Chapter. These roles are the Prior, Chancellor, Dean and Chief Commander.

Trustees are appointed on a three-year term and may serve two terms. In exceptional circumstances, the Board may approve extensions, for example to ensure leadership continuity.

Priory Council

The Board of Trustees for The Priory is referred to as Priory Council. As the legal guardians of the charity, the Priory Council is responsible for the governance, setting the overall strategic direction and managing the charity. The Board currently comprises five Trustees. The Trustees are listed on page 46 to 47.

Priory Chapter

The Priory Chapter is the second of the two governing bodies of The Priory as set out in our Priory Rules, the constitutional document of The Priory. The Priory Chapter functions as a volunteer engagement group and provides advice and constructive challenge to the Priory Council. It also recommends the appointment of the four ex officio members of the Priory Council to the Grand Prior of the Order. Priory Chapter appoints the other members of the Priory Council. The functions and powers of the Priory Chapter are set out in the Priory Rules.

Priory Chapter consists of up to 48 members made up of nine ex officio members (including the four senior Trustees - Prior, Chancellor, Dean and Chief Commander), and a representation of volunteers from areas of importance to St John's, volunteering, activities, heritage and identity.

St John Ambulance Board

The St John Ambulance Board of Trustees is the governing body of St John Ambulance, consisting of twelve Trustee roles which are all currently filled. Four roles from Priory Council (the Prior, who chairs the Board, Dean, Chancellor and Chief Commander) are automatically Trustee Directors of St John Ambulance as ex officio members. The Priory Council appoints the remaining St John Ambulance Trustee Directors on the recommendation of the Nominations Committee.

The functions and powers of the Board are set out in the St John Ambulance Memorandum and Articles of Association. The Trustees are listed on page 46.

Board Committees

The Board has collective accountability for decisions made by the charity. To assist the Board, certain matters are delegated to a specialist subject matter expert committee to deep dive and explore matters further and endorse recommendations to the full Board.

The Delivery Oversight Committee provides assurance on the delivery of the organisation's strategic and operational priorities. Notable work of the Committee included overseeing delivery against the 2025 Business Plan.

The Finance and Audit Committee provides challenge and seeks assurances on St John's financial assumptions, financial management across all income streams and expenditure, capital expenditure plans, estates strategy and investment principles. The Committee also oversees the relationship and reporting of the external auditor. Notable work of the Committee included overseeing the development of finance KPIs to improve the quality of assurance received; challenging management to rebuild reserves to a healthier level; challenging and endorsing a new Estates Strategic Plan for approval by the Board.

The Nominations and Remuneration Committee provides oversight and recommendations to Board on senior appointments (Trustees, Priory Officers, Chief Executive, and other specific roles recommended by Board), succession planning and employee remuneration. The Committee was formed from merging the Nominations Committee and Remuneration Committee which previously operated separately.

Notable work of the Committee included overseeing the recruitment of four Trustees to the SJA Board to strengthen the mix of expertise and experience following a thorough skills audit review; considering a pay award where targeted adjustments were made for lower paid roles.

The People and Culture Committee provides oversight and challenge in support of St John's culture, people development, and core HR processes. Notable work of the Committee included overseeing improvements to Freedom to Speak Up arrangements and monitoring of concerns raised and improvements to statutory and mandatory requirements and reporting.

The Risk and Assurance Committee provides oversight and challenge of effective internal control, risk management and counter fraud frameworks operation, and direct and seek independent assurances from Internal Audit. Notable work included overseeing the maturity of risk management through the development of risk appetite and statements to support strategic and operational decision making linked to purpose; and the increased maturity of our organisational resilience.

The Priory Honours and Awards Committee provides oversight of the operation of the Order's system of honours and awards within the Priory and reviewing nominations for honours. In 2025, 124 people were admitted to, or promoted in, the Order of St John.

Decision making

The charity’s governance framework helps ensure that our management is compliant with laws, regulations and relevant Codes of Practice, defines a clear set of policies and procedures, and determines where decision making takes place.

Trustees held four formal planned Board meetings in 2025 to consider charity business. There were three extraordinary meetings to consider emerging and urgent matters, and informal meetings were held where required. The Board record all decisions taken.

In addition, there were two strategy away days which provided opportunity to review long-term priorities and consider strategic decisions.

Reflecting on the Board’s effectiveness and governance framework, it was concluded there was an opportunity to clarify accountabilities, which will involve simplifying structures and consolidating the decision-making responsibilities of Priory Chapter and Priory Council. These changes are in the process of being implemented and will be formalised in 2026.

Trustee information

The table below shows the Trustees of St John Ambulance, sets out any appointment and resignation dates in 2025 and up to the date of signing this report, and maps their current Committee membership where they provide Trustee oversight on behalf of the full Board.

	Trustee	DOC	FAC	NRC	PCC	PHAC	RAC	Notes
Ex officio members – Priory Council and St John Ambulance Board	Rear Admiral Simon Williams CB CVO KStJ	✓		✓		✓		Chair of the Board. Resigned as Chancellor and appointed as Prior on 6 January 2025
	Mrs Carole Lawrence-Parr CSTJ			✓	✓	✓		Undertakes two roles: - Appointed as Chief Commander on 3 July 2024. - Appointed initially as Acting Chancellor on 11 February 2025 and Chancellor on 28 January 2026
	The Reverend Canon Dr Paul Williams CSTJ				✓	✓		
Appointed members	Mr Gareth Morrison							Appointed 2 December 2025
	Ms Harpreet Kondel		✓					
	Ms Heather Lawrence OBE	✓					✓	Appointed 1 August 2025
	Ms Ingrid Waterfield			✓	✓			
	Mr Jonathan Simmons	✓	✓					Appointed 2 December 2025
	Ms Julie Gooderham		✓				✓	
	Ms Pardeep Grewal							Appointed 3 February 2026
	Dr Peter Holden						✓	
Ms Tara-Bella Halai					✓			

As the Committees are joint Committees of the Boards of The Priory of England and St John Ambulance, members of Priory Council are listed for information.

	Trustee	DOC	FAC	NRC	PCC	PHAC	RAC	Notes
Appointed members	Mr Ashley Sweetland MBE CStJ	✓			✓		✓	
	Ms Tanya Coff		✓	✓			✓	Re-appointed 24 June 2025

Former Trustees								
Ex officio	Mr Stuart Shilson CBE LVO GCStJ DL	✓		✓		✓		Resigned 6 January 2025
Appointed	Dr Annette Doherty OBE	✓	✓					Resigned 24 June 2025
Priory Council	Dr Rosalind Smith CStJ	✓	✓					Resigned 22 July 2025

The joint Board Committees are Chaired by either a Trustee of The Priory of England or St John Ambulance. They are as follows:

Committee	Chair
Delivery Oversight Committee	Rosalind Smith (from January to June 2025) Simon Williams (from July to October 2025) Ashley Sweetland (from October 2025)
Finance and Audit Committee	Tanya Coff
Nominations and Remuneration Committee	Ingrid Waterfield
People and Culture Committee	Ingrid Waterfield
Priory Honours and Awards Committee	Carole Lawrence-Parr
Risk and Assurance Committee	Julie Gooderham

Names and addresses of banking service providers and professional advisors used are listed on page 122.

3. Executive Management

Trustees appoint and delegate day-to-day management of the charity to a Chief Executive, who puts in place structures and appoints a suitable team. This team is known as the Executive Leadership Team.

Executive	Title including any appointment/resignation dates
Shona Dunn CB	Chief Executive
Adrian Hodes	Director of Commercial
Charlotte Guiver	Director of Fundraising & Communications
Claire Vaughan	Director of People & Culture
Joanne Todd	Chief Information Officer
Kevin Munday CSTJ	Chief Commissioner (volunteer)
Dr Lynn Thomas OSTJ	Medical Director
Matt Killick BEM	Chief Operating Officer - Appointed 6 May 2025
Samantha McCann	Director of Finance
Sophie Johnson	Interim Director of Strategy and Performance
Tommy Hyun MSTJ	Director of Governance and Priory Secretary
Former Executive	
Ben Freeman	Interim Chief Executive - Resigned 31 January 2025
Dr George Woods KStJ	Chief Business Officer - Resigned 30 September 2025
Vicki Sellick MBE	Chief Experience Officer - Resigned 30 November 2025

Executive remuneration

In previous years, Executive remuneration reporting focused on the Chiefs within the Executive Leadership Team. In 2025, following the departure of two Chiefs, their areas of accountability have been absorbed across the Executive Team and we have chosen to show the compensation of the team as a whole to reflect this change.

The total compensation paid in respect of the key management personnel, during the year was £1.8m in relation to 13 people (2024: £1.0m in relation to 8 people). This comprises salaries, wages and benefits in kind (including pension costs) termination payments, employer National Insurance contributions and fees payable, and excludes expenses necessarily incurred during the performance of their duties. Within the above, the Chief Executive's gross pay was £181k and was the highest paid individual.

4. Risk Management

St John is committed to achieving its strategic objectives while protecting the charity through effective risk management. We use a systematic approach to identify, assess, manage and assure both current and emerging risks.

Our risk policy and framework support our purpose, 'to put the power of first aid into everybody's hands', by helping to build a resilient and sustainable charity for the long term. The Board sets a clear risk appetite, providing guardrails for decision making in relation to threats and opportunities.

In 2025, Trustees strengthened governance and decision making by refreshing the risk appetite statements in consideration of the refreshed organisational strategy. As a result, targeted actions are in place to manage principal risks within acceptable levels as we deliver our agreed strategic goals.

Governance and oversight

Clear accountability for risk management is integral to St John's governance structure. The Board is responsible for setting risk appetite and ensuring that principal risks to our strategic objectives are effectively managed, while also identifying emerging risks.

Working on behalf of the Board, the Risk and Assurance Committee assesses the effectiveness of risk management and internal control systems. The Executive Leadership Team is responsible for implementing the risk management framework across St John and owns principal risks. These risks are reviewed monthly through the Board Assurance Framework, structured risk reporting and deep dives, with escalation to Trustees as appropriate.

St John adopts the three lines of defence model across our risk management and internal control systems:

- First Line: operational management functions that own and manage risks and operate controls
- Second Line: oversight functions that provide guidance, challenge and oversight
- Third Line: Internal Audit which provides independent assurance on the effectiveness of risk management and controls

Throughout 2025, Internal Audit was delivered by BDO, St John's appointed internal auditors, reporting independently to the Risk and Assurance Committee. From 2026, a new Head of Internal Audit and Integrated Assurance was appointed with a direct reporting line to the Chair of Risk and Assurance Committee. BDO remain a co-source partner, reporting to the Head of Internal Audit and Integrated Assurance. A risk-based internal audit plan, aligned to principal risks, is approved annually by the Committee with progress against agreed actions monitored by the Executive and overseen by the Committee.

Principal risks

St John’s principal risks as at the end of 2025 are shown below. The table includes a summary of key activities being undertaken in 2026 to mitigate the risks.

Strategic risk	Change in the last 12 months	Key controls	Key activity for the year ahead
<p>1. Financial sustainability</p> <p>St John’s cost base is greater than its income and there is a risk of insolvency if this cannot be addressed before reserves are extinguished</p> <p>Accountable Executive: Finance Director</p>	<p>Unchanged</p> <p>2025 Business and Delivery Plans delivered a significant improvement in St John’s financial position compared to the prior year, but the external environment remains challenging and further growth-focused initiatives are critical to enable long-term financial sustainability.</p>	<ul style="list-style-type: none"> Financial strategy and Reserves policy Risk-based budgeting and forecasting Financial KPI Dashboard and performance monitoring Treasury and cashflow management 	<p>Goal - Reduce</p> <ul style="list-style-type: none"> Deliver 2026 financial strategy aligned with new organisational strategy focused on opportunities for growth/ diversification Develop financial resilience framework Implement new Estates Strategic Plan
<p>2. Fundraising Growth</p> <p>The level of fundraising growth targeted may not be achieved impacting our ability to fund our charitable work</p> <p>Accountable Executive: Director of Fundraising</p>	<p>Increased</p> <p>Growth was impacted by two main factors. Legacy income remained volatile driven by external factors and local fundraising activity was slower to ramp up in the first year, requiring greater support to build capability and deliver results.</p>	<ul style="list-style-type: none"> Fundraising assurance framework, policies and procedures Budgeting, forecasting and KPI monitoring Donor and partner due diligence Code of Fundraising Practice, assessment 	<p>Goal - Reduce</p> <ul style="list-style-type: none"> Implement Fundraising Delivery Plan to support growth via new thematic propositions Pilot community fundraising volunteer roles New website and brand refresh
<p>3. Commercial Training plus Supplies</p> <p>Performance may not meet budget, impacting income and contribution and ability to fund the charity</p> <p>Accountable Executive: Commercial Director</p>	<p>Increased</p> <p>Market conditions continue to be challenging for commercial training which has impacted demand for key products. Whilst training income and net contribution is ahead of last year, this has primarily been achieved through improved efficiencies.</p> <p>The supplies business has grown margin and contribution year on year through our own brand and sales focus.</p>	<ul style="list-style-type: none"> Enterprise strategy and plan Budgeting, forecasting and KPI monitoring Pricing and product governance Contract management 	<p>Goal - Reduce</p> <ul style="list-style-type: none"> Refresh training suite and website Enhance customer relationship management capability Strengthen training resourcing model. Focus on own-label products and new categories across Supplies business

Strategic risk	Change in the last 12 months	Key controls	Key activity for the year ahead
<p>4. Ambulance Operations</p> <p>St John is unable to develop a sustainable operating model to address the significant financial shortfall following loss of the NHS England Auxiliary contract</p> <p>Accountable Executive: Chief Operating Officer</p>	<p>Increased</p> <p>NHS England's decision not to renew the Auxiliary contract, driven by its own strategic changes and funding pressures, created a significant financial and operational challenge for St John.</p>	<ul style="list-style-type: none"> Ambulance Operations strategy and plan Budgeting, forecasting and KPI monitoring Contract management 	<p>Goal - Reduce</p> <ul style="list-style-type: none"> Implement new Ambulance Operations strategy Explore new opportunities including across Community Healthcare Strengthen contract and relationship management
<p>5. Event Healthcare</p> <p>St John is unable to develop a sustainable operating model and competitive market position threatening the financial viability and future of the business</p> <p>Accountable Executive: Chief Operating Officer</p>	<p>Increased</p> <p>Independent research indicated high customer satisfaction, evidenced by a strong Net Promoter Score but it was a challenging year for Event Healthcare with a strategic review identifying opportunity to strengthen performance and operational resilience, and with the loss of a major contract.</p>	<ul style="list-style-type: none"> Events Healthcare strategy and plan Budgeting, forecasting and KPI monitoring Contract and customer management 	<p>Goal - Reduce</p> <ul style="list-style-type: none"> Implement new Event Healthcare strategy Prepare for regulatory changes in sector Test new workforce models Strengthen contract and relationship management
<p>6. CQC Good Rating</p> <p>The St John Ambulance CQC Good rating may be at risk if improvements are not delivered to achieve the Well-led standard</p> <p>Accountable Executive: Chief Operating Officer</p>	<p>Unchanged</p> <p>St John's overall CQC rating remains 'Good'. While 2024 inspections highlighted areas for improvement under the Well-Led standard, a 2025 inspection was positive across all domains. A mitigation plan remains in place to sustain and strengthen performance.</p>	<ul style="list-style-type: none"> CQC compliance framework Clinical governance framework Incident management framework Regulated activity dashboard monitoring 	<p>Goal - Reduce</p> <ul style="list-style-type: none"> Introduce new CQC Leadership Forum Refresh and implement new CQC Compliance Plan Strengthen assurance functions and reporting Maintain regulator engagement.

