

COMPANY NO: SC143209

CHARITY NO: SC021337

**PLANNING AID FOR SCOTLAND
REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

PLANNING AID FOR SCOTLAND
REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

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PLANNING AID FOR SCOTLAND

REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

REFERENCE AND ADMINISTRATIVE INFORMATION

Company registration:	SC143209 Company Limited by Guarantee
Charity registration:	SC021337 Scottish Charity
Principle Office	11/2b Tweeddale Court 14 High Street Edinburgh EH1 1TE
Board Members	A Sim A Sutherland M Hunter Blair D King I Paton J Frost J Paterson A Doidge (appointed 28/11/24) A Tordoff (appointed 28/11/24) P Clifford (appointed 28/11/24) R Wolstenholme (appointed 28/11/24) R Young (appointed 28/11/24) A Bury (resigned 28/11/24) B Cummins (resigned 26/08/24) C Cuthbertson (resigned 28/11/24)
Chief Executive:	Johanna Boyd
Bankers	The Co-operative Bank 1 Balloon Street Manchester M60 4EP
Auditors	Wbg (Audit) Limited 168 Bath Street Glasgow G2 4TP



PLANNING AID FOR SCOTLAND

Report of the Trustees for the year ended 31 March 2025

The Trustees present their annual report and financial statements of the charity for the period ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's memorandum and articles of association, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended), the Companies Act 2006 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) published on 16 July 2014.

Objectives and Review of Activities

The objects of the company are:

- (i) To advance the education of the public by informing members of the public how the town and country planning system works and in particular how planning applications and appeals are made and determined and how local and strategic plans are prepared.
- (ii) To provide, to individuals and local groups who are unable to afford a planning consultant, free and professional advice, independent of local authorities, on particular town and country planning problems, issues or decisions.
- (iii) To explain to individuals or local groups the technical, administrative and legal matters associated with planning and environmental problems, issues or decisions and to assist individuals and local groups to participate constructively in the planning process.
- (iv) To help individuals and local groups to gain knowledge and confidence to pursue effectively their own participation in town and country planning and related issues.

Scottish Government Funded Activity

As in previous years the organisation received £313,300 in core grant funding from the Scottish Government in order to promote and deliver the free advice service, a key service since the company's inception, to support communities and seldom-heard groups to engage in place-based planning, and to promote awareness of locally focused opportunities within the new planning system. It also requires that Planning Aid Scotland's volunteers are suitably trained and supported to assist with these objectives.

Twenty-three training events were hosted for the volunteers. These covered a wide range of topics from planning case law to on-line mapping. Several events on community engagement techniques and facilitation skills were delivered. In addition, we ran events to support the second iteration of the Licentiate Mentoring Scheme and established a new Graduate Training Scheme to support new graduates in their transition from university to workplace.

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Report of the Trustees for the year ended 31 March 2025

Both staff and volunteers are involved in providing advice to the many community groups, business start-ups, social enterprises, charities and individuals who contact us. Nearly 900 enquiries were received and responded to over 2024-25.

In addition, we are also able to raise awareness of the planning system and legislative changes to community groups by providing introductory talks.

Scottish Government also provided £10,000 for the development of a high-level route map for mandatory elected member training introduced by the Planning (Scotland) Act 2019. This sets out a series of recommendations addressing planning training requirements and training delivery mechanisms for planning committees, full council and local review bodies. It is anticipated that this project will lead to further work on the development of training materials, delivering training pilots as well as supporting the rollout of the training itself following the next Local Government Elections in 2027.

In addition, Scottish Government contributed half the cost of a new database to manage volunteer data and activity. This new database is compatible with the existing advice service database and has facilitated streamlining of the organisation's volunteering processes.

Social Enterprise Activity

Since the Planning (Scotland) Act 2019 introduced the concept of Local Place Plans (LPPs), Planning Aid Scotland has been approached by numerous local communities to assist them with the production of an LPP. During 2024-25 we worked with local people in Gairloch, Morvern and North Berwick to support them in the production of their LPPs.

Aberdeenshire Council requested our help to get the views of the local community in Stonehaven regarding the conservation area there.

Renewable energy company, Statkraft commissioned Planning Aid Scotland to conduct an independent engagement process with the local community to inform an Outdoor Management Plan for the proposed Carn Fearna Wind Farm, located north-east of Garve.

We have also built up a reputation for delivering high quality, neutral and experienced independent facilitation. During the 2024-25 financial year, both the Highland Council and Fife Council requested our assistance with events on the National Planning Improvement Framework.