Strategic risk	Change in the last 12 months	Key controls	Key activity for the year ahead
<p>7. Volunteer Morale</p> <p>Volunteer restructure and transformation activity impacts morale, business-as-usual and Business Plan delivery</p> <p>Accountable Executive: Chief Commissioner</p>	<p>Unchanged</p> <p>Continued volunteer restructure and transformation activity, along with difficult estate disposal decisions, are impacting engagement, retention and service delivery, despite significant developments and positive movement in Pulse survey results.</p>	<ul style="list-style-type: none"> • Volunteer Experience Improvement Plan • KPI Dashboard with key metric monitored • Clear leadership accountability and Community Network governance framework • Structured engagement, feedback and escalation mechanisms • Pulse survey monitoring and remedial plans 	<p>Goal – Reduce</p> <ul style="list-style-type: none"> • Deliver Volunteer Experience Improvement Plan • Implement flexible volunteering model • Launch refreshed leadership development pathways • Maintain increased engagement with regular communications
<p>8. Safeguarding</p> <p>Failure to comply with safeguarding policies in recruitment, onboarding, training and reporting concerns creates a risk of harm to people and reputational damage</p> <p>Accountable Executive: Medical Director</p>	<p>Unchanged</p> <p>External Social Care Institute for Excellence (SCIE) review in 2024 provided assurance on the robustness of St John's Safeguarding Framework and the improvement plan arising from this has been substantially delivered and wider key actions are in progress.</p>	<ul style="list-style-type: none"> • Safeguarding framework, policy and reports • Mandatory training, DBS checks, supervision and risk assessments • Assurance visits with tracking of remedial action • Cause for concern reporting with multi disciplinary case management 	<p>Goal - Reduce</p> <ul style="list-style-type: none"> • Align safeguarding arrangements to new structure • Review training and ensure all safeguarding volunteers receive role-specific development and reflective practice • Introduce automated compliance
<p>9. Disaster Recovery & Cyber Security</p> <p>Control gaps and poor resilience planning may lead to a cybercrime or business continuity incident impacting service delivery and income</p> <p>Accountable Executive: Chief Information Officer</p>	<p>Unchanged</p> <p>The ever-present threat of a cyber-attack remains, even with robust controls, as demonstrated by recent high-profile incidents.</p>	<ul style="list-style-type: none"> • Information Security policy, procedures and mandatory training • Cyber Incident Response Plan and Disaster Recovery testing • Third party support and assessment 	<p>Goal - Reduce</p> <ul style="list-style-type: none"> • Deliver Continuous Improvement plan to enhance resilience • Collaborate with external experts to proactively test and respond to the evolving cyber threat landscape • Strengthen AI governance and oversight through the AI Council

Strategic risk	Change in the last 12 months	Key controls	Key activity for the year ahead
<p>10. Technical Debt</p> <p>Inability to invest in the technology at the level and pace required to meet business goals.</p> <p>Accountable Executive: Chief Information Officer</p>	<p>Unchanged</p> <p>Numerous system improvements have been delivered this year. The ongoing programme of systems and data quality improvement will continue throughout next year.</p>	<ul style="list-style-type: none"> • Technology strategy, policy and procedures • Programme governance and change management • Third party supplier management and support 	<p>Goal - Reduce</p> <ul style="list-style-type: none"> • Deliver the second-year priorities of the three-year Technology Roadmap • Work with internal and external partners to continually improve digital capability and strengthen resilience • Website refresh to enhance key business operations and customer service
<p>11. Estates</p> <p>Failure to embed a unified strategy to develop a fit-for-future estate approach, impacting delivery of strategic goals, operational performance and financial sustainability.</p> <p>Accountable Executive: Chief Operating Officer</p>	<p>Reduced</p> <p>The risk has evolved. Throughout 2025, the focus was on achieving the disposal performance in year and the financial impact it would have. The target was fully met, which represents the reduction in the risk.</p> <p>The focus of the risk now shifts to implementing a unified estates strategic plan, moving from rationalisation to delivering a fit-for-the-future estate.</p>	<ul style="list-style-type: none"> • Estates governance and disposals programme oversight • Monitoring of disposals against budget and timeline • Stakeholder engagement and communication plans 	<p>Goal - Reduce</p> <ul style="list-style-type: none"> • Launch and deliver new Estates strategic plan with a programme and project team wrapped around delivery • Update and implement stakeholder engagement and communication plans aligned with 2026 delivery
<p>12. Regulatory Assurance</p> <p>Change and ineffective systems/processes may impact both compliance and assurance activity to manage regulatory and legislative requirements</p> <p>Accountable Executive: Director of Governance & Priory Secretary</p>	<p>Unchanged</p> <p>Following a restructure to strengthen clinical, non-clinical and corporate assurance, work has commenced to design and implement an organisation-wide Integrated Assurance Framework, providing a clearer, joined-up view of risk management across the three lines of assurance.</p>	<ul style="list-style-type: none"> • Regulatory compliance frameworks, policies, procedures and training • Defined accountability and governance structure • Arrangements for reporting, investigating and managing non-compliance 	<p>Goal - Reduce</p> <ul style="list-style-type: none"> • Agree scope for new Integrated Assurance Framework, engage stakeholders and build report • Recruitment across teams to deliver new framework • Continued risk management and oversight across regulatory risk areas whilst new framework is under development

Strategic risk	Change in the last 12 months	Key controls	Key activity for the year ahead
<p>13. People & Culture</p> <p>Failure to embed a culture of compassion, safety, inclusion and engagement to ensure our people can thrive, be high performing to deliver sustainable, purpose-led growth and impact</p> <p>Accountable Executive: People & Culture Director</p>	<p>Unchanged</p> <p>Initiatives to strengthen culture, leadership and engagement have been implemented. Pulse survey results show a positive trajectory in engagement despite organisational change. However, areas for further improvement have been highlighted for focus in 2026.</p>	<ul style="list-style-type: none"> • People & Culture policies, procedures, training and KPI dashboard • Ethical Behaviour Framework • Freedom To Speak Up and whistleblowing channels • Pulse survey monitoring and remedial plans 	<p>Goal - Reduce</p> <ul style="list-style-type: none"> • Deliver new People & Culture Strategic Plan • Develop leadership and organisational capability • Embed new Resolution Framework and cultural awareness training • Enhance recognition and wellbeing support • Triangulate insight against Pulse results to develop targeted action plans
<p>14. Fraud</p> <p>Reduced focus on proactive fraud prevention activity due to resource challenges impacts awareness, recognition and reporting</p> <p>Risk of fraud resulting in financial loss or reputational damage if prevention, detection and reporting arrangements are ineffective</p> <p>Accountable Executive: Director of Governance & Priory Secretary</p>	<p>Increased</p> <p>The risk remains slightly elevated, reflecting the continued exposure of charities to fraud risks across the sector. Strengthened financial controls during transformation continue to mitigate risk and work progresses to enhance the counter fraud framework and expand internal counter fraud expertise.</p>	<ul style="list-style-type: none"> • Financial Crime Prevention, Conflicts of Interest and Whistleblowing policy, and mandatory training • Financial policies, procedures and internal control • Counter fraud capability to monitor, investigate and report on fraud 	<p>Goal - Reduce</p> <ul style="list-style-type: none"> • Recruit new counter fraud specialist to lead on framework • Refresh fraud risk assessment to inform development and delivery of St John's 2026 Counter Fraud Plan, including new fraud risk training and communication plan
<p>15. Clinical</p> <p>The Clinical Governance Framework is not embedded to standardise and continually improve quality of clinical care, resulting in a risk to patient harm</p> <p>Accountable Executive: Medical Director</p>	<p>Unchanged</p> <p>Clinical governance continues to strengthen through delivery of the Clinical Governance Framework, enhanced leadership and improved oversight arrangements, contributing to reduced incidents and greater assurance. The risk remains at target with ongoing work to maintain standards.</p>	<ul style="list-style-type: none"> • Clinical Governance Framework with supporting policies and procedures • Medicines and equipment frameworks • Mandatory clinical training and competency requirements • Incident reporting, investigation and learning processes 	<p>Goal - Maintain</p> <ul style="list-style-type: none"> • Establish new Clinical Audit team, methodology and plan • Implement care bundle framework • Strengthen incident management and organisational learning • Develop integrated learning through triangulation of audit, incident and feedback data

Risk profile

The overall risk profile remained elevated during the year. Trustees recognise the continued external pressures facing St John, including ongoing socio-economic challenges, increased geopolitical instability and evolving stakeholder and regulatory expectations, which together create an increasingly complex operating environment.

St John has continued to deliver significant transformation in response to these pressures, including organisational restructuring to strengthen financial sustainability. While necessary, this level of change has increased delivery complexity and challenged workforce resilience. Trustees have actively managed these pressures by prioritising clear leadership, communication and support to mitigate change fatigue and proactively manage risk. Targeted delivery plans have been implemented to enable improvement at the pace and scale required.

Other current risks

In developing our strategy, we have identified a number of emerging risks that may shape St John's risk profile and which the strategy is designed to address:

- Growing inequality: health need is rising fastest in communities already facing exclusion, with increasing health complexity, digital exclusion and economic pressures. We will respond by expanding community education and outreach, developing new community healthcare models and targeting support where need is greatest.
- Shifting systems: the NHS is under pressure, commercial markets are tightening, the new devolved leadership model is yet to fully embed in and exposure to climate, geopolitical and economic disruption is increasing.

We will strengthen strategic and local partnerships, diversify income streams and build greater agility in service delivery.

- Changing participation patterns: as people rethink how they give their time, money and trust, volunteering, civic service and supporter engagement may be affected. We will develop more flexible volunteer models, strengthen supporter engagement and create purposeful opportunities that reflect evolving expectations.
- Digital disruption, including AI: automation and data-driven services are transforming how organisations deliver and improve services. We will invest in digital capability, strengthen cyber security and data governance, and pursue innovation responsibly to enhance service delivery, productivity and learning.
- Evolving workplaces and ways of working: modern work expectations continue to shift, requiring simpler systems, clearer communication and reduced bureaucracy. We will modernise processes, streamline systems and build capability to make it easier for people to volunteer, work and partner with us.

Strengthening assurance in 2026

Our Strategy 2026-28 has been developed to respond directly to these challenges, supported by a well-defined risk appetite and framework to enable timely decision making. In parallel, a strengthened governance structure and the introduction of a new integrated assurance framework will provide a clearer and more joined-up view of risk, control and assurance across the organisation. Work is underway to refresh our risk profile further in light of our new strategy. Together, these developments will strengthen risk visibility, management and assurance and enhance organisational resilience.

5. Standards

Section 172 statement

The St John Ambulance Board of Trustees are aware of their duty under section 172 of the Companies Act 2006 to act in the way which they consider, in good faith, would be most likely to promote the success of the charity to achieve its charitable purpose. The Act states that in doing so Directors must have regard to:

a) The likely consequences of any decision in the long term: the charity continues to focus on establishing a resilient operating model. This has been most demonstrable in the choice to invest to enable growth in 2026 in order to build a financially sustainable charity for the long term.

b) The interests of the charity's employees: we continue to have a strong National Employee Forum to ensure employee interests are well represented and our People and Culture Committee has maintained Trustee oversight.

c) The need to act fairly between members: Our Board has focused on impact, including in developing a new strategy 2026-2028. In 2025, we introduced a new volunteer-focused engagement group; the St John Assembly. The Assembly provides an opportunity to listen and engage with volunteers and understand the impact of strategic decisions to both our volunteers, but also how it is making a difference in the communities they serve.

d) The need to foster the charity's business relationships with suppliers, customers and others: St John Ambulance is registered with the Fundraising Regulator. Compliance with fundraising standards, clinical standards and the risks St John faces are overseen by the Risk and Assurance Committee. Oversight of our commercial activities is provided by the Finance and Audit Committee.

e) The impact of the charity's operations on the community and the environment: we have continued to extend our consideration of the impact of our operations, using this assessment to inform conscientious decision making. Meanwhile, we have significantly reduced our environmental impact in areas that are under our direct control.

f) The desirability of the charity maintaining a reputation for high standards of business conduct: all of the measures mentioned above are designed to help ensure that high standards of business conduct are maintained. These are underpinned by our HEART values, and our policies and procedures (notably our anti-bullying, harassment and victimisation policy, conduct and performance policy, equality, diversity and inclusion policy, safeguarding policy and whistleblowing policy), which promote ethical behaviour and corporate responsibility, underpinned by our Ethical Behaviours Framework.

This statement provides information as to how the interests of stakeholders have been considered in the Board's decision-making, with reference to each duty. Stakeholder interests include the interests of St John people, including our young people, the public and the communities that we serve, and our relationships with our donors, customers and suppliers.

Statement of public benefit

Our principal activities have a considerable positive impact on the communities we serve, from the patients we treat in their moments of need to the personal and social development that being part of St John offers to our volunteers themselves. More broadly, our activities focus on enabling communities to become more health resilient, which includes teaching first aid to young people through our Badgers, Cadets and outreach programmes, as well as to adults in the workplace through our commercial training courses. We also provide support to the NHS in specifically-commissioned areas where assistance is required, like critical care and patient transfers.

The Trustees confirm that as Trustees of a charitable company limited by guarantee, they have complied with their duty under the Companies Act 2006 and Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission in determining the activities undertaken by the charity. The Trustees are satisfied that all St John's charitable activities fall within its objectives and result in ongoing, considerable benefit to the public.

The Trustees have regard to the Charity Commission's requirements and the positive impact we have on beneficiaries, volunteers and communities when reviewing the charity's aims and objectives, and in planning future activities.

The Charity Governance Code

We are committed to good governance and seek to follow the principles set out in the Charity Governance Code. In 2025, we strengthened our governance arrangements across all seven Code principles. Key developments in the year included:

- Development of a refreshed organisational strategy, providing a clear and shared understanding of our purpose and priorities
- A new Board Committee structure, streamlining existing committees to provide broad oversight of strategic impact themes
- Engagement and proposals agreed internally on constitutional changes to the Priory Rules for formal approval in 2026, providing unambiguous definition of where decisions are taken and supporting effective decision making
- Continued open and fair Trustee recruitment, with diversity and equity as key considerations in each round

Care Quality Commission

The Care Quality Commission (CQC) regulates health and social care services in England, ensuring they provide care that is safe, effective, responsive and well-managed. St John's ambulance activity is registered with CQC. In 2025, our ambulance service in the North Region was assessed by CQC, with an unannounced inspection carried out at our hubs in Stockport and Warrington in July. The inspection focused on our Urgent and Emergency Care and Patient Transport services.

Services inspected were rated 'good' across all five Key Lines of Enquiry. This reflects the quality of care we provide with inspectors finding strong leadership, effective governance and a focus on patient-centred care. Inspectors highlighted a positive and inclusive culture, with staff feeling supported and able to raise concerns, and strong partnership working to plan and deliver care. The report noted:

“Leaders ran services well using reliable information systems and supported staff to develop their skills. There were clear and effective governance, management and accountability arrangements.”

“Leaders promoted a positive work culture based on equality, diversity and inclusion. Staff were supported to speak up or raise concerns.”

(Note: The CQC uses the term ‘staff’ to encompass anyone who delivers services.)

Fundraising Standards

St John is registered with the Fundraising Regulator and as such, we abide by the Fundraising Code of Practice. We are committed to upholding the Fundraising Promise to ensure fundraising is legal, open, honest, and respectful.

Our fundraising activity reflects our values of humanity, excellence, accountability, responsiveness and teamwork and we apply these values across our fundraising partnerships.

To support delivery of our mission we have ambitious fundraising goals and to help us achieve these, we rely not only on our committed staff and volunteers, but also on our trusted and valued partners. These include professional face-to-face and telephone fundraising agencies who help us to fundraise, and companies we partner with to fund much-needed programmes.

All our agencies and partnerships undergo careful due diligence prior to agreeing any form of relationship to ensure alignment with our Fundraising Policy and regulatory requirements.

We are members of the Chartered Institute of Fundraisers (CIoF) and the Lotteries Council and are licenced by the Gambling Commission. We are also part of the Fundraising Preference Service. We have an assurance framework, supported by relevant policies and procedures, which is regularly reported to the Risk and Audit Committee to ensure Trustee oversight.

Protecting people

We work hard to ensure that we treat our supporters with sensitivity and respect in our fundraising activity, taking special care to protect people who may be in vulnerable circumstances.

We have an organisational safeguarding policy and provide specific training for key fundraisers to spot and respond to the signs of potential vulnerability in anyone they speak to on our behalf.

We take the privacy and data security of our donors extremely seriously, and take great care to ensure our fundraising is in line with UK data protection law. We publish our privacy notice outlining how we manage people’s data.

Fundraising complaints

We are always sorry to receive complaints relating to our fundraising, as we want all our supporters to have a positive experience with us. We provide clear routes for people to contact us with concerns, feedback and complaints on our website, and value the opportunity to learn from them.

In 2025 we received 12 complaints about our fundraising activity, which was 15 lower than the previous year. No complaints were escalated to the Fundraising Regulator.

Preventing Modern Slavery

St John is committed to preventing modern slavery, human trafficking and similar human rights violations in our work and our supply chains. We publish an annual statement on modern slavery in compliance with section 54 of the Modern Slavery Act 2015, setting out the steps taken to identify and manager these risks.

We continue to strengthen and improve our policies, processes and controls to ensure that everyone working for St John or within our supply chain is treated fairly and with respect. In 2025, proactive improvement measures included:

- Supply chains and due diligence: our procurement team sourced a supplier vetting and audit partner to enhance arrangements. More than 450 St John suppliers refreshed their responses to our supplier evaluation questionnaire, including express commitment to our ethical sourcing policy.
- Culture and policy: we implemented our new Ethical Behaviours Framework and reviewed our Safeguarding policy. Supported by training, both support identification and protection of anyone in vulnerable circumstances, including potential victims of modern slavery.

Environmental Impact

This year, St John strengthened our approach to managing environmental impact, including committing to adopt the ISO 14001 international standard for environmental management systems, with the aim to be externally assessed in 2026.

Leadership and accountability

In 2025, we appointed a permanent ESG Manager to lead our environmental and sustainability programme. The role provides strategic oversight and drives delivery of environmental objectives.

We reviewed our Environmental and Sustainability Policy and began implementation of an Environmental Management System (EMS) aligned with ISO 14001, providing a structured framework to manage environmental risks, ensure legal compliance, and support continuous improvement.

To support delivery we have established four working groups:

1. Carbon and Energy: focusing on energy efficiency, emissions monitoring, carbon reduction initiatives and carbon reporting.
2. Travel and Procurement: addressing travel, fleet emissions, sustainable purchasing and supplier engagement.
3. Waste: improving waste management practice and reducing environmental impacts
4. Engagement: increasing awareness and promoting sustainable behaviours.

Environmental performance

We monitor our performance against the UK Government's Streamlined Energy and Carbon Reporting (SECR) framework which requires reporting on energy consumption, greenhouse gas (GHG) emissions, and relevant intensity metrics across operations under our financial control.

In 2025, our reporting framework has built on prior data to support improved tracking, transparency, and management of energy use and carbon emissions.

The following tables represent St John Ambulance's energy use and associated GHG emissions for the year ended 31 December 2025.

GHG protocol scope area	2025 (tCO ₂ e)	2024 (tCO ₂ e)	% difference since 2024
Scope 1 (direct) Combustion of fuel at SJA properties	2,268	2,522	-10%
Scope 2 (indirect) Purchased energy	563	828	-32%
Scope 3 (indirect) Other sources such as travel	668	628	+6%

Conversion factor	2025 (tCO ₂ e)	2024 (tCO ₂ e)
Electricity	0.18	0.21
Natural gas	0.20	0.20

During the reporting year, St John Ambulance implemented a range of energy efficiency measures, including the ongoing installation of LED lighting (supported by an approved business case for wider estate rollout), expansion of automated meter reading across the estate (now covering approximately 85% of electricity meters), estate rationalisation into more energy-efficient buildings, and reductions in on-site IT infrastructure and office equipment through a cloud-first and digitalisation approach.

St John qualifies for participation in the Energy Savings Opportunity Scheme (ESOS), a mandatory UK energy assessment scheme administered by the Environment Agency.

ESOS assessments identify cost-effective opportunities to improve energy efficiency across buildings, transport, and operational activities. St John uses these assessments to support initiatives that reduce both carbon emissions and energy costs.

6. People and Culture

Our first aid mission depends on a capable, engaged and inclusive workforce, made up of committed volunteers and employees. Our approach to leadership and culture helps to ensure that our people are supported to deliver safe, effective and high-quality services.

Leading and managing our people

How we lead and support our people is fundamental to delivering our charitable purpose. St John volunteers and employees work in varied, often pressured, environments and we are committed to creating the conditions in which they can serve with compassion, confidence and professionalism.

In 2025, we continued to strengthen leadership accountability and support across the organisation. Trustees and Executive worked together to ensure expectations are clear, standards are consistently applied, and leaders are equipped to support their teams. This has included improving communication and engagement and investing in management capability.

A safe, inclusive and supportive culture

We are committed to fostering a compassionate, safe, inclusive and connected St John culture where everyone feels respected, supported and able to give their best. In 2025, we built on our HEART values with the launch of our Ethical Behaviours Framework, providing clearer expectations and a shared approach to addressing behaviours that fall short of our standards. We also strengthened our Freedom To Speak Up arrangements, so that concerns can be raised safely and acted on appropriately.

Safeguarding remains central to our responsibilities, particularly given our significant youth movement. We maintain robust Safeguarding arrangements to protect children, young people and adults at risk, supported by mandatory training, clear reporting routes and regular activity review and oversight. In 2025, we strengthened our approach further following a review by the Social Care Institute for Excellence.

We continue to build inclusion and belonging across St John. Our people networks play an important role in this, providing a voice for underrepresented groups, creating space for dialogue and helping to shape positive change through our:

- Armed Forces Network
- Disability and Accessibility Network
- Family and Carers Network
- Heritage and Ethnicity Equity Network
- LGBTQIA+ Network
- Multifaith Network
- Women's Network

Listening, engaging and responding

Listening to our volunteers and employees and acting on what we hear is core to how we operate. In 2025, we continued to use pulse surveys, engagement activity, local feedback mechanisms, our National Employee Forum and our new St John Assembly to understand the experiences of our people.

This insight has informed priorities for management development, communication, wellbeing and volunteer experience. While significant change has placed additional demands on our people, engagement results showed a positive trajectory during the year and maintaining this momentum is a priority for 2026.

Financial review

Leading and managing our people

Our financial turnaround has continued in 2025, achieving our first net surplus since 2017, excluding the exceptional circumstances of the Covid19 vaccination programme in 2021. It represents maintained progress from the significant deficit reported in 2023 and reflects the impact of planned actions to build a financially sustainable charity for the long term.

Overall, we delivered a net surplus of £1.3m (2024: net deficit £2.5m), comprising of an unrestricted deficit of £0.8m (2024: £2.1m deficit) and a restricted surplus of £2.1m (2024: £0.4m deficit). This is a significant improvement year-on-year and from the £16.6m net deficit reported in 2023.

This improvement has been driven by disciplined financial management, operational changes and a continued focus on cost control across the organisation, supported by the full-year effects of actions taken in 2024 as part of our Transformation Programme, including reduced staff costs. A small, fixed asset impairment charge of £0.3m compared to £2.3m in 2024 and a gain on investments of £0.1m (2024: loss on investments of £1.2m) contributed towards the improvement of our overall net result.

Further savings were realised through our ongoing estates rationalisation programme, which remains a key driver of financial recovery and long-term resilience. The reduction in our property footprint lowers ongoing costs and generates cash inflows, supporting liquidity. These proceeds are being used to rebuild reserves and to fund capital investment across our retained estate and digital improvement programmes.

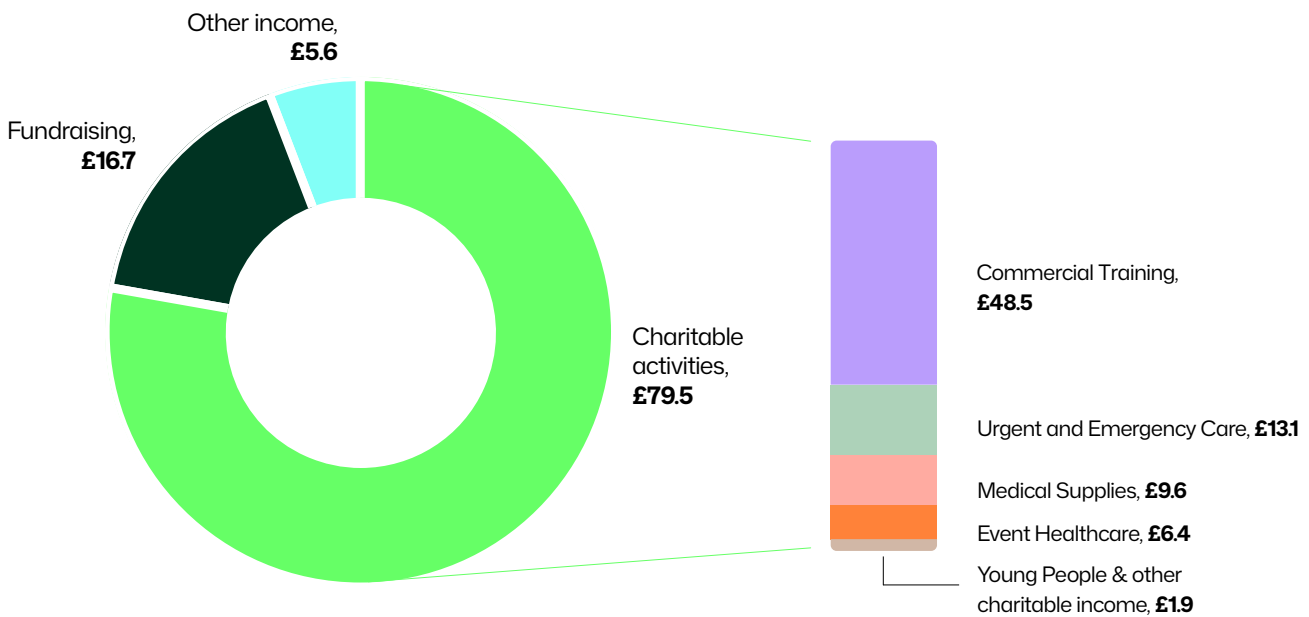
Our improved financial position has been achieved in the context of external challenges. Changes to NHS commissioning led to the end of the national NHS England ambulance auxiliary contract, reducing our Urgent and Emergency Care delivery and income. In addition, geopolitical and economic uncertainty dampened confidence among commercial customers, particularly in the first half of the year. As a result, while Commercial Training income grew by 5%, it fell short of budgeted expectations. We also managed pressure from increases to employer National Insurance contributions.

Disciplined financial management enabled us to mitigate these financial headwinds. As a result, our financial outturn for the year was only marginally below plan, reflecting both robust stewardship and the growing resilience of our operating model.

Towards the end of the year, we finalised our refreshed strategy and three-year financial plan. Together, these set a clear path for targeted investment to grow our income and support our ambition to achieve a balanced unrestricted operating budget by 2028, in what remains a challenging environment. This will underpin delivery of our strategic aim: to grow the power of first aid together.

Income

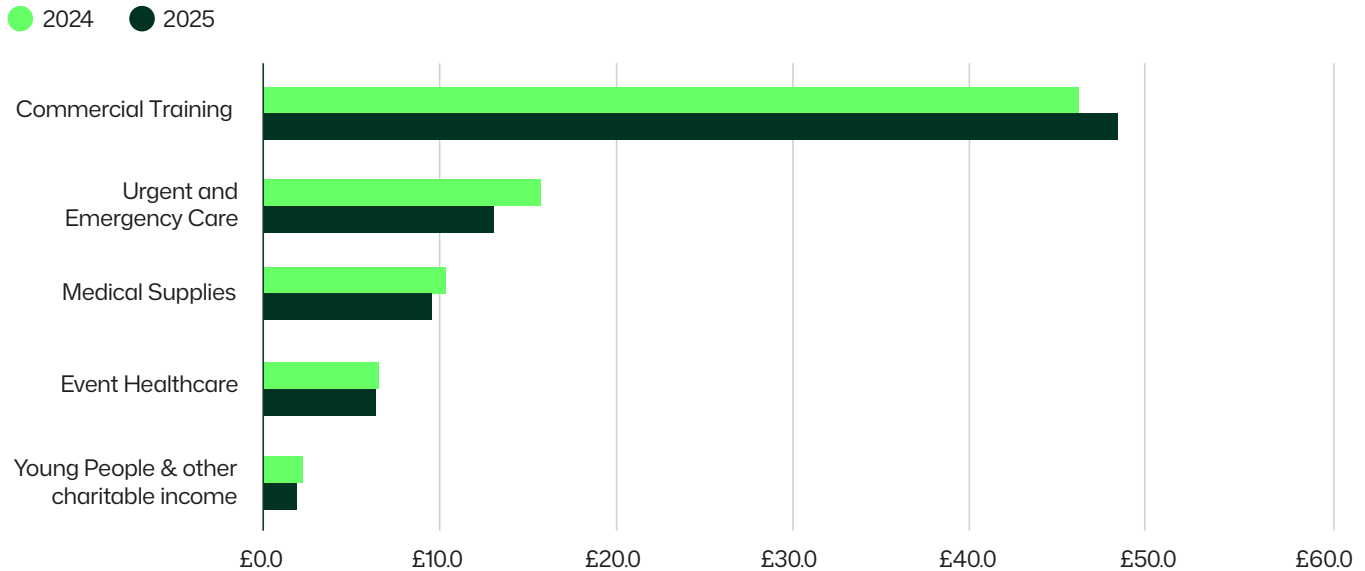
Where our money comes from (£m)



Total income for the year was £101.8m, 4.6% down from £106.8m in 2024. Our income from charitable activities fell by £1.8m but was offset by a 11% increase in fundraising income. The most significant contributor to the year-on-year income reduction was a lower net gain on disposal of assets. While we achieved a net gain of £3.5m from asset disposals in 2025, this compared to £7.8m in 2024, which included the disposal of a prime property in central London.

Income from charitable activities

Income from charitable activities (£m)



Commercial training, our largest income generating activity, grew by 5% in 2025 to £48.5m (2024: £46.3m). Despite wider economic factors, low business confidence, and shifts in customer preferences toward more cost-effective alternatives to the traditional three-day first aid at work courses, overall activity levels increased. In response to evolving market demand, we launched a blended in person/online course offering and expanded the provision of customer onsite courses, both of which supported growth across the year.

The end of the NHSE ambulance auxiliary contract in June 2025 has had a significant impact on our charitable activity, contributing to a reduction in Urgent and Emergency Care income of £2.6m (17%) to £13.1m (2024: £15.7m). We have however continued to work with other commissioned ambulance contracts, providing specialised ambulance and transport services.

The sale of medical supplies including public access defibrillators and first aid supplies, reduced by £0.9m (9%) to £9.6m (2024:10.5m) following a strategically planned reduction in volume and income as we shift towards higher margin products and customer segments. Although income fell, our net operating margin before allocated support costs improved. As we look to grow our income streams, innovation in medical supplies remains a key focus.

In 2025, we launched our first St John branded “HEART” defibrillator model with further own-brand range innovations planned for 2026.

We continued to support communities through our dedicated volunteers, who provide clinically-assured first aid services at local community, sporting and cultural events. These activities ensure people have access to expert first aid care when emergencies occur. Event Healthcare delivered £6.4m of income in 2025, broadly in line with 2024 (£6.6m).

Our charitable Young People programmes are part-funded by grant income and subscriptions. These programmes teach essential first aid skills and foster leadership and teamwork in an engaging, supportive environment for Badgers (ages 7-10) and Cadets (ages 10-17). Income fell to £1.7m in 2025 (2024: £2.1m) due to a reduction in grant income of £0.4m.

Fundraising income

In 2025 our income received from fundraising was £16.7m (2024: £15.0), an increase of 11%, and represents 16% of our total income (2024: 14%). Donations and gifts increased by £0.7m to £11.4m (2024: £10.7m) and legacy income increased by £1.0m rising to £5.0m (2024: £4.0m), due to a large single endowment of £3.1m.

Of the total income from donations, grants and legacies, £4.7m (2024: £3.0m) was restricted and includes the endowment of £3.1m (2024: £nil) and a grant of £0.8m attributed to the Young People charitable activity (2024: £1.2m).

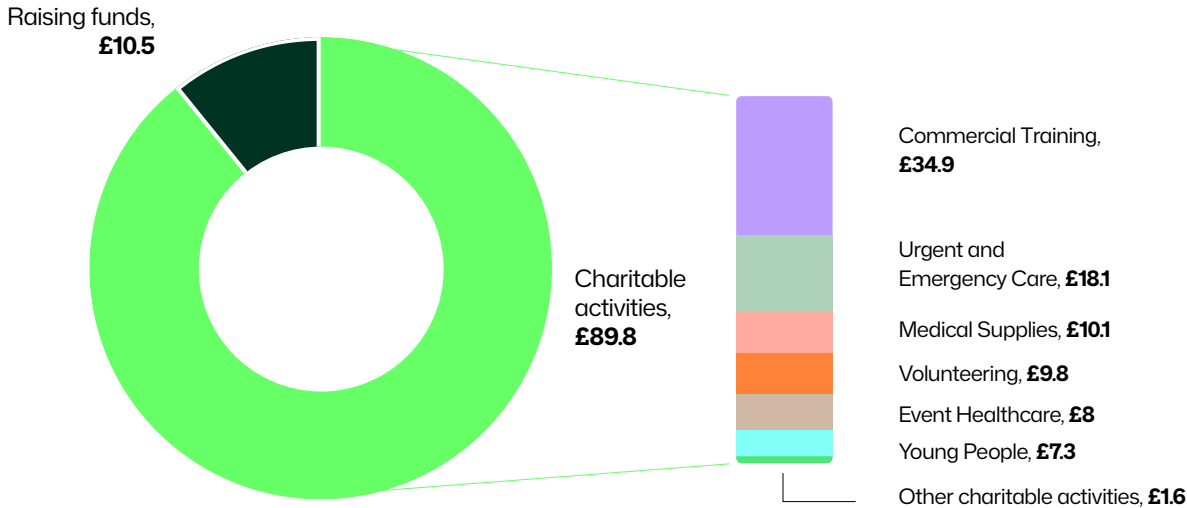
Other income

We generated £5.6m (2024: £10.5m) from other income sources in 2025.

The rationalisation of our estate and fleet delivered a net gain on asset disposals of £3.5m, compared with £7.8m in 2024, which had benefited from the sale of a prime London property. Investment income from bank interest, dividend income, and short-term cash deposits of £1.2m was slightly higher than 2024 (£1.0m).

Expenditure

Expenditure 2025 (£m)



Although income declined by 4.6%, the reduction in costs more than offset this. Total expenditure fell to £100.3m in 2025, a 5.1% reduction compared with £105.8m in 2024.

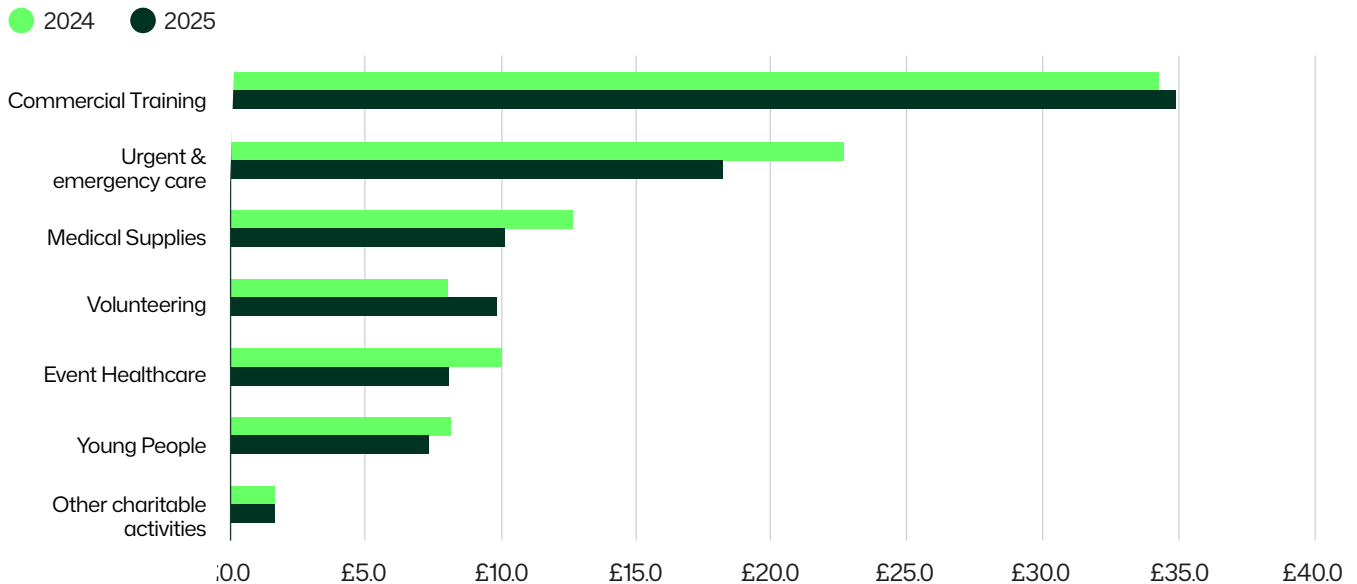
The largest reduction in expenditure came from our estate, where operating costs decreased significantly as we continued to focus on building a resilient operating model. Despite the progress made to date, estate-related expenditure remains our second-largest cost category after staff costs, and so the estates rationalisation program is set to continue alongside the launch of a new estates strategic plan in 2026.