Paths for All's Smarter Choices Smarter Places fund gave us the opportunity to run a final iteration of our successful Sustaining Choices projects. This time we focused on assisting four communities across Scotland with the production of active and sustainable travel plans.



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Report of the Trustees for the year ended 31 March 2025

We were also able to support the development of a hydrogen explainer programme and learning resources to support the ambitions of the National Planning Improvement Hub.

We have worked with Shetland Islands Council to deliver a capacity building programme for community councils in Shetland, as well as staff and members of the Council.

Celebrating 30 Years

We hosted a parliamentary reception at the Scottish Parliament in May where staff, volunteers, partners and supporters came together to celebrate our 30-year anniversary of our incorporation. Later that year an exhibition was held at the Parliament. This drew to a close our year of celebrations to mark our 30-year anniversary.

Scottish Alliance for People and Places

The Alliance was set up in 2017 at the time of the review of planning legislation with Planning Aid Scotland providing the secretariat and under the chairmanship of Rt Hon Henry McLeish. The group has continued to meet during 2024-25.

Staff, Volunteers and Associates

As at March 2025, Planning Aid Scotland employed 10 members of staff with experience and expertise in leadership, planning, community engagement/development, human resources, finance, communications, marketing, design and volunteering.

Planning Aid Scotland volunteers give their time, knowledge and offer their expertise to help individuals and community groups. They are involved in providing advice, training, working with young people and facilitating community engagement.

Our Associates scheme provides a means for employing, over a short period of time, specialists with experience, knowledge and skills that complement and supplement those of Planning Aid Scotland staff and volunteers. Associates are drawn from the existing volunteer pool. They usually operate alongside staff and volunteers and act in the same independent and impartial manner.

Financial Review and Reserves Policy

Income and expenditure for the year is set out in the Statement of Financial Activities (the SOFA) on page 15 and in the accompanying notes to the accounts.

Grant income from Scottish Government was £313,300, a 10% increase from the previous year. Total income was £508,218, an increase of 0.3% from the previous year. Total expenditure was £507,320, an increase of 3% on the previous year.



PLANNING AID FOR SCOTLAND

Report of the Trustees for the year ended 31 March 2025

Details of the grant income and donations are shown in note 4 on page 21. Grant funding comes from the Planning, Architecture and Regeneration Division of the Scottish Government and is consolidated funding towards covering the core activities. Scottish Government funding has been confirmed as £704,000 for the years 2025-26 and 2026-27.

Expenditure is analysed by activity in the Statement of Financial Activities and a detailed breakdown is shown in note 8 on page 22. Staff costs are the main item of expenditure, representing 40% of total expenditure. Total staff costs decreased by 1.8% on the previous year, excluding defined benefit pension scheme remeasurements.

Following a covenant assessment carried out by The Pensions Trust (now TPT Retirement Solutions) in March 2010, which concluded that Planning Aid For Scotland may be unable to bear the risk of continuing to participate in the CARE scheme's defined benefit section and following their recommendation, Planning Aid For Scotland moved to a new contracted-in defined contribution section of the scheme from April 2011. Since 2016, Planning Aid for Scotland staff participate in the Flexible Retirement Plan offered by TPT Retirement Solutions. Further information on the scheme and on the currently assessed deficit funding liability for additional contributions to be paid to the scheme can be found in note 24 to the accounts.

Net income before pension deficit re-measurement was £898 for the year vs £14,828 for the previous year. The year-end net reserve position (excluding pension reserve) decreased to £170,915 (2024: £175,917).

The targeted reserves position is to maintain a level equivalent to at least three months of core operating costs. This level continues to be achieved.

Under the Charities SORP (FRS 102), the charity must recognise the defined benefit pension scheme liability in the accounts which represents the charity's agreed deficit funding arrangement. The trustees have not taken this into account when assessing the reserves position, as this is an actuarial estimate which varies each year and is not within the control of the charity. The liability calculated as at 31 March 2024 was £19,250. This decreased to £13,350 as at 31 March 2025.

Going concern statement

Core Scottish Government funding has been confirmed to 31 March 2027. Financial scenario planning is undertaken to assess and monitor income on a regular basis and to allow reviews of costs to be undertaken promptly, if required. Taking these factors into account, along with existing reserves and available cash funds, the directors remain satisfied that the charity will be able to continue to operate for at least 12 months from the date these financial statements are approved and that it is appropriate that the accounts are prepared on a going concern basis.