This strategic plan aims to create an estate that meets the needs of our charity and the communities we serve in a long-term, sustainable way.

The cost of generating fundraising income was £10.5m, an increase of 21% (2024: £8.6m), and reflects the increased investment needed in fundraising to support longer term income growth. Direct fundraising costs were £6.6m (2024: £5.9m) and £2.5m of shared costs, support costs and depreciation (2024: £1.7m), as shown in note 7. Also included in the cost of generating funds is branding and communications costs to support and enhance our charitable work, as well as publicising what we do. Such costs increased to £1.4m (2024: £1.0m), of which £0.2m comprised shared costs, support costs and depreciation (2024: £0.5m).

Expenditure on charitable activities

Expenditure on charitable activities (£m)



The expenditure figures for respective charitable activities are shown after allocating our central and indirect costs across our charitable activities to reflect the level of use of our central functions by each activity. Expenditure on charitable activities reduced by 8% to £89.8m (2024: £97.2m) as we continue to unlock efficiencies. In addition to the lower estate costs, our staff costs reduced by £0.9m (from £46.6m in 2024 to £45.7m in 2025) following the move to a volunteer-led NHSE auxiliary service in Urgent and Emergency Care part way through 2024 and ongoing operational efficiencies to maximise the contribution from our charitable activity. Despite many pressures on costs and investment needed to grow our income, we were able to make a pay award to all staff in 2025 and maintain our commitment to the Real Living Wage.

Expenditure in Medical Supplies reduced due to lower volume sold but the improved product and channel mix, plus other operational efficiencies, improved profitability. Training costs increased in line with inflation and supported income growth.

Whilst our fleet costs reduced towards the end of 2025 as we rationalised the number of ambulances following the end of the NHSE ambulance auxiliary contract, the cost of the remaining non-critical care ambulances has been allocated fully to Event Healthcare.

Our Young People activity reduced from £8.1m in 2024 to £7.3m this year following the end of the NHS Cadets programme and reduced grant income from DCMS. The cost of volunteering increased by £1.8m to £9.8m (2024: £8.0m) due to investment in new county leadership and support structures and an increase in new volunteer recruitment.

Investments

We prepare short- and medium-term cashflow forecasts on an annual basis to inform decisions about how funds are allocated across our investment categories. This approach ensures sufficient liquidity to meet operational needs and liabilities as they arise, while also enabling us to optimise returns within our defined risk appetite.

Current asset investment and cash at bank

Our objective is to generate additional income from our cash holdings, while maintaining enough funds to meet our operational requirements, by placing funds in overnight and in short to medium term deposits which mature on a regular rolling basis.

Our cash holdings and current asset investments (deposits with four-month maturities) continued to strengthen in 2025 through the ongoing disposals of buildings and fleet as part of the asset rationalisation programme generating £6.6m (2024: £14.8m) and cash generative operating performance. We disposed of 44 properties (2024: 28 properties) as part of our estates rationalisation programme during the year, including properties where we surrendered the lease back to the landlord. We generated £6.5m (2024: £14.8m) of proceeds from the sale of tangible fixed assets in total, including £0.1m (2024: £0.6m) due to the disposal of older vehicles that were no longer required to support reduced activity.

At the end of the year, cash holdings were £12.0m (2024: £9.9m) and current asset investments were £12.0m (2024: £7.0m).

The total cash outflow in respect of purchased fixed asset additions was £3.2m (2024: £2.5m) with £2.0m (2024: £0.5m) investment to update our supporting technology and systems.

We spent an additional £1.0m (2024: £0.6m) to improve our properties and a further £0.2m (2024: £1.4m) on our fleet.

Investment in securities

Cash balances over and above those necessary for operational purposes, including capital expenditure, are available for longer term investment, which can easily be liquidated if required. The purpose of investment is to generate a return so that the value, in real terms, of these reserves is at least maintained. An Investment Advisory Group of the Finance and Audit Committee regularly review our investment portfolio and policy. The investments are held in the BlackRock Charities Growth & Income Fund. The fund is designed as a vehicle for investment by charities and is invested in a variety of asset classes globally, with environmental, social and governance screening.

Our securities investment balances at 31 December 2025 were £8.2m, increasing from £7.5m in 2024. The total gross return including dividends received was 9.6% (2024: 11.9%), which exceeded the internal target of UK Consumer Price Index (CPI) +4%.

The relative amounts invested in UK and in overseas securities is subject to regular review. At the year end, approximately 60% of securities were invested outside the UK market (2024: 57%), with 40% (2024: 43%) in UK equities or non-equity securities.

Investment property

St John has one investment property, located adjacent to St John's Gate, Clerkenwell, the historic home of the Order. This important property also houses the national headquarters of St John Ambulance.

For accounting purposes, the property is treated as comprising two distinct elements. The part of the building occupied by St John for operational use is classified as an operational property and is included in the balance sheet at historic cost less accumulated depreciation.

The parts of the building available for letting to third parties are classified as investment property and are included in the balance sheet at fair value. At 31 December 2025, the investment property was valued at £5.1m (2024: £7.5m). This represents a reduction of £2.4m during the year, of which £2.0m relates to the reclassification of the ground-floor retail units, which are being redeveloped for operational use. The remaining £0.4m reduction reflects a downward revaluation of the retained investment property element of St John's Lane, which is recognised in the SOFA and disclosed in note 9.

Funds position and reserves policy

At the end of the year, total funds held by St John were £98.3m (2024: £97.0m).

	2025	2024
Heritage and Fixed Assets	63.1	66.6
Investment property	5.1	7.5
Designated funds	0.4	0.4
Operational free reserves	19.7	14.6
Unrestricted Funds total	88.3	89.1
Restricted funds	5.5	6.6
Endowment funds	4.5	1.3
Total funds	98.3	97.0

A level of free reserves is required to ensure that the activities of St John Ambulance can continue in the event of a major unforeseen reduction of income or increase in expenditure. These reserves provide a contingency which enable St John Ambulance, if necessary, to make the required structural changes to bring income and expenditure into line. The reserves are supported by cash and securities, which can be accessed readily when required.

The trustees review this policy annually. In carrying out their assessment, the trustees have regard to strategic plans and financial budgets, as well as major operational, financial and external risks. These plans are aimed at achieving financial stability over the medium and long term. Our planning process, including financial projections, takes into consideration the underlying economic climate and its potential impact on sources of income and planned expenditure. To be effective, reserves need to cover salary and other invoiced costs, along with an element of contingency.

St John Ambulance considers free reserves as operational free reserves which represent reserves that are easily accessible at short notice. These are made up of unrestricted funds after excluding the value of fixed assets, investment property and any other amounts that have been designated for a particular purpose. The value of the investment property is excluded because it is held as a long-term asset as part of the headquarters building but the value of securities investments is included in operational free reserves because they can be sold at short notice if required.

In November 2025, trustees approved maintaining the operational free reserves range of £25m to £30m that had been reassessed and increased in January 2025, acknowledging that achieving target levels will take several years following the significant financial impact on reserves in 2023. Raising the level of free reserves remains the objective in the longer term, however this is balanced with a need to invest in our infrastructure to ensure that our properties, fleet and systems are at the desired standard.

While our level of operational free reserves has increased significantly since 2023 to £19.7m in 2025 (2024: £14.6m, 2023 £2.0m), it is currently below the target range but is expected to reach the levels required by 2030 through the ongoing estates rationalisation programme, improved operating results and well-managed capital investment.

Going concern statement

As recommended by the Charities SORP (FRS 102), the trustees assess whether there are any uncertainties that may cast doubt on St John Ambulance's ability to continue as a going concern.

The trustees have assessed the charity's ability to continue as a going concern. The trustees have considered several factors when forming their conclusion as to whether the use of the going concern basis is appropriate when preparing these financial statements.

The going concern assessment covers the period of 12 months from the date of these accounts to at least the end of May 2026. The charity has prepared a detailed bottom-up budget for 2026, including a longer-term forecast to December 2028, which shows that we will not generate an operating surplus until 2028, however a strong cash position is maintained throughout. The 2026 budget is based on a financial strategy that enables us to invest our people, digital technology and income growth opportunities in an affordable way.

During 2025 we continued to benefit from strong cost control and ongoing efficiency initiatives as well as beginning to shift our focus to innovation and growth through our operational delivery plans. As at 31 December 2025, we had cash balances of £12.0m (2024: £9.9m), short term fixed deposits of £12.0m (2024: £7.0m) and unrestricted investments held were £5.8m (2024: £5.2m), giving total liquid assets of £29.8m (2024: £22.1m).

The significant improvement in our financial performance over the last two years has been mainly driven by cost reduction. Whilst there is further cost reduction to come from estate rationalisation in particular, the cost of inflation, digital investment and growth will see our cost base start to naturally rise once more.

This has resulted in our budgeted operating position slightly worsening for a period before reaching a surplus in 2028 as the planned income growth takes effect.

Delivering our income targets remains our biggest challenge. To reflect this risk, we have prepared alternative sensitivity scenarios, with the severe but plausible downside assuming that our two largest income contributors - Training and Unrestricted Fundraising - do not meet budget expectations by 7% and 10% respectively. We have also stress tested the impact of a 25% delay in completing planned property sales, higher than budgeted inflation, and the risk of not achieving budgeted cost improvement plans given the significant reductions already delivered in previous years. Even after applying this material deviation of £7.0m to the operating budget, the charity has adequate resources to continue operating for the foreseeable future.

Taking all factors into account in both the base case and severe but plausible scenario, the trustees have a reasonable expectation that the charity has adequate resources to continue operating for the foreseeable future, being a minimum of 12 months from the date these financial statements are signed. Accordingly, the trustees consider that the going concern basis remains appropriate for the preparation of the financial statements.

Trustees' responsibilities statement

The Trustees (who are also the Directors of St John Ambulance for the purposes of company law) are responsible for preparing the Trustees' report (including the strategic report) and the financial statements in accordance with applicable law and regulation.

Company law requires the Trustees to prepare financial statements for each financial year. Under that law the trustees have prepared the financial statements in accordance with United Kingdom Accounting Standards, comprising FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland', and applicable law (United Kingdom Generally Accepted Accounting Practice).

Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of the affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Statement of Recommended Practice (2019);

- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards, comprising FRS102, have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006.

They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

This report was approved by the Board of Trustees on 20th May 2026 and signed on their behalf by:



**Rear Admiral Simon Williams CB CVO KStJ,
Prior and Chair**

Independent auditors' report to the members of St. John Ambulance

Report on the audit of the financial statements

Opinion

In our opinion, St. John Ambulance's financial statements (the "financial statements"):

- give a true and fair view of the state of the charitable company's affairs as at 31 December 2025 and of its incoming resources and application of resources, including its income and expenditure, and cash flows, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards, including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland", and applicable law); and
- have been prepared in accordance with the requirements of the Companies Act 2006.

We have audited the financial statements, included within the Annual Report and Accounts (the "Annual Report"), which comprise: the balance sheet as at 31 December 2025; the statement of financial activities (incorporating an income and expenditure account) and the cash flow statement for the year then ended; and the notes to the financial statements, which include a description of significant accounting policies.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) ("ISAs (UK)") and applicable law. Our responsibilities under ISAs (UK) are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Independence

We remained independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, which includes the FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements.

Conclusions relating to going concern

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 charitable company's ability to continue as a going concern for a period of at least twelve months from the date on which the financial statements are authorised for issue.

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.

However, because not all future events or conditions can be predicted, this conclusion is not a guarantee as to the charitable company's ability to continue as a going concern.

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

Reporting on other information

The other information comprises all of the information in the Annual Report other than the financial statements and our auditors' report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, accordingly, we do not express an audit opinion or, except to the extent otherwise explicitly stated in this report, any form of assurance thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated. If we identify an apparent material inconsistency or material misstatement, we are required to perform procedures to conclude whether there is a material misstatement of the financial statements or a material misstatement of the other information. 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 based on these responsibilities.

With respect to the Trustees' report (including the strategic report), we also considered whether the disclosures required by the UK Companies Act 2006 and Charities Act 2011 have been included.

Based on our work undertaken in the course of the audit, the Companies Act 2006 requires us also to report certain opinions and matters as described below.

Trustees' report (including the strategic report)

In our opinion, based on the work undertaken in the course of the audit the information given in the Trustees' report (including the strategic report) for the period ended 31 December 2025 is consistent with the financial statements and has been prepared in accordance with applicable legal requirements.

In light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we did not identify any material misstatements in the Trustees' report (including the strategic report).

Responsibilities for the financial statements and the audit

Responsibilities of the trustees for the financial statements

As explained more fully in the Trustees' responsibilities statement, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements in accordance with the applicable framework and for being satisfied that they give a true and fair view. The trustees are also responsible for such internal control as they 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 charitable company'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 charitable company or to cease operations, or have no realistic alternative but to do so.

Auditors' responsibilities for the audit of the financial statements

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 auditors' 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.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

Based on our understanding of the charitable company and its industry/environment, we identified that the principal risks of non-compliance with laws and regulations related to the Charities Act 2011, and we considered the extent to which non-compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the financial statements such as the Companies Act 2006.

We evaluated management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls), and determined that the principal risks were related posting inappropriate journals to manipulate financial results and potential management bias in key accounting judgements and estimates.

Audit procedures performed by the engagement team included:

- enquiring of management and the trustees, including consideration of any known or suspected instances of fraud or non-compliance with laws and regulations;
- reading minutes of meetings of the Board of Trustees and the Finance and Audit Committee;
- reviewing correspondence with regulators, including the Charity Commission for England and Wales;
- identifying and testing journal entries, including journal entries posted with unusual account combinations to income or expenditure accounts;
- assessing the reasonableness of key accounting judgements and estimates; and
- assessing financial statement disclosures, and testing to supporting documentation, for compliance with applicable laws and regulations.

There are inherent limitations in the audit procedures described above. We are less likely to become aware of instances of non-compliance with laws and regulations that are not closely related to events and transactions reflected in financial statements.

Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations or through collusion.

A further description of our responsibilities for the audit of the financial statements is located on the FRC's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditors' report.

Use of this report

This report, including the opinions, has been prepared for and only for the charitable company's members as a body in accordance with Chapter 3 of Part 16 of the Companies Act 2006 and for no other purpose. We do not, in giving these opinions, accept or assume responsibility for any other purpose or to any other person to whom this report is shown or into whose hands it may come save where expressly agreed by our prior consent in writing.

Other required reporting

Companies Act 2006 exception reporting

Under the Companies Act 2006 we are required to report to you if, in our opinion:

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

We have no exceptions to report arising from this responsibility.



Daniel Chan (Senior Statutory Auditor)

for and on behalf of
PricewaterhouseCoopers LLP
Chartered Accountants and Statutory
Auditors

London

20th May 2026



Financial statements

for the year ended 31 December 2025

Statement of financial activities

(incorporating an income and expenditure account) for the year ended 31 December 2025

	Note	Unrestricted funds £m	Restricted funds £m	Endowment funds £m	2025 £m	Restated 2024 £m
Income and endowments from:						
Total fundraising income	2	12.8	0.8	3.1	16.7	15.0
Income from charitable activities:						
Commercial Training		48.5	-		48.5	46.3
Medical Supplies		9.6	-		9.6	10.5
Young People		0.9	0.8	-	1.7	2.1
Event Healthcare		6.4	-	-	6.4	6.6
Urgent and Emergency Care		13.1	-	-	13.1	15.7
Volunteering		0.1	-	-	0.1	0.1
Other charitable activities		0.1	-	-	0.1	-
Total income from charitable activities	3	78.7	0.8	-	79.5	81.3
Other income						
Income from other trading activities	4	0.5	-	-	0.5	0.7
Investment income	5	1.1	0.1	-	1.2	1.0
Net gain on disposal of assets		3.5	-	-	3.5	7.8
Other income		0.4	-	-	0.4	1.0
Total other income		5.5	0.1	-	5.6	10.5
Total income		97.0	1.7	3.1	101.8	106.8
Expenditure on:						
Total expenditure on raising funds	7	(10.5)	-	-	(10.5)	(8.6)
Expenditure on charitable activities:						
Commercial Training		(34.4)	(0.5)	-	(34.9)	(34.3)
Medical Supplies		(10.1)	-	-	(10.1)	(12.6)
Young People		(5.8)	(1.5)	-	(7.3)	(8.1)
Event Healthcare		(7.9)	(0.1)	-	(8.0)	(10.0)
Urgent and Emergency Care		(17.8)	(0.3)	-	(18.1)	(22.6)
Volunteering		(9.6)	(0.2)	-	(9.8)	(8.0)
Other charitable activities		(1.3)	(0.3)	-	(1.6)	(1.6)
Total expenditure on charitable activities	7	(86.9)	(2.9)	-	(89.8)	(97.2)
Total expenditure	7	(97.4)	(2.9)	-	(100.3)	(105.8)
Gains/(losses) on investments	9	(0.1)	0.1	0.1	0.1	(1.2)
Fixed Asset Impairment Charge		(0.3)	-	-	(0.3)	(2.3)
Net (expenditure)/income		(0.8)	(1.1)	3.2	1.3	(2.5)
Transfers between funds	27	-	-	-	-	-
Net movement in funds		(0.8)	(1.1)	3.2	1.3	(2.5)
Fund balances at 1 January		89.1	6.6	1.3	97.0	99.5
Fund balances at 31 December	27	88.3	5.5	4.5	98.3	97.0

All amounts relate to continuing operations. All gains and losses recognised in the year are included in the consolidated statement of financial activities (SoFA). Charitable activities classification has changed this year leading to restated prior year balances in both income and expenditure, however the totals are unchanged. Additional detail is shown in Notes 2, 3 and 7. **The notes on pages 84 to 121 form part of these accounts.**

Balance sheet

Company number: 3866129

As at 31 December 2025

	Note	£m	2025 £m	£m	2024 £m
Fixed assets					
Heritage assets	12	1.8		1.8	
Tangible fixed assets	13	56.0		60.2	
Intangible fixed assets	14	5.3		4.6	
			63.1		66.6
Investments					
Securities	15	8.2		7.5	
Investment property	16	5.1		7.5	
			13.3		15.0
Current Assets					
			76.4		81.6
Stocks	17	1.5		1.9	
Debtors	18	16.4		16.2	
Current asset investments	19	12.0		7.0	
Cash	30, 19	12.0		9.9	
		41.9		35.0	
Current liabilities					
Creditors falling due within one year	20	(16.1)		(15.8)	
Net current assets					
			25.8		19.2
Total assets less current liabilities					
			102.2		100.8
Provisions for liabilities	21		(3.9)		(3.8)
Net assets					
			98.3		97.0
Funds					
Unrestricted funds					
Revaluation reserve	28	14		2.0	
Other unrestricted funds		86.9		87.1	
Total unrestricted funds					
			88.3		89.1
Restricted funds					
			5.5		6.6
Endowment funds					
			4.5		1.3
Total funds					
	27		98.3		97.0

The financial statements on pages 80 to 121 were approved by the Board of Trustees of St John Ambulance on 20th May 2026 and signed on their behalf by:

The notes on pages 84 to 121 form part of these accounts.

St John Ambulance



**Rear Admiral Simon Williams CB CVO KStJ
Prior and Chair**

Cash flow statement

For the year ended 31 December 2025

	Note	2025 £m	2024 £m
Net cash generated from / (used by) operating activities	29	2.4	(2.5)
<i>Cash flows from investing activities</i>			
Dividends, interest and rents from activities		0.9	1.0
Proceeds from sale of investments in securities		-	10.9
Purchases of current asset investments		(5.0)	(7.0)
Purchases of investments in securities		-	(7.5)
Proceeds from sale of tangible fixed assets		7.0	14.8
Purchases of tangible fixed assets		(1.2)	(2.0)
Purchases of intangible fixed assets		(2.0)	(0.5)
Net cash (used by) / generated from investing activities		(0.3)	9.7
<i>Cash flows from financing activities</i>			
Net cash used by financing activities		-	-
Increase in cash and cash equivalents during the year		2.1	7.2
Cash and cash equivalents at 1 January		9.9	2.7
Cash and cash equivalents at 31 December	20	12.0	9.9

Deposits over 90 days are excluded from cash and cash equivalents and classified as current asset investments.

The notes on pages 84 to 121 form part of these accounts.

Notes to the accounts

For the year ended 31 December 2025

1. Accounting policies

The principal accounting policies are set out below. These policies have been applied consistently.

In these policies and the accounts, the following abbreviations are used:

‘the Order’ – The Most Venerable Order of the Hospital of St John of Jerusalem (charity no. 235979).

‘the Priory’ – The Priory of England and the Islands of the Most Venerable Order of the Hospital of St John of Jerusalem (charity no. 1077265), the company’s parent undertaking.

‘the Eye Hospital’ – The St John of Jerusalem Eye Hospital Group which is another foundation of the Most Venerable Order of St John and is registered and operates as a separate charity (charity no. 1139527).

‘SOFA’ – Statement of Financial Activities.

a. Basis of preparation of accounts

The annual report and accounts are prepared in accordance with the Companies Act 2006, the Charities Act 2011, the Statement of Recommended Practice - Accounting and Reporting by Charities applicable to charities preparing their accounts in accordance with FRS 102 (‘the Charities SORP (FRS 102)’) and with FRS 102, the Financial Reporting Standard applicable in the UK and Republic of Ireland. St John Ambulance is a charitable company – it is set up as a company limited by guarantee and is registered with Companies House (company number 03866129). As a wholly controlled subsidiary of The Priory of England and the Islands of the Most Venerable Order of the Hospital of St John of Jerusalem (‘The Priory’), it is registered with the Charity Commission for England and Wales (Charity Number 1077265-1 as a linked charity to The Priory).

As permitted by section 400 of the Companies Act 2006, the Company has not prepared consolidated financial statements as it is a wholly-owned subsidiary undertaking of the Priory, a charity registered in England and Wales which prepares publicly available consolidated financial statements including the results of St John Ambulance and its subsidiary undertakings.

These financial statements present information about the Company as an individual undertaking and are available from the Priory at the address shown in note 37.

St John Ambulance meets the definition of a public benefit entity under FRS 102 and is incorporated in the United Kingdom.

Going concern

As recommended by the Charities SORP (FRS 102), the trustees assess whether there are any uncertainties that may cast doubt on St John Ambulance’s ability to continue as a going concern.

During 2025 we continued to benefit from strong cost control and ongoing efficiency initiatives as well as beginning to shift our focus to innovation and growth through our operational delivery plans. As at 31 December 2025, we had cash balances of £12.0m (2024: 9.9m), short term fixed deposits of £12.0m (2024: £7.0m) and unrestricted investments held were £5.8m (2024: £5.2m), giving total liquid assets of £29.8m (2024: £22.1m).

The significant improvement in our financial performance over the last two years has been mainly driven by cost reduction. Whilst there is further cost reduction to come from estate rationalisation in particular, the cost of inflation, digital investment and growth will see our cost base start to naturally rise once more. This has resulted in our budgeted operating position slightly worsening for a period before reaching a surplus in 2028 as the planned income growth takes effect.

The going concern assessment covers the period of 12 months from the date of these accounts to at least the end of May 2026. The charity has prepared a detailed bottom-up budget for 2026, including a longer-term forecast to December 2028, which shows that St John Ambulance will not generate an operating surplus until 2028, however maintaining a strong cash position throughout. The FY26 budget is based on a financial strategy that enables us to invest our people, digital technology and income growth opportunities in an affordable way.

Delivering our income targets remains our biggest challenge. To reflect this risk, we have prepared alternative sensitivity scenarios, with the severe but plausible downside assuming that our two largest income contributors - Workplace Training and Unrestricted Fundraising - do not meet budget expectations by 7% and 10% respectively.

1. Accounting policies, continued

We have also stress tested the impact of a 25% delay in completing planned property sales, higher than budgeted inflation, and the risk of not achieving budgeted cost improvement plans given the significant reductions already delivered in previous years. Even after applying this material deviation of £7.0m to the operating budget, the charity has adequate resources to continue operating for the foreseeable future.

The trustees have considered the forecast, the associated sensitivities, and the results of subsequent stress testing alongside the charity's current financial position.

Taking all factors into account in both the base case and severe but plausible scenario, the trustees have a reasonable expectation that the charity has adequate resources to continue operating for the foreseeable future, being a minimum of 12 months from the date these financial statements are signed. Accordingly, the trustees consider that the going concern basis remains appropriate for the preparation of the financial statements.

b. Critical accounting estimates, judgements and assumptions

In the process of applying its accounting policies, St John Ambulance is required to make certain estimates, judgements and assumptions that it believes are reasonable based on the information available. These estimates, judgements and assumptions affect the amounts of assets and liabilities at the date of the accounts and the amounts of income and expenditure recognised during the reporting period.

Estimates are separate from judgements and are usually used to determine an amount related to certain assets and liabilities. Judgements are made when applying the accounting policies, where a different judgement may have led to a different accounting treatment, rather than determining the appropriate measurement basis.

On an ongoing basis, estimates are evaluated using historical experience, consultation with experts and other methods considered reasonable in the particular circumstances. Actual results may differ significantly from the estimates, the effect of which is recognised in the period in which the facts that give rise to the revision become known.

The following paragraphs detail the estimates, judgements and assumptions St John Ambulance believes to have the most significant impact on the annual results under FRS 102 ('the Charities SORP (FRS 102)') and with FRS 102, the Financial Reporting Standard applicable in the UK and Republic of Ireland.

Estimates

Valuation of investment property

The valuation of the investment property at 27 St John's Lane that is recognised on the balance sheet is subject to an estimation of the proportion of the building which is let to third parties, as opposed to that proportion which is utilised for operational purposes. The valuation is performed by an external independent valuer. The valuation as at 31 December 2025 was £5.1m (2024: £7.5m) post some reclassification outlined in note 16.

A decision as to whether or not the property is revalued by an independent valuer at the end of a particular financial year is made subsequent to an internal assessment of whether there has been a material movement in the valuation of the property during the reporting period. An external valuation is undertaken when it is considered that the property valuation is likely to have changed materially during the year. As a minimum, an external valuation takes place every five years.

The judgements and estimates described below are not viewed as critical and are listed for completeness.

Judgements

Heritage assets

The heritage assets gifted by the Order in 1999 are not held at a valuation as the trustees consider that it is impracticable to attribute any value in the balance sheet to these assets.

Estimates

The following paragraphs detail the significant estimates and assumptions St John Ambulance believes to have the most significant impact on the annual results under the Charities SORP (FRS 102).

Legacy income recognition

An estimate is made for the value of legacies accrued but not yet received following an assessment of the entitlement to, probability of receipt and measurability of the legacy.

1. Accounting policies, continued

Fixed assets

The charge in respect of periodic depreciation is derived after determining an estimate of an asset's expected useful life. Increasing an asset's expected life would result in a reduced depreciation charge. The useful lives of St John Ambulance's assets are determined at the time the asset is acquired and reviewed annually for appropriateness.

The lives are based on historical experience with similar assets as well as anticipation of future events which may impact their life such as changes in technology. The depreciation and amortisation charge in 2025 was £5.1m (2024: £6.2m).

The *de minimis* limit for the recognition of minor additions to heritage assets and fixed assets is £10,000.

Recognition of doubtful debts

A standard debt provision policy exists in order to recognise the cost of debts that are not considered to be collectable. A standard percentage of the debt value is provided against overdue debts. An additional provision may also be made where information received indicates that a debt is unlikely to be paid by a customer. The debt provision as at 31 December 2025 was £1.8m (2024: £1.8m).

Dilapidations

Dilapidations are the works required at lease end, dependent on the exact lease terms, to return a leasehold property to the state it was at the commencement of the term. A dilapidations provision is recognised when there is a future obligation relating to the maintenance of leasehold properties. The provision is based on the best estimate of the settlement on a review of all the leasehold properties held, with the value of the provision built up over the life of the lease. The dilapidation provision as at 31 December 2025 was £3.6m (2024: £3.4m).

c. Historical cost convention

The accounts have been prepared using the historical cost convention, as modified by the revaluation of Investments.

d. Income

Income is recognised on a receivable basis and is reported gross of related expenditure, where the amount is virtually certain and when there is adequate probability of receipt.

The specific bases used are as follows:

- Donations, gifts, legacies and general grants receivable, which do not relate to specific charitable activities, are categorised as voluntary income.
- The accounts reflect no amounts in respect of time provided by volunteer members of St John Ambulance.
- Gifts in kind are brought into the accounts at their estimated fair value.
- Where pro bono services are received, the value of those services, as estimated by the trustees, is included as both income and expenditure in the SOFA.
- Legacies are recognised as income when there is entitlement, probability of receipt and measurability of the legacy. Legacy receipts are usually considered probable once probate has been granted.
- Fundraising income is shown gross except for small fundraising events where the cash is received net of expenditure.
- Rental income is accounted for on a receivable basis over the rental period.
- Income from charitable activity, including income from long-term contracts, trading and merchandising income, is accounted for when earned.
- Income received in advance is deferred until entitlement to the income has arisen.
- Gains from the disposal of tangible fixed assets are included in the SOFA as part of other income.
- Grants are recognised in the year when the entitlement to the grant is confirmed. Grants for the purchase of equipment and towards the initial setting up of projects are credited in full to the relevant activities in furtherance of the charity's objects. Grants that provide core funding or are of a general nature provided by government and charitable foundations, are recorded as voluntary income. Grants specifically for goods and services to be provided as part of charitable activities are recorded against the activity to which they relate.

1. Accounting policies, continued

e. Expenditure

Expenditure is recognised on an accruals basis when a legal or constructive obligation exists and is reported gross of related income on the following bases:

- Expenditure on raising funds principally comprises the costs associated with attracting voluntary income and other publicity and public relations costs, including promoting more general public awareness.
- Charitable expenditure comprises direct expenditure including direct employee costs attributable to the charity's activities. Where costs cannot be directly attributed, they have been allocated to activities on a basis consistent with the use of resources. The basis of allocation of indirect costs to activities is set out in note 7.
- Governance costs comprise those incurred as a result of constitutional and statutory requirements.
- Support costs represent centrally incurred costs, principally relating to management resource, IT, Finance, Human Resources, buildings management and governance costs, which cannot be attributed to specific activities but provide the organisational infrastructure that enables those activities to take place. The basis of allocation to activities is set out in note 7.

f. Heritage assets

St John Ambulance, on behalf of the Priory, maintains two historic buildings in Clerkenwell, London. These are the Grand Priory Church, which sits upon a 12th century Norman crypt, and the 16th century St John's Gate. Within St John's Gate is situated the Museum of the Order of St John which contains a collection of historic artefacts. Together these form the historic assets that were gifted by the Order to the Priory in 1999 and were subject to a specific term that the Priory may not dispose of these assets. If the Priory no longer considers it appropriate to retain them, they must be returned to the Order. The trustees consider that it is impracticable to attribute any value in the balance sheet to those assets which were gifted by the Order.

Subsequent additions to heritage assets, all of which are funded by St John Ambulance and accounted for in its books, are stated at cost, except in the case of minor additions costing less than £10,000 each, which are expensed in the year in which the cost is incurred.

Expenditure on the historic buildings which results in significant enhancement of the internal configuration and allows for better visual display is capitalised, with depreciation charged over an estimated life of 50 years.

Historic artefacts which are considered to have indefinite lives are not subject to depreciation. The carrying amounts at which heritage assets are held in the balance sheet are reviewed where evidence of possible impairment exists and reduced where an impairment is deemed to have occurred. The cost of maintenance and repair of heritage assets is expensed in the year incurred.

g. Tangible fixed assets, depreciation and impairment

Freehold land is stated at cost.

Other tangible fixed assets are stated at cost less accumulated depreciation.

Minor additions to fixed assets, defined as those costing less than £10,000 each, are expensed in the year in which the cost is incurred.

Donated fixed assets are brought into the accounts at their estimated fair value at the time of acquisition.

Gains on the disposal of fixed assets, representing the excess of net proceeds over net book value, are recognised in the SOFA within other income.

Depreciation is provided to write off the cost of assets by equal annual instalments over their estimated useful lives as follows:

Freehold property	50 years
Long Leasehold Property	50 years
Short leasehold property	Life of lease
Vehicles and equipment	3 to 10 years

Where the recoverable amount of a fixed asset is found to be below its net book value, the asset is written down to the recoverable amount and the loss on impairment is recognised in the SOFA.

h. Intangible fixed assets

Capitalised software is stated at cost less accumulated amortisation. Amortisation is provided to write off the cost of assets by equal annual instalments over their estimated useful lives.

1. Accounting policies, continued

In the case of software, the estimated useful life is assumed to be three to five years depending on the type. Where the recoverable amount of an intangible fixed asset is found to be below its net book value, the asset is written down to the recoverable amount and the loss on impairment is recognised in the SOFA.

Minor additions to intangible fixed assets, defined as those costing less than £10,000 each, are expensed in the year in which the cost is incurred.

i. Investments

Listed securities are stated at fair value at the balance sheet date.

Investment property is stated at estimated fair value as at the latest valuation date, subject to obtaining advice as to the possibility of any material movements between such valuations. If there is a material movement, the property is revalued at that time. As a minimum, it is revalued by an independent valuer every five years.

Realised gains and losses on securities, calculated as the difference between the sales proceeds and their fair value at the start of the year, or subsequent cost, are credited or charged to the SOFA in the year of sale.

Unrealised revaluation gains and losses are credited or charged to the SOFA in the year of revaluation.

j. Stocks

Stocks are stated at the lower of cost and net realisable value. Cost is calculated using the average cost method.

k. Pension costs

St John Ambulance makes contributions to a number of defined contribution pension schemes for its employees. Contributions payable to these schemes are expensed in the year in which they are incurred.

St John Ambulance participates in The Growth Plan, a multi-employer pension plan provided by TPT Retirement Solutions.

The Growth Plan consists of four schemes. Series 4 is a defined contribution scheme. Series 1, 2 & 3, which are closed to new entrants, are defined benefit schemes.

As it is not possible for the charity to obtain sufficient information to identify the share of underlying Growth Plan assets and liabilities belonging to individual participating employers, the Growth Plan is accounted for as a defined contribution scheme. Liabilities to make payments to fund any deficit relating to past service where an agreement to make the payments is in place are recognised in accordance with FRS 102. The amount to be recognised is the present value of the payments agreed.

l. Foreign currencies

Income and expenditure are translated at the rate ruling when the transaction occurs. Balance sheet items are translated at the rate ruling at the balance sheet date. Gains on exchange are recorded within other income and losses on exchange are recorded within the activity to which they relate.

m. Leases

Assets held under finance leases and other similar contracts, which provide for rights approximating to ownership, are treated as if purchased outright and the capital elements of these obligations are recorded as liabilities. The charge to the SOFA is represented by depreciation, which is charged in line with the charity's accounting policy, and interest. The interest is spread over the lease period in order to provide for a constant periodic charge on the balance of capital repayments outstanding.