PLANNING AID FOR SCOTLAND

Report of the Trustees for the year ended 31 March 2025

Principal risks and uncertainties and steps to mitigate against them

Planning Aid Scotland continues to seek out funding and work opportunities from a variety of different sources in order to reduce reliance on funding from one single funder.

Planning Aid Scotland is aware of other organisations seeking to work in the place agenda and is confident that its reputation, experience and delivery model continues to allow it to thrive. Planning Aid Scotland continues to seek out opportunities to work in partnership with others in an increasingly busy marketplace.

The Board's Governance and Audit committee met twice in 2024-25 to consider the previous year's annual accounts and also to review the Risk Register.

The Business Development advisory group had several workshops supported by Just Enterprise with the aim of producing a Business Plan for the Centre of Excellence & Innovation.

A strategy day for all staff and Board members was held in March 2025. This was to review the existing 2022-2025 Strategy and to enable a new Strategy 2025-28 to be prepared in draft for the board's consideration. Part of the day was also spent discussing business development and digital opportunities in more detail.

Plans for the future

With a new Strategic Plan in place covering the period 2025-28, the next few years promise to be both ambitious and innovative building on our reputation as an impartial and trusted adviser to communities, public bodies, councils, business start-ups and planning consultants.

Following the launch of our first ever Impact Report in June of 2025 which highlights our free, impartial advice service, training provision, community-led plans and our work with community councils as well as celebrating our volunteers, we will be building on this to deliver even greater impact in the years ahead.

In particular, we are looking forward to the much-anticipated launch of our Centre of Excellence and Innovation – a bold step forward in sharing best practice, driving innovation, and championing collaborative learning across the sector. As part of this focus, we're also exploring ways to support local development processes and enhance our work on elected member (as well as our broader) training offer – ensuring those in key roles are equipped with the knowledge and expertise to lead with confidence.



PLANNING AID FOR SCOTLAND

Report of the Trustees for the year ended 31 March 2025

Our Chief Executive resigned her position on 29 July 2025 to take up the role of Chief Executive Officer at Revenue Scotland. Johanna's final day will be 21 October 2025. The Board has formed a sub-group who will oversee the recruitment process of our next CEO.

Throughout the course of Johanna's 3 year tenure as CEO of Planning Aid Scotland, the organisation has undergone a complete re-brand, delivered its first ever Impact Report, won an award for planning innovation, become a 4-day week gold accredited employer, continued to deliver excellent services (including deepening and broadening our training offer), celebrated our 30th year by re-connecting with our founding members and hosted a Parliamentary Reception and Exhibition.

Johanna's aim has been to re-energise the whole organisation focusing on developing colleagues and our offer to our valued network of volunteers.

Structure, Governance and Management

Planning Aid Scotland is a company limited by guarantee, with the liability of members limited to £1 each. The company is governed by the terms of its Memorandum and Articles of Association and is a registered Scottish Charity.

Potential directors are selected and requested to join the board to achieve a balance of skills, geographical spread and gender balance. They are put forward for election at the Annual General Meeting of the company.

The directors can appoint a director of the company at any time, either to fill a casual vacancy or as an addition to the existing directors, to hold office until the next following Annual General Meeting. The Royal Town Planning Institute is permitted to nominate one director.

There is an induction process for new directors who are provided with the company's Governance Manual, which comprehensively covers the duties of Board members.

The Board creates a strategic and policy framework for Planning Aid Scotland and is ultimately responsible for ensuring that the organisation fulfils its statutory requirements. It focuses on strategic direction and vision rather than organisational management and service delivery. In achieving this, the Board's key consideration is the implementation of the organisation's charitable aims and objectives and strategy. Day-to-day management is delegated to the CEO.

The remuneration of key management personnel is reviewed annually, and any increase is proposed by the Staffing and Resources Committee and recommended to the full Board, using as a benchmark the salaries offered by other similar organisations in the sector.

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Report of the Trustees for the year ended 31 March 2025

The directors meet quarterly and receive monitoring performance and financial reports from the management. They are aware of the major risks affecting the charity and consider that, as far as possible, appropriate procedures are in place to mitigate those risks. The names of those who were directors during the year are shown on page 1 together with other reference and administrative information.

Trustees' responsibilities in relation to the financial statements

The charity trustees (who are also the directors of Planning Aid for Scotland for the purposes of company law) are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of 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 the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

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



PLANNING AID FOR SCOTLAND

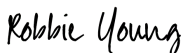
Report of the Trustees for the year ended 31 March 2025

Statement of disclosure to auditor

So far as each person who was a director at the date of approving this report is aware, there is no relevant audit information of which the company's auditors are unaware. Additionally, the directors individually have taken all the necessary steps that they ought to have taken as directors in order to make themselves aware of all relevant audit information and to establish that the company's auditors are aware of that information

This report has been prepared in accordance with the Statement of Recommended Practice: applicable to charities preparing their accounts in accordance with the Financial Reporting Standard Applicable in the UK and republic of Ireland (FRS 102) and in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by the Board of Trustees and signed on their behalf by:

Signed by:

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Name: Robbie Young

Trustee

Date: 22nd September 2025



PLANNING AID FOR SCOTLAND

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES AND MEMBERS OF PLANNING AID FOR SCOTLAND FOR THE YEAR ENDED 31 MARCH 2025

Opinion

We have audited the financial statements of Planning Aid for Scotland (the 'charitable company') for the year ended 31 March 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025, and of its incoming resources and application of resources including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2016; Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements the financial statements, we have concluded that the trustees' use of going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

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



PLANNING AID FOR SCOTLAND

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES AND MEMBERS OF PLANNING AID FOR SCOTLAND FOR THE YEAR ENDED 31 MARCH 2025

Other information

The other information comprises the information included in the Report and Financial Statements, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the Report and Financial Statements. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements or a material misstatement of 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 in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees, which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included in the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the Report of the Trustees.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 and the Charity Accounts (Scotland) Regulations 2006 require us to report to you if, in our opinion:

- adequate and proper accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the directors were not entitled to prepare financial statements in accordance with the small companies' regime and take advantage of the small companies' exemption in preparing the directors' report and take advantage of the small companies' exemption from the requirement to prepare a strategic report.

PLANNING AID FOR SCOTLAND

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES AND MEMBERS OF PLANNING AID FOR SCOTLAND FOR THE YEAR ENDED 31 MARCH 2025

Responsibilities of trustees

As explained more fully in the Trustees' Responsibilities Statement set out on page 8, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and under the Companies Act 2006 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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 specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below:

Extent to which the audit was considered capable of detecting irregularities including fraud

We identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and then design and perform audit procedures response to those risks, including obtaining audit evidence that is sufficient and appropriate to provide a basis for our opinion.

In identifying and assessing the risks or material misstatements in respect of irregularities, including fraud and non-compliance with laws and regulations we considered the following;

- The nature of the charity, the environment in which it operates and the control procedures implemented by management and the trustees; and
- Our enquiries of management and trustees about their identification and assessment of the risks of irregularities.



PLANNING AID FOR SCOTLAND

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES AND MEMBERS OF PLANNING AID FOR SCOTLAND FOR THE YEAR ENDED 31 MARCH 2025

Based on our understanding of the charity and the sector we identified that the principal risks of non-compliance with laws and regulations related to, but were not limited to;

- Regulations and legislation pertinent to the charity's operations; and
- The charity's memorandum & articles.

We considered the extent to which non-compliance might have a material impact on the financial statements. We also considered those laws and regulations which have a direct impact on the preparation of the financial statements, such as the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005, and the Charities Accounts (Scotland) Regulations 2006. We evaluated management and trustees' incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of management override of controls), and determined that the principal risks were related to;

- Management bias in accounting estimates.
- Posting inappropriate journal entries.

Audit response to the risks identified;

Our procedures to respond to the risks identified included the following;

- Gaining an understanding of the legal and regulatory framework applicable to the charity and the sector in which it operates;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with provisions of relevant laws and regulations described as having a direct effect on the financial statements;
- Enquiring of management and trustees concerning actual and potential litigation and claims; and
- Reading minutes of meetings of those charged with governance.

In addressing the risk of fraud as a result of management override of controls, testing the appropriateness of journal entries and other adjustments; evaluating rationale of any significant transactions that are unusual or outside the normal course of business. Review of journals included, but was not limited to, the following areas:

- Wages and salaries.

We also communicated relevant identified laws and regulations and potential fraud risks to all engagement team members, and remained alert to any indications of fraud or non-compliance with laws and regulations throughout the audit.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.



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INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES AND MEMBERS OF PLANNING AID FOR SCOTLAND FOR THE YEAR ENDED 31 MARCH 2025

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/library/standards-codes-policy/audit-assurance-and-ethics/auditors-responsibilities-for-the-audit>

This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of part 16 of the Companies Act 2006, and to the charitable company's trustees, as a body, in accordance with regulation 10 of the Charities Accounts (Scotland) Regulations 2006.