The aggregate rentals payable for operating leases are expensed on a straight-line basis in annual instalments over the term of the lease including any initial rent-free period.

n. Taxation

St John Ambulance is able to partially recover Value Added Tax on purchases. Irrecoverable Value Added Tax is included in expenditure.

No Corporation Tax is due on profits arising from charitable activities.

Tax credits, tax deducted from income and receipts under deed of covenant or gift aid are recorded on a receivable basis. They are included as part of the income to which they relate.

1. Accounting policies, continued

o. Funds

Endowment funds are capital funds where the capital must be preserved although the income may be spent. The income may be added to restricted or unrestricted funds depending on the terms of the original endowment.

Restricted funds are funds that have restrictions imposed by donors and can only be applied for the particular purposes specified by the donors.

Designated funds are unrestricted funds set aside for specific purposes by the trustees. They include an amount equivalent to the net book value of unrestricted fixed assets used to enable St John to continue to carry out its charitable mission.

Any net cumulative unrealised gains on the revaluation of investments, having been credited to the SOFA, are held within a revaluation reserve.

Other charitable funds are unrestricted funds that are available to St John to carry out any of its charitable objectives.

Transfers are primarily made between funds either when the acquisition of a fixed asset has discharged a restriction or to reflect movements in the amount of funds designated by the trustees for specific purposes.

p. Financial instruments

The charity 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, representing amortised cost, as follows:

<i>Financial instrument</i>	<i>Measurement on initial recognition</i>
Cash	Cash held
Debtors	Settlement amount after any trade discounts
Creditors	Settlement amount after any trade discounts (assuming normal credit terms apply)
Investment - non-puttable unit trusts (i.e. without an option to sell the shares at a later date at an agreed price)	Transaction price (cost)

Forward commitments to purchase foreign currency are recognised at fair value at the date of purchase and are revalued as at the balance sheet date, with any movement recognised in the SOFA.

q. Short term deposits

Monies placed on deposit with a maturity date of more than three months are treated as current asset investments. Where the maturity date is three months or less, the deposit is recognised within cash or cash equivalents. In each case, the deposit is convertible to cash at its carrying amount.

2. Fundraising income	Unrestricted £m	Restricted £m	2025 £m	2024 £m
Donations and gifts	11.0	0.4	11.4	10.7
Legacies	1.6	3.4	5.0	4.0
Grants (see note 6)	0.2	0.1	0.3	0.3
	12.8	3.9	16.7	15.0

Youth subscriptions, previously reported within Fundraising Income, are now classified under the charitable activity 'Young People'.

3. Income from charitable activities	Grants (see note 6) £m	Non-Grant income £m	2025 £m	2024 £m
Commercial Training	-	48.5	48.5	46.3
Medical Supplies	-	9.6	9.6	10.5
Young People	0.8	0.9	1.7	2.1
Event Healthcare	-	6.4	6.4	6.6
Urgent and Emergency Care	-	13.1	13.1	15.7
Volunteering	-	0.1	0.1	0.1
Other charitable activities	-	0.1	0.1	-
	0.8	78.7	79.5	81.3

Grant income from charitable activities totalling £0.8m (2024: £1.2m) comprises restricted activity of £0.8m (2024: £1.2m) and unrestricted activity of £nil (2024: £nil). Non-grant income from charitable activities, primarily comprising of commercial income, urgent and emergency care income and medical supplies income, totals £78.7m (2024: £79.6m). This income is entirely unrestricted and includes £nil restricted income (2024: £nil). The charitable activity categories have been updated in the year to reflect a revised classification of income and expenditure that more accurately represents the charity's operational activity and aligns with our strategic objectives. Prior year figures have been restated for comparative purposes. The total has not been restated.

4. Income from other trading activities	2025 unrestricted £m	2024 unrestricted £m
Rents from operational buildings	0.2	0.3
Merchandising	0.1	0.1
Fundraising events	0.1	0.2
Gift aid payable by subsidiary	0.1	0.1
	0.5	0.7

5. Investment income	2025	2024
	£m	£m
Dividends and interest	1.2	0.9
Rent from investment property	-	0.1
	1.2	1.0

Investment income totalling £1.2m (2024: £1.0m) comprises restricted activity of £0.1m (2024: £0.1m) and unrestricted activity of £1.1m (2024: £0.9m).

6. Grants receivable	Charitable activities	Fundraising income	2025	2024
	(see note 3)	(see note 2)	Total	Total
	£m	£m	£m	£m
Department for Culture, Media and Sport Uniformed Youth Fund	0.5	-	0.5	1.1
Other Grants	0.3	0.3	0.6	0.4
	0.8	0.3	1.1	1.5

Grant Income totalling £1.1m (2024: £1.5m) comprises restricted activity of £0.9m (2024: £1.3m) and unrestricted activity of £0.2m (2024: £0.2m). As per our Grant commitments, within Other Grants of £0.6m, £30,690 relates to two grants from the City of London Corporation and £675 from the Youth United Foundation, all relating to restricted activity.

7. Total expenditure

	Direct employee costs £m	Other direct costs £m	Depreciation £m	Shared costs £m	Support costs (see note 8) £m	2025 Total £m	2024 Total £m
Expenditure on raising funds							
Fundraising costs	1.9	4.7	0.2	0.5	1.8	9.1	7.6
Brand and communication costs	0.8	0.4	-	-	0.2	1.4	1.0
	2.7	5.1	0.2	0.5	2.0	10.5	8.6
Expenditure on charitable activities							
Commercial Training	9.2	3.4	1.6	15.2	5.5	34.9	34.3
Medical Supplies	-	7.4	0.1	1.5	1.1	10.1	12.6
Young People	1.7	0.8	0.4	3.0	1.4	7.3	8.1
Event Healthcare	1.4	1.1	0.7	3.7	1.1	8.0	10.0
Urgent and Emergency Care	7.2	0.8	1.6	5.7	2.8	18.1	22.6
Volunteering	2.5	1.0	0.5	2.1	3.7	9.8	8.0
Other charitable activities	0.6	0.9	0.1	-	-	1.6	1.6
	22.6	15.4	5.0	31.1	15.6	89.8	97.2
Total expenditure	25.3	20.5	5.2	31.7	17.6	100.3	105.8

The charitable activity categories have been updated in the year to reflect a revised classification of income and expenditure that more accurately represents the charity's operational activity and aligns with our strategic objectives. Prior year figures have been restated for comparative purposes; however, both restated and original prior year amounts are presented in Notes 7 and 8 to ensure transparency. The total has not been restated.

Direct costs are those associated with directly providing the activity, for example materials required to perform the activity. The remit has been expanded this year to distinguish these costs from shared costs. It now includes all non-staff and non-depreciation expenditure recorded within the cost centres that directly deliver the activity.

Shared costs are those cost centres which contribute directly to more than one activity, and so are allocated to activity based on level of usage. In the prior year, this category was referred to as 'Other Costs'; the terminology has been updated to provide greater clarity on the nature of the costs.

Support costs represent costs which enable all activities to take place but are managed by other support departments across the charity, e.g. Finance, Digital, Data & Technology. These costs are allocated on a basis consistent with the use of resources, with the proportion of each allocation basis used varying depending upon the type of cost to be allocated. This has been reviewed and updated to ensure appropriate allocation to the updated charitable activities.

7. Total expenditure, continued

	2025 £m	2024 £m
Total expenditure includes:		
Operating lease rentals:		
Property leases	2.9	3.4
Spot rental hires	1.1	1.3
Vehicles and equipment	1.6	1.7

Total Operating lease rentals are included within Other Costs.

The auditors' remuneration for the audit of these accounts was £116,630 (2024: £103,730). Non-audit fees in relation to other ad-hoc assurance services totalled £11,680 (2024: £11,325) for agreed-upon procedures over our annual statement to the Cabinet Office in relation to door-to-door fundraising.

Total expenditure, prior year comparative restated

	Direct employee costs £m	Other direct costs £m	Depreciation £m	Shared costs £m	Support costs (see note 8) £m	2024 Total £m
<i>Expenditure on raising funds</i>						
Fundraising costs	1.6	4.3	0.3	0.1	1.3	7.6
Brand and communication costs	0.3	-	0.2	-	0.5	1.0
	1.9	4.3	0.5	0.1	1.8	8.6
<i>Expenditure on charitable activities</i>						
Commercial Training	9.6	3.5	1.6	15.4	4.2	34.3
Medical Supplies	0.2	7.8	0.7	1.2	2.7	12.6
Young People	2.2	1.2	0.5	2.8	1.4	8.1
Event Healthcare	1.1	1.0	0.9	4.1	2.9	10.0
Urgent and Emergency Care	8.1	1.0	1.1	8.8	3.6	22.6
Volunteering	1.4	0.5	0.9	2.4	2.8	8.0
Other charitable activities	0.7	0.8	0.1	-	-	1.6
	23.3	15.8	5.8	34.7	17.6	97.2
Total expenditure	25.2	20.1	6.3	34.8	19.4	105.8

7. Total expenditure, continued

Total expenditure, prior year comparative original	Direct employee costs £m	Other direct costs £m	Depreciation £m	Other costs £m	Support costs (see note 8) £m	2024 Total £m
<i>Expenditure on raising funds</i>						
Fundraising costs	1.6	11	0.3	3.3	1.3	7.6
Publicity and public relations costs	0.3	-	0.2	-	0.5	1.0
	1.9	11	0.5	3.3	1.8	8.6
<i>Expenditure on charitable activities</i>						
First aid provision and youth development	4.1	1.9	2.3	10.3	7.1	25.7
Ambulance operations	8.0	0.6	1.1	9.0	3.6	22.3
Training	14.1	2.5	1.6	12.7	4.2	35.1
First aid products	0.2	7.5	0.7	1.5	2.7	12.6
Amounts payable in relation to redundancy	-	-	-	0.1	-	0.1
Other charitable activities	0.6	0.2	0.1	0.5	-	1.4
	27.0	12.7	5.8	34.1	17.6	97.2
Total expenditure	28.9	13.8	6.3	37.4	19.4	105.8

8. Analysis of support costs

Support costs within note 7 are allocated to activities as appropriate:

	Governance £m	Management £m	People Services £m	Finance £m	Digital, Data & Technology £m	NHQ Facilities Management £m	2025 Total £m	2024 Total £m
Raising Funds	0.1	0.3	0.2	0.5	0.9	-	2.0	1.8
Commercial Training	0.3	0.5	0.7	0.9	2.7	0.4	5.5	4.2
Medical Supplies	0.1	0.1	0.1	0.4	0.4	-	1.1	2.7
Young People	0.1	0.2	0.3	0.2	0.5	0.1	1.4	1.4
Event Healthcare	0.1	0.1	0.1	0.4	0.4	-	1.1	2.8
Urgent and Emergency Care	0.2	0.3	0.4	0.5	1.3	0.1	2.8	3.6
Volunteering	0.2	0.5	0.9	0.3	1.8	-	3.7	2.9
	1.1	2.0	2.7	3.2	8.0	0.6	17.6	19.4

8. Analysis of support costs, continued

Analysis of support costs, prior year comparative restated:

	Governance £m	Management £m	People Services £m	Finance £m	Digital, Data & Technology £m	NHQ Facilities Management £m	2024 Total £m
Raising Funds	0.2	0.4	0.1	0.7	0.3	0.1	1.8
Commercial Training	0.2	0.8	0.4	1.0	1.7	0.1	4.2
Medical Supplies	0.1	0.5	0.1	0.6	1.3	0.1	2.7
Event Healthcare	0.1	0.6	0.1	0.6	1.3	0.1	2.8
Urgent and Emergency Care	0.2	1.1	0.4	1.2	0.6	0.1	3.6
Young People	0.1	0.3	0.3	0.3	0.4	-	1.4
Volunteering	0.1	0.6	0.7	0.5	0.9	0.1	2.9
	1.0	4.3	2.1	4.9	6.5	0.6	19.4

Analysis of support costs, prior year comparative original:

	Governance £m	Management £m	People Services £m	Finance £m	Digital, Data & Technology £m	NHQ Facilities Management £m	2024 Total £m
Fundraising and publicity	0.2	0.4	0.1	0.7	0.3	0.1	1.8
First aid provision and youth development	0.3	1.5	1.1	1.4	2.6	0.2	7.1
Ambulance operations	0.2	1.1	0.4	1.2	0.6	0.1	3.6
Training	0.2	0.8	0.4	1.0	1.7	0.1	4.2
First aid products	0.1	0.5	0.1	0.6	1.3	0.1	2.7
	1.0	4.3	2.1	4.9	6.5	0.6	19.4

9. (Losses)/gains on investments

	2025 £m	2024 £m
Unrealised gain on securities (see note 15)	0.5	-
Unrealised loss on investment property (see note 16)	(0.4)	(1.5)
	0.1	(1.5)
Realised gain on securities (see note 15)	-	0.3
	0.1	(1.2)

10. Employee information

The monthly average number of persons employed including part-time employees, calculated on a headcount basis, analysed by function, was:

	2025 Headcount	2024 Headcount
Charitable activities	1,223	1,367
Generating funds	46	37
Governance	21	14
	1,290	1,418

The monthly average number of persons employed including part-time employees, calculated on a full-time equivalent basis, analysed by function, was:

	2025 Full-time equivalent number	2024 Full-time equivalent number
Charitable activities	1,048	1,141
Generating funds	42	35
Governance	21	16
	1,111	1,192

Key Management Personnel are included with Governance for the purpose of headcount analysis.

10. Employee information, continued

Total employee costs	2025	2024
	£m	£m
Salaries, wages and benefits in kind	37.6	38.8
Social security costs	4.5	3.8
Pension and death benefits	3.6	4.0
	45.7	46.6

The above-noted costs include direct employee costs, which are shown in note 7, as well as indirect employee costs and employee support costs. The amounts shown above are disclosed as the gross employment costs payable. Amounts payable to employees, included in salaries, wages and benefits in kind, payable in relation to the termination of employment during the year totalled £0.2m (2024: £0.1m).

The pension and death benefits figure also includes additional employer deficit contributions payable to TPT Retirement Solutions of £0.1m (2024: £0.1m), as referred to in note 36.

10. Employee information, continued**Emoluments of employees***Employees who did not receive any termination payments*

	2025 Number	2024 Number
£60,001 - £70,000	22	20
£70,001 - £80,000	10	7
£80,001 - £90,000	1	1
£90,001 - £100,000	2	2
£100,001 - £110,000	4	2
£110,001 - £120,000	2	4
£120,001 - £130,000	3	1
£130,001 - £140,000	-	1
£160,001 - £170,000	1	-
£200,001 - £210,000	-	1

Employees for whom termination payments have been paid

	2025 Number	2025 Average value of termination payments £000	2024 Number	2024 Average value of termination payments £000
£60,001 - £70,000	1	2	2	13
£70,001 - £80,000	-	-	1	11
£80,001 - £90,000	-	-	1	40
£90,001 - £100,000	-	-	1	28
£100,001 - £110,000	1	14	1	44
£120,001 - £130,000	1	21	1	20
£150,001 - £160,000	1	28	-	-

Emoluments include total pay including any benefits in kind less any salary sacrifice (excluding employer pension contributions).

The number of employees receiving termination payments whose total emoluments exceeded £60k reduced from 7 in 2024 to 4 in 2025. This reflects the higher level of termination payments in 2024, arising from the significant number of redundancies implemented during 2023 and early 2024. In 2025, only a limited target change took place in areas that were not completed in 2023/2024, resulting in fewer termination payments. The highest emoluments figure of those who received a termination payment relates to a departing member of the Executive Leadership Team, which has resulted in a decision to streamline and integrate our volunteer operations and support structures.

Key management personnel

Key management personnel are defined as the trustees of St John Ambulance and the Executive Leadership Team. Trustee remuneration is disclosed in Note 11. The members of the Executive Leadership Team are listed on page 48.

The total compensation paid in respect of the key management personnel (salaries, wages and benefits in kind, including pension costs, termination payments, employer National Insurance contributions and fees payable), excluding expenses necessarily incurred during the performance of their duties, during the year was £1.8m in relation to 13 people (2024: £1.0m in relation to 8 people). Donations made by key management personnel during 2025 were £3,530 (2024: £3,930).

11. Trustees' remuneration

The trustees receive no remuneration for their services but are reimbursed for expenses which are necessarily incurred in the performance of their duties.

The total of expenses (relating principally to travel, subsistence and accommodation) in 2025 for all Priory Trustees and St John Ambulance Trustees was £17,900 (2024: £10,800). The increase in 2025 related to the need for two Trustees (Prior and Dean) to attend an annual meeting of all St John establishments internationally called Grand Council. The host venue rotates between different St John International members. In 2025, the meeting was hosted in Australia, which increased the travel costs.

12. Heritage assets

	Historic buildings £m	Artefacts £m	Total £m
Cost			
At 1 January 2025 and 31 December 2025	2.0	0.4	2.4
Accumulated depreciation			
At 1 January 2025	0.6	-	0.6
Charge for year	-	-	-
At 31 December 2025	0.6	-	0.6
Net book value 31 December 2025	1.4	0.4	1.8
Net book value 31 December 2024	1.4	0.4	1.8

The amount of depreciation charged in 2025 in respect of historic buildings was £40,000 (2024: £40,000).

St John Ambulance maintains approximately 60,000 heritage artefacts of which c.2000 are on public display in the Museum and historic buildings of the St John estate in Clerkenwell. The remaining artefacts are held in on-site storage. The items held cover the complete narrative of the Order, from its 11th century foundations, through to extensive social history collections that chart the development and expansion of St John Ambulance. The collection includes historic objects, archival holdings and a library. Admission to the Museum is free. We charge for guided tours and events and operate a commercial venue hire business. Visitor donations are welcome. We run engagement programmes for families, schools, St John audiences including Badgers and Cadets, and our local community in Clerkenwell. Further details relating to the history of St John and collections held by the Museum are provided on the Museum's website (www.museumstjohn.org.uk).

The acquisition and disposal of artefacts is carried out according to the Museum's Collection Development Policy, which follows best practice in line with the Museum's Accredited status. The Museum employees are responsible for the care of collections and heritage assets. Detailed records of collections are maintained, and a rolling process of auditing collections and the updating of records continues.

12. Heritage assets, continued
Summary analysis of heritage asset transactions

	2025 £'000	2024 £'000	2023 £'000	2022 £'000	2021 £'000
Depreciation – historic buildings only	40	40	40	40	40

The accounting policy in relation to heritage assets is described in note 1.

Over the past five years, there have been no purchases, donations received or disposals of heritage assets that have amended the carrying value of heritage assets held on the balance sheet. St John Ambulance does not sell artefacts for financial gain, although some minor items may be disposed of in accordance with the Museum's Collection Development Policy and the guidelines of the Museum's Association Code of Ethics.

13. Tangible fixed assets

	Freehold property £m	Long leasehold property £m	Short leasehold property £m	Vehicles & equipment £m	Total £m
Cost					
At 1 January 2025	521	171	5.6	29.0	103.8
Additions	0.2	-	0.7	0.3	1.2
Disposals	(4.4)	(0.6)	(0.4)	(1.9)	(7.3)
Transfers	2.0	-	-	-	2.0
At 31 December 2025	49.9	16.5	5.9	27.4	99.7
Accumulated depreciation					
At 1 January 2025	14.4	6.3	3.0	19.9	43.6
Charge for the year	0.8	0.3	0.4	2.4	3.9
Disposals	(1.4)	(0.5)	(0.4)	(1.8)	(4.1)
Transfers	-	-	-	-	-
Impairment	0.2	-	-	0.1	0.3
At 31 December 2025	14.0	6.1	3.0	20.6	43.7
Net book value 31 December 2025	35.9	10.4	2.9	6.8	56.0
Net book value 31 December 2024	37.7	10.8	2.6	9.1	60.2

The net book value of assets that are held under finance leases at 31 December 2025 was £nil (2024: £nil). The depreciation attributable to assets held under finance leases during the year was £nil (2024: £nil).

During the year, portions of the ground floor were reclassified as fixed assets and transferred at their fair value of £2.0m. The corresponding transfer out of investment property is disclosed in Note 16.

14. Intangible fixed assets	Software £m
Cost	
At 1 January 2025	9.5
Additions	2.0
Transfers	(0.1)
At 31 December 2025	11.4
Accumulated amortisation	
At 1 January 2025	4.9
Charge for the year	1.2
At 31 December 2025	6.1
Net book value 31 December 2025	5.3
Net book value 31 December 2024	4.6

Intangible fixed assets comprise capitalised software projects where expenditure is measurable and the resulting software will be used as a core system once complete.

15. Securities**Analysis of movements in the securities**

	2025 £m	2024 £m
Unit trusts	8.2	7.5
	8.2	7.5

Unit trusts include no cash instruments (2024: £nil).

Analysis of investments at 31 December by location

	2025 £m	2024 £m
Equities in the UK	0.2	-
Equities outside the UK	4.9	4.3
Non-Equities	3.1	3.2
	8.2	7.5

Analysis of movements in the securities

	2025 £m	2024 £m
Fair value at 1 January	7.5	10.6
Additions at cost	-	7.5
Book value of disposals	-	(10.9)
Net realised gains (see note 9)	-	0.3
Net unrealised gains related to accumulated dividends	0.2	-
Net unrealised gains related to gains on investments (see note 9)	0.5	-
Fair value at 31 December	8.2	7.5

A realised gain in the year, net of sale costs, of £nil (2024: gain of £0.3m) arose from disposals and has been included in the SOFA as part of the total gains on investment assets (see note 9). £0.2m (2024: £nil) of the unrealised gain related to accumulated dividends which can be seen in Investment income in the SOFA, £0.5m (2024: £nil) of the unrealised gain related to gain on investments and can be seen in gain on investments on the SOFA.

All Investments held are Level 1, and therefore the fair value is derived from quoted prices in active markets for identical assets.

15. Securities, continued

The value of the following investments represents 100% of the fair value as at 31 December 2025:

	Number of units	Fair value £m
BlackRock Charities Growth & Income Fund Class A Acc	5,784,028	8.2

The year-end fair value of securities, and historical cost, is shown below:

	Fair Value £m	Cost £m	Revaluation Surplus £m
At 1 January 2025	7.5	(7.5)	-
At 31 December 2025	8.2	(7.5)	0.7

There were no additions to or disposals of investments during the year; the only movement was an unrealised gain arising from the increase in the value of the assets of £0.7m (2024: £nil).

16. Investment property
Analysis of movements in investment property

	2025 £m
Fair value at 1 January	7.5
Reclassification of ground floor	(2.0)
Decrease in fair value	(0.4)
Fair value at 31 December	5.1

St John Ambulance has one investment property, which is adjacent to the Museum of the Order of St John at St John's Gate. Space in the building is let to third parties, but it also accommodates the headquarters of St John Ambulance. The carrying value of the property is split into two separate elements. That part of the building which is let to third parties is included in the balance sheet at fair value, while that part which is used by St John Ambulance for operational purposes is carried in the balance sheet at cost, less accumulated depreciation, in tangible fixed assets.

In September 2025, St John Ambulance ceased marketing portions of the ground floor as retail units and instead intended to use these areas for operational purposes. Accordingly, these were transferred to fixed assets at their fair value of £2.0m.

The freehold interest in the property was valued as at 31 December 2025 by Savills (UK) Limited, Chartered Surveyors, a firm of independent valuers. The total valuation of the building as at 31 December 2025, including both the operational and investment elements of the property, was £15.1m (2024: £15.1m). Of this amount, £10.0m (2024: £7.6m) is classified as operational and £5.1m (2024: £7.5m) is classified as investment property. The valuation estimates the value of each individual component of the building which we are able to apportion between the investment and non-investment parts of the building. As a result of the valuation an unrealised loss of £(0.4)m has been charged through the SOFA in 2025 (see note 9).

This report has been prepared in accordance with the RICS Valuation – Global Standards (incorporating the IVSC International Valuation Standards) effective from 31 January 2022 together with the UK National Supplement effective 1 May 2024, together the “Red Book” as well as UK Generally Accepted Accounting Principles (UK GAAP) and FRS 102.

16. Investment property, continued

The valuer's opinion of fair value was primarily derived using recent comparable market transactions on arm's length terms together with other valuation techniques. A comparison of the valuation of the investment property and its historical cost is shown below.

	Fair Value £m	Cost £m	Revaluation Surplus £m
At 1 January 2025	7.5	(5.5)	2.0
Reclassification of ground floor	(2.0)	14	(0.6)
Revaluation of Investment Property	(0.4)	-	(0.4)
At 31 December 2025	5.1	(4.1)	1.0

17. Stocks

At 31 December stock held amounted to:

	2025 £m	2024 £m
First aid training products and equipment	1.5	1.9
	1.5	1.9

Stock expensed during the year within cost of sales was £6.6m (2024: £7.4m). There were no impairment charges in the year (2024: £nil), and no stock is pledged as security for liabilities (2024: £nil)

18. Debtors

	2025 £m	2024 £m
Trade debtors	7.2	6.7
Legacies receivable	5.1	2.8
Other debtors	0.6	0.2
Prepayments and accrued income	3.5	6.5
	16.4	16.2

19. Current asset investments and cash

As at 31 December 2025, £12.0m were held within short-term deposits with a 4-month maturity (2024: £7.0m) and are treated as current asset investments and excluded from cash at bank and in hand.

20. Creditors falling due within one year

	2025 £m	2024 £m
Trade creditors	3.4	3.5
Pension contributions (see note 36)	0.3	0.3
Taxation and social security	1.9	1.5
Other creditors	0.7	0.4
Accruals & Deferred income (see note 22)	9.8	10.1
	16.1	15.8

21. Provisions for Liabilities
Amounts falling due after more than one year

	2025 £m	2024 £m
Pension deficit funding plan (see note 36)	0.1	0.2
Dilapidations Provision	3.6	3.4
Onerous Lease Provision	0.1	0.1
	3.8	3.7

Provisions falling due within one year

	2025 £m	2024 £m
Pension deficit funding plan	0.1	0.1
	0.1	0.1

Provisions – dilapidations provision

	£m
Balance at 1 January 2025	3.4
Additional amount provided for in year	0.5
Provision utilised/released in year	(0.3)
Balance at 31 December 2025	3.6

Property leases include an obligation to repair damages which incur during the life of the lease, such as wear and tear. The cost is charged to profit and loss as the obligation arises. The provision is expected to be utilised over a long-term period that may exceed 50 years as the leases terminate. This is a source of significant estimation uncertainty as described in note 1b ‘Critical accounting estimates, judgements and assumptions.’

22. Deferred income

	Course fees £m	Other £m	Total £m
Balance at 1 January 2025	3.0	0.6	3.6
Amount released to income	(3.0)	(0.6)	(3.6)
Amount deferred in the year	3.1	0.6	3.7
Balance at 31 December 2025	3.1	0.6	3.7

23. Leases receivable
Future minimum lease rentals receivable on land and buildings
Leases which expire within

	2025 £m	2024 £m
Less than one year	-	0.1
	-	0.1

24. Financial commitments – leases payable
Future minimum operating leases payable

Amounts payable in each of the following periods	Land & buildings £m	Vehicles & equipment £m	Total 2025 £m	Land & buildings £m	Vehicles & equipment £m	Total 2024 £m
Less than one year	1.9	1.6	3.5	1.9	1.7	3.6
Two to five years	3.1	1.5	4.6	3.1	3.2	6.3
Over five years	2.8	-	2.8	2.6	-	2.6
	7.8	3.1	10.9	7.6	4.9	12.5

25. Capital commitments

At 31 December capital commitments contracted for total:

	2025 £m	2024 £m
Property	0.9	0.2
Vehicles and equipment	-	0.2
Systems and other information technology	0.7	1.9
	1.6	2.3

Capital commitments primarily relate to IT Platforms with work ongoing and orders for property refurbishments.

26. Analysis of total funds

Type of asset and liability	Unrestricted funds £m	Restricted funds £m	Endowment funds £m	2025 £m
Heritage assets	1.8	-	-	1.8
Tangible fixed assets	57.8	-	-	57.8
Intangible fixed assets	3.5	-	-	3.5
Securities	5.7	1.1	1.4	8.2
Investment properties	5.1	-	-	5.1
Net current assets	18.3	4.4	3.1	25.8
Provisions for liabilities	(3.9)	-	-	(3.9)
	88.3	5.5	4.5	98.3

26. Analysis of total funds, continued

Type of asset and liability	Unrestricted funds £m	Restricted funds £m	Endowment funds £m	2024 £m
Heritage assets	1.8	-	-	1.8
Tangible fixed assets	60.2	-	-	60.2
Intangible fixed assets	4.6	-	-	4.6
Securities	5.2	1.0	1.3	7.5
Investment properties	7.5	-	-	7.5
Net current assets	13.6	5.6	-	19.2
Provisions for liabilities	(3.8)	-	-	(3.8)
	89.1	6.6	1.3	97.0

27. Total funds

	1 Jan 2025 £m	Income £m	Expenditure £m	Investment gains £m	Transfers & reallocations £m	31 Dec 2025 £m
Restricted funds						
Airwing travelling fellowships	0.3	-	(0.2)	-	-	0.1
Local and sundry funds	4.5	0.4	(1.1)	0.1	-	3.9
Medical equipment	0.1	-	-	-	-	0.1
Medical vehicle purchases & maintenance	0.5	-	(0.2)	-	(0.1)	0.2
R Luff benevolent fund (income generated from capital fund)	0.4	0.1	-	-	-	0.5
Training funds	0.1	-	-	-	-	0.1
Volunteer development and welfare	0.5	0.6	(0.6)	-	-	0.5
Department for Culture, Media and Sport Uniformed Youth Fund	0.2	0.5	(0.8)	-	0.1	-
Museum and Arts	-	0.1	-	-	-	0.1
Total restricted funds	6.6	1.7	(2.9)	0.1	-	5.5
Endowment funds						
Total endowment funds	1.3	3.1	-	0.1	-	4.5
Unrestricted funds						
<i>Designated funds</i>						
Kent Care Home sale proceeds	0.4	-	-	-	-	0.4
	0.4	-	-	-	-	0.4
Fixed asset reserve - representing the book value of unrestricted fixed assets	66.6	-	-	-	(3.5)	63.1
Total designated funds	67.0	-	-	-	(3.5)	63.5
Investment property	7.5	-	-	(0.4)	(2.0)	5.1
Unrestricted funds	14.6	97.0	(97.7)	0.3	5.5	19.7
Total unrestricted funds	89.1	97.0	(97.7)	(0.1)	-	88.3
TOTAL FUNDS	97.0	101.8	(100.6)	0.1	-	98.3

Investment gains and losses arise in respect of investments which are held as part of a mixture of unrestricted, restricted and endowment fund assets. In the year gains relating to endowment assets were £0.1m (2024: 0.1m), unrestricted assets £0.3m (2024: 0.2m), and restricted assets £0.1m (2024: £nil). Any gain or loss in investment property affects unrestricted funds only, impact in 2025 was a loss of £(0.4)m (2024: loss of £(1.5)m).

Transfers and reallocations between funds arise from transfers between unrestricted and restricted funds, including the derestriction of fixed assets which have been purchased utilising restricted fund balances.

27. Total funds, continued, prior year comparative

	1 Jan 2024 £m	Income £m	Expenditure £m	Investment gains £m	Transfers & reallocations £m	31 Dec 2024 £m
Restricted funds						
Airwing travelling fellowships	0.3	-	-	-	-	0.3
Local and sundry funds	4.4	1.3	(1.0)	-	(0.2)	4.5
Medical equipment	0.1	-	-	-	-	0.1
Medical vehicle purchases & maintenance	1.2	-	-	-	(0.7)	0.5
R Luff benevolent fund (income generated from capital fund)	0.3	0.1	-	-	-	0.4
Training funds	-	0.1	-	-	-	0.1
Volunteer development and welfare	0.4	0.5	(0.4)	-	-	0.5
NHS England re NHS Cadets	0.1	-	(0.1)	-	-	-
People's Postcode Lottery	0.1	-	(0.1)	-	-	-
Department for Culture, Media and Sport Uniformed Youth Fund	0.2	1.1	(1.1)	-	-	0.2
Total restricted funds	7.1	3.1	(2.7)	-	(0.9)	6.6
Endowment funds						
Total endowment funds	1.2	-	-	0.1	-	1.3
Unrestricted funds						
<i>Designated funds</i>						
Kent Care Home sale proceeds	0.4	-	-	-	-	0.4
	0.4	-	-	-	-	0.4
Fixed asset reserve – representing the book value of unrestricted fixed assets	79.1	-	-	-	(12.5)	66.6
Total designated funds	79.5	-	-	-	(12.5)	67.0
Investment property	9.7	-	-	(1.5)	(0.7)	7.5
Unrestricted funds	2.0	103.7	(105.4)	0.2	14.1	14.6
Total unrestricted funds	91.2	103.7	(105.4)	(1.3)	0.9	89.1
TOTAL FUNDS	99.5	106.8	(108.1)	(1.2)	-	97.0

27. Total funds, continued**Endowment funds**

Endowment funds represent:

- G Holland Trust - provides income to be used by a specific unit of St John Ambulance in Kent.
- R Luff benevolent fund - a capital fund established to support members in cases of hardship.
- Doug Spence fund - a fund established for the benefit of St John Ambulance in Gloucestershire.
- The Alfred Thomas Mancer Training Fund - a fund which will be used to support the Charity's training costs of staff, volunteers and members of the public.

Designated funds

Designated funds which are, except for the fixed asset reserve, expected to be spent in the next three years, represent:

- Funds designated for the county of Kent, funded by the sale in 2020 of the former Kent Care Home building.

Restricted funds

Restricted funds are broken down in the table above. These are funds raised by or given to St John Ambulance for a specific purpose with conditions on how and what it can be used for.

28. Revaluation reserve

The revaluation reserve comprises the following elements:

	2025 £m	2024 £m
Investment property (Unrestricted)	1.0	2.0
Securities (Unrestricted)	0.4	-
Securities (Endowment and Restricted Funds)	0.3	-
	1.7	2.0

The movement in the revaluation reserve of £(0.3)m during the year from £2.0m to £1.7m, represents the unrealised loss that accompanied the reclassification of part of the investment property £(0.6)m and the unrealised loss in 2025 in the fair value of the investment property of £(0.4)m, offset partially by the net impact of unrealised gains on unrestricted securities of £0.4m and restricted securities of £0.3m.

29. Reconciliation of net income/(expenditure) to net cash generate from/(used by) operating activities

	2025 £m	2024 £m
Net income/(expenditure)	1.3	(2.5)
Adjustments for:		
Net gain on disposal of tangible fixed assets	(3.5)	(7.8)
(Gains)/Losses on investments	(0.1)	1.2
Dividends, interest and rents from investments	(1.2)	(1.0)
Depreciation and amortisation (including impairment charges)	5.2	8.6
Decrease in stocks	0.4	0.2
(Increase) in debtors	(0.2)	(1.4)
Increase in creditors	0.5	0.2
Net cash generated from/(used by) operating activities	2.4	(2.5)

30. Analysis of cash and cash equivalents

	2025 £m	2024 £m
Cash	12.0	9.9
Total cash and cash equivalents	12.0	9.9

31. Changes in net debt

	As at 1 Jan 2025 £m	Cash flow £m	As at 31 Dec 2025 £m	As at 1 Jan 2024 £m	Cash flow £m	As at 31 Dec 2024 £m
Cash	9.9	2.1	12.0	2.7	7.2	9.9
	9.9	2.1	12.0	2.7	7.2	9.9

32. Financial instruments

	2025 £m	2024 £m
Carrying amount of financial assets		
Measured at amortised cost (comprising trade debtors, cash and cash equivalents and current asset investments)	31.2	23.6
Instruments measured at fair value through SOFA (comprising investments)	8.2	7.5
	39.4	31.1
Carrying amount of financial liabilities		
Measured at amortised cost (comprising trade creditors, lease creditors and accruals)	10.4	9.9
	10.4	9.9

A revolving credit facility for £10m, originally put in place in 2020, was not renewed in the year. No credit was drawn down in the year.

33. Associated charities

Through the Priory, St John Ambulance is associated with the Most Venerable Order of the Hospital of St John of Jerusalem ('the Order'). The Priory is one of a number of autonomous priories that form the Order. Together with the other priories throughout the world, the Priory contributes to the annual running costs of the Order in the proportion of the membership of the Priory relative to the membership of all the priories. In 2025, on behalf of the Priory, St John Ambulance contributed £0.2m to the Order of St John and other priories (2024: £0.2m).

Through the Priory, St John Ambulance is also associated with the Eye Hospital. In 2025 £nil was contributed to the support of the Eye Hospital (2024: £nil).

34. Investment in subsidiary company

Support St John Limited, which is a non-charitable trading company, is wholly owned by St John Ambulance by virtue of the fact that St John Ambulance is its sole member. Support St John Limited carries out activities that do not fall under the primary purposes of St John Ambulance.

Taxable profits are transferred to St John Ambulance under gift aid. Support St John Limited is a company limited by guarantee and does not have any share capital. St John Ambulance has undertaken to contribute an amount not exceeding £10 on a winding up of Support St John Limited.

A summary of the results of Support St John Limited for the year and the aggregate amount of its assets, liabilities, and funds is shown below.

	2025 £m	2024 £m
Income	0.2	0.2
Expenditure	(0.1)	(0.1)
Operating profit	0.1	0.1
Gift aid	(0.1)	(0.1)
Retained profit	-	-
Assets	0.1	0.1
Liabilities	(0.1)	(0.1)
Funds	-	-

34. Investment in subsidiary company, continued

In addition, St John Ambulance has registered the following dormant subsidiaries which do not trade, have no transactions arising in the profit and loss account and only trivial amounts in the balance sheet:

St John Ambulance Events Ltd	St John Ambulance First Aid Ltd
St John Ambulance Supplies Ltd	St John Ambulance Trading Ltd
St John Ambulance Training Ltd	St John Ambulance Transport Ltd
St John Events Ltd	St John Supplies Ltd
St John Trading Ltd	St John Training Ltd
St John Transport Ltd	St John Aid Ltd
St John First Aid Ltd	

35. Pension scheme

Pension arrangements

St John Ambulance participates in the Growth Plan, Unitised Ethical Plan ('UEP') and Flexible Retirement Plan ('FRP'), all of which are multi-employer pension plans provided by TPT Retirement Solutions.

Contributions paid into the Growth Plan up to and including September 2001 were converted to defined amounts of pension payable from normal retirement date. From October 2001 contributions were invested in personal funds which have a capital guarantee, and which are converted to pension on retirement, either within the Growth Plan or by the purchase of an annuity.

The Growth Plan Series 1, 2 and 3 are defined benefit schemes which provide benefits to some 521 non-associated participating employers. It is not possible for the charity to obtain sufficient information to identify the share of underlying Growth Plan assets and liabilities belonging to individual participating employers. Growth Plan assets are co-mingled for investment purposes and benefits are paid from the total Plan assets. Therefore, the Growth Plan is accounted for as a defined contribution scheme.

Membership of the UEP, the FRP or Growth Plan Series 4, all of which are defined contribution schemes, is made available to new employees. Employees, including those who are in the Growth Plan Series 1, 2 and 3, which are closed to new entrants, have the option to switch in the future to any of the three schemes that are currently available to new employees.

The total pension contributions paid to TPT Retirement Solutions in relation to 2024, including employee contributions, were £3.8m (2024: £3.1m). The amount owing to TPT Retirement Solutions at 31 December 2025 was £0.3m (2024: £0.3m).

35. Pension scheme, continued**Actuarial valuations**

The Growth Plan is funded and is not contracted out of the state scheme.

The plan trustee commissions a full actuarial valuation of the Growth Plan every three years, with updates in between. The purpose of the actuarial valuation is to determine the funding position of the Growth Plan by comparing the assets with the past service liabilities as at the valuation date. Asset values are calculated by reference to market levels. Accrued past service liabilities are valued by discounting expected future benefit payments using a discount rate calculated by reference to the expected future investment returns.

The rules of the Growth Plan give the trustee the power to require employers to pay additional contributions to ensure that the statutory funding objective under the Pensions Act 2004 is met. The statutory funding objective is that a pension scheme should have sufficient assets to meet its past service liabilities, known as technical provisions.

The scheme actuary has prepared a full actuarial valuation as at 30 September 2023.

The fair values of the Growth Plan's assets as at the last two full actuarial valuations in 2020 and 2023 are shown in the following table, as well as the updates provided on 30 September 2024:

	2024 update £m	2023 valuation £m	2020 valuation £m
Assets	516	515	799
Technical provisions (past service liabilities)	(529)	(531)	(832)
Shortfall of assets compared to the value of liabilities	(13)	(16)	(33)
Funding level	98%	97%	96%

The actuarial valuation as at 30 September 2023 is the latest available. The next full actuarial valuation is in the process of being carried out as at 30 September 2026.

35. Pension scheme, continued

Deficit contributions

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

A full actuarial valuation of the scheme was carried out at 30 September 2014. This valuation showed a funding shortfall of £177m. To eliminate this funding shortfall, the trustee asked participating employers to pay additional contributions to the scheme, calculated at £13.0m, increasing by 3% per annum on 1 April each year, from 1 April 2016 to 31 March 2028.

Subsequently, updated full actuarial valuations of the scheme were carried out at 30 September 2017, 30 September 2020 and 30 September 2023. The latest 2023 valuation showed a funding shortfall of £16m. To eliminate this funding shortfall, the trustee updated the additional contribution amounts above and asked participating employers to pay additional contributions to the scheme, calculated at £2.1m per annum (previously £3.3m under the 2020 valuation), from 1 April 2025 to 31 March 2028. Unless a concession has been agreed with the trustee the term to 31 March 2028 applies.

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the Growth Plan Series 1 and Series 2 scheme liabilities.

The additional deficit contributions required from St John Ambulance were initially levied at £345,000 per annum from 1 April 2016, increasing at 3% per annum. From 1 April 2021 the amount payable was £411,000 per annum. From 1 April 2022, deficit contribution payments were £127,000 per annum, until 31 January 2025. From 1 April 2025, deficit contribution payments were £87,000 per annum, until 30 March 2028.

Where the scheme is in deficit and the participating employer has agreed to a deficit funding arrangement, the employer recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions made under the agreement that relates to the deficit.

The present value is calculated using the discount rate disclosed in the assumptions in note 36. The unwinding of the discount rate is recognised as a finance cost. Further details of the liability are also given in note 36.

Cessation of membership

The Growth Plan is classified as a 'last man standing' arrangement. Therefore, the charity is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

In the event of a complete withdrawal from the Growth Plan by St John Ambulance or if TPT Retirement Solutions were wound up, St John Ambulance would have a legal liability to pay a share of the accumulated deficit in the Growth Plan, as calculated on an annuity purchase basis. There is no intention on the part of St John Ambulance to withdraw from the Growth Plan.

36. Pension contributions liability
(i) Total pension contributions liability

	2025 £m	2024 £m
Pension contributions payable on salaries	0.3	0.3
Present value of provision relating to pension deficit funding plan contributions	0.2	0.3
	0.5	0.6
Amounts falling due within one year (see note 20)	0.4	0.4
Amounts falling due after more than one year (see note 21)	0.1	0.2
	0.5	0.6

(ii) Reconciliation of opening and closing provisions relating to additional pension contributions

	2025 £m	2024 £m
Provision at 1 January	0.3	0.1
Deficit contribution paid	(0.1)	(0.1)
Remeasurements - amendments to the contribution schedule	-	0.3
Provision at 31 December	0.2	0.3

(iii) Income and expenditure impact

	2025 £m	2024 £m
Re-measurements - amendments to the contribution schedule	-	0.3
Total cost recognised in Statement of Financial Activities	-	0.3

(iv) Assumptions

	31 December 2025 % per annum	31 December 2024 % per annum
Discount rate used	4.05	4.90

The discount rates shown above are the equivalent single discount rates which, when used to discount the future recovery plan contributions due, would give the same results as using a full AA corporate bond yield curve to discount the same recovery plan contributions.

36. Pension contributions liability, continued

(v) Deficit contributions schedule

The following schedule details the deficit contributions agreed between St John Ambulance and the Growth Plan at each year end period:

Amounts payable in each future year as at the balance sheet date	2025 £m	2024 £m
Year 1	0.1	0.1
Year 2	0.1	0.1
Year 3	-	0.1

St John Ambulance must recognise a liability measured as the present value of the contributions payable that arise from the deficit recovery agreement and the resulting expense in the income and expenditure account (the unwinding of the discount rate as a finance cost in the period in which it arises).

It is these contributions that have been used to derive the balance sheet liability.

37. Parent undertaking

St John Ambulance is a wholly-owned subsidiary of The Priory of England and the Islands of the Most Venerable Order of the Hospital of St John of Jerusalem ('the Priory').

The consolidated accounts of the Priory may be obtained from its principal place of business: St John Ambulance, 27 St John's Lane, Clerkenwell, London, EC1M 4BU.

38. Related party transactions

Support St John Limited

Details of the investment in, the results and the net assets of St John Ambulance's sole active subsidiary undertaking, Support St John Limited are provided in note 34.

Many of Support St John Limited's costs are incurred by St John Ambulance and recharged to Support St John Limited in arrears. During 2025 the recharges made (excluding salaries) were valued at £51,000 (2024: £59,000). Salary costs recharged were £53,000 (2024: £57,000).

Support St John Limited also transfers its annual profits to St John Ambulance under a deed of covenant, with payment made in the following year. The transfer in relation to 2025 is £54,000 (2024: £69,000).

The intercompany creditor balance between St John Ambulance and Support St John Limited is repaid on a regular basis. As at 31 December 2025, the amount payable by Support St John Limited to St John Ambulance was £96,000 (2024: £105,000).

39. Comparative results for the year ended 31 December 2024, by type of fund

The charitable activity categories have been updated in the year to reflect a revised classification of income and expenditure that more accurately represents the charity's operational activity and aligns with our strategic objectives. Prior year figures have been restated for comparative purposes in both income and expenditure; however, the totals are unchanged. Both restated and original prior year results, by type of fund, are presented in Note 39 to ensure transparency.

Comparative results restated for the year ended 31 December 2024, by type of fund

	Unrestricted funds £m	Restricted and endowment funds £m	2024 £m
Income and endowments from:			
Income from grants, donations and legacies	13.2	1.8	15.0
Income from charitable activities:			
Commercial Training	46.3	-	46.3
Medical Supplies	10.5	-	10.5
Young People	0.9	1.2	2.1
Event Healthcare	6.6	-	6.6
Urgent and Emergency Care	15.7	-	15.7
Volunteering	0.1	-	0.1
Other charitable activities	0.1	-	0.1
Total income from charitable activities	80.2	1.2	81.4
Other income			
Income from other trading activities	0.7	-	0.7
Investment income	0.9	0.1	1.0
Net gain on disposal of assets	7.8	-	7.8
Other income	0.9	-	0.9
Total other income	10.3	0.1	10.4
Total income	103.7	3.1	106.8

**39. Comparative results for the year ended 31 December 2024,
by type of fund, continued**

	Unrestricted funds £m	Restricted and endowment funds £m	2024 £m
Expenditure on:			
Total expenditure on raising funds	(8.6)	-	(8.6)
Expenditure on charitable activities:			
Commercial Training	(34.3)	-	(34.3)
Medical Supplies	(12.6)	-	(12.6)
Young People	(6.4)	(1.7)	(8.1)
Event Healthcare	(9.8)	(0.2)	(10.0)
Urgent and Emergency Care	(22.6)	-	(22.6)
Volunteering	(7.4)	(0.6)	(8.0)
Other charitable activities	(1.4)	(0.2)	(1.6)
Total expenditure on charitable activities	(94.5)	(2.7)	(97.2)
Total expenditure	(103.1)	(2.7)	(105.8)
(Losses)/gains on investments	(1.3)	0.1	(1.2)
Fixed asset impairment charge	(2.3)	-	(2.3)
Net (expenditure)/income	(3.0)	0.5	(2.5)
Transfers between funds	0.9	(0.9)	-
Net movement in funds	(2.1)	(0.4)	(2.5)
Fund balances at 1 January	91.2	8.3	99.5
Fund balances at 31 December	89.1	7.9	97.0

39. Comparative results for the year ended 31 December 2024, by type of fund, continued**Original comparative results for the year ended 31 December 2024, by type of fund**

	Unrestricted funds £m	Restricted and endowment funds £m	2024 £m
Income and endowments from:			
Income from grants, donations and legacies	13.8	1.8	15.6
Income from charitable activities:			
<i>Delivering first aid:</i>			
First aid provision and youth development	6.7	1.2	7.9
Ambulance operations	16.0	-	16.0
Covid support	-	-	-
<i>Equipping the public:</i>			
Training	46.3	-	46.3
First aid products	10.5	-	10.5
<i>Other charitable activities:</i>			
Other charitable activities	0.1	-	0.1
Total income from charitable activities	79.6	1.2	80.8
Other income			
Income from other trading activities	0.7	-	0.7
Investment income	0.9	0.1	1.0
Net gain on disposal of assets	7.8	-	7.8
Other income	0.9	-	0.9
Total other income	10.3	0.1	10.4
Total income	103.7	3.1	106.8

39. Comparative results for the year ended 31 December 2024, by type of fund, continued

	Unrestricted funds £m	Restricted and endowment funds £m	2024 £m
Expenditure on:			
Total expenditure on raising funds	(8.6)	-	(8.6)
Expenditure on charitable activities:			
<i>Delivering first aid:</i>			
First aid provision and youth development	(23.3)	(2.4)	(25.7)
Ambulance operations	(22.3)	-	(22.3)
Covid support	-	-	
<i>Equipping the public:</i>			
Training	(35.0)	(0.1)	(35.1)
First aid products	(12.6)	-	(12.6)
<i>Other charitable activities:</i>			
Amounts payable in relation to redundancy	(0.1)	-	(0.1)
Other charitable activities	(1.2)	(0.2)	(1.4)
Total expenditure on charitable activities	(94.5)	(2.7)	(97.2)
Total expenditure	(103.1)	(2.7)	(105.8)
(Losses)/gains on investments	(1.3)	0.1	(1.2)
Fixed asset impairment charge	(2.3)	-	(2.3)
Net (expenditure)/income	(3.0)	0.5	(2.5)
Transfers between funds	0.9	(0.9)	-
Net movement in funds	(2.1)	(0.4)	(2.5)
Fund balances at 1 January	91.2	8.3	99.5
Fund balances at 31 December	89.1	7.9	97.0

Principal places of business and advisers

The Priory of England and the Islands

St John's Gate
 St John's Lane
 Clerkenwell
 London
 EC1M 4DA
 020 7324 4000
 sja.org.uk
 Registered Charity No. 1077265

St John Ambulance

St John's Gate
 St John's Lane
 Clerkenwell
 London
 EC1M 4DA
 020 7324 4000
 sja.org.uk
 Registered Company No. 03866129
 Registered Charity No. 1077265/1

Support St John Limited

St John's Gate
 St John's Lane
 Clerkenwell
 London
 EC1M 4DA
 Registered Company No. 1181644

Bankers

Barclays Bank PLC
 1 Churchill Place
 London
 E14 5HP

Investment managers

BlackRock Investment Management (UK) Ltd
 12 Throgmorton Avenue
 London
 EC2N 2DL

Pension fund

TPT Retirement Solutions
 Verity House
 6 Canal Wharf
 Leeds
 LS11 5BQ

Solicitors

Stone King
 Boundary House
 91 Charterhouse Street
 London
 EC1M 6HR

Insurance brokers

Sydney Packett & Sons Limited
 Salts Wharf
 Ashley Lane
 Shipley
 BD17 7DB

Independent external auditors

PricewaterhouseCoopers LLP
 1 Embankment Place
 London
 WC2N 6RH

Property advisers

Savills (UK) Limited
 33 Margaret Street
 London
 W1G 0JD



CADET
FIRST AIDER

St John
Ambulance
Basmala Swed
Regional Cadet of the Year 2024 -
North East

St John
Ambulance

St John
Ambulance
Jannah Mia
Regional Cadet of the
Year 2024



St John
Ambulance

St John Ambulance

27 St John's Lane
Clerkenwell
London
EC1M 4BU

Registered office:
St John's Gate
27 St John's Lane
Clerkenwell
London
EC1M 4DA

020 7324 4000
sja.org.uk