Our audit work has been undertaken so that we might state to the charitable company's members and trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company, the charitable company's members as a body and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Signed by:

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Claire Dalrymple FCCA (Senior Statutory Auditor)
For and on behalf on Wbg (Audit) Limited, Statutory Auditor

168 Bath Street
Glasgow
G2 4TP

Date: 22nd September 2025

Wbg (Audit) Limited is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

PLANNING AID FOR SCOTLAND

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDING 31 MARCH 2025

(Including an Income and Expenditure account)

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £
Income and endowments from:							
Donations and legacies	4	318,980	-	318,980	310,890	-	310,890
Charitable activities	5	126,988	60,000	186,988	129,956	64,285	194,241
Investments	6	2,250	-	2,250	1,475	-	1,475
Total Income		448,218	60,000	508,218	442,321	64,285	506,606
Expenditure on:							
Charitable activities	8	447,320	60,000	507,320	427,554	64,285	491,839
Total Expenditure		447,320	60,000	507,320	427,554	64,285	491,839
Net Income		898	-	898	14,767	-	14,767
Transfers between funds	19	-	-	-	-	-	-
Net movement in funds		898	-	898	14,767	-	14,767
Funds reconciliation							
Total Funds brought forward	19	156,667	-	156,667	141,900	-	141,900
Total Funds carried forward	19	157,565	-	157,565	156,667	-	156,667

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

All income and expenditure derive from continuing activities.



PLANNING AID FOR SCOTLAND

BALANCE SHEET AS AT 31 MARCH 2025

	Note	2025 £	2025 £	2024 £
Fixed assets:				
Intangible assets	14		6,055	285
Tangible assets	13		3,614	4,796
			<u>9,669</u>	<u>5,081</u>
Current assets:				
Debtors	15	76,035		68,090
Cash at bank and in hand		125,485		132,843
Total current assets		<u>201,520</u>		<u>200,933</u>
Creditors:				
Amounts due within one year	16	<u>(47,157)</u>		<u>(36,780)</u>
Net current assets			<u>154,363</u>	<u>164,153</u>
Liabilities:				
Amounts due after more than one year	17		<u>(6,467)</u>	<u>(12,567)</u>
Total net assets			<u><u>157,565</u></u>	<u><u>156,667</u></u>
The funds of the charity:				
Unrestricted funds	19		170,915	175,917
Restricted income funds	19		-	-
Unrestricted funds – defined benefit pension reserve	24		(13,350)	(19,250)
Total charity funds	19		<u><u>157,565</u></u>	<u><u>156,667</u></u>

These accounts are prepared in accordance with the special provisions of Part 15 of the Companies Act relating to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to the members of the company.

Approved and authorised for issue by the Trustees and signed on their behalf by:

Signed by:

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Name: Robbie Young

Trustee

Date: 22nd September 2025

Company No: SC143209



PLANNING AID FOR SCOTLAND

STATEMENT OF CASH FLOWS FOR THE YEAR ENDING 31 MARCH 2025

	Note	Year to 31 March 2025 £	Year to 31 March 2024 £
<i>Cash flows from operating activities:</i>			
Net cash (used in)/ provided by operating activities	21	526	(42,485)
<i>Cash flows from investing activities:</i>			
Purchase of plant and equipment		<u>(7,884)</u>	<u>(4,981)</u>
Net cash (used in) investing activities		<u>(7,884)</u>	<u>(4,981)</u>
Change in cash and cash equivalents in the year		(7,358)	(47,466)
Cash and cash equivalent brought forward	22	<u>132,843</u>	<u>180,309</u>
Cash and cash equivalents carried forward	22	<u>125,485</u>	<u>132,843</u>

PLANNING AID FOR SCOTLAND

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025

1. Accounting Policies

(a) Basis of preparation and assessment of going concern

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

The charity constitutes a public benefit entity as defined by FRS 102.

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

The financial statements are prepared in sterling, which is the functional currency of the company. Monetary amounts in these financial statements are rounded to the nearest £.

(b) Funds structure

Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion, have created funds for specific purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or trust deed, or through the terms of an appeal.

Further details of each fund are disclosed in note 19.

(c) Income recognition

Income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Grants and donations are recognised in full in the Statement of Financial Activities in the period in which they are receivable, which is when the charity becomes entitled to the income, it is probable that it will be received and the amount can be measurable. Where a grant or donation is received for a specific purpose, it is included within restricted income and any unexpended portion carried forward as a restricted fund. Where grants are specifically made for the performance of charitable activities in a period subsequent to the year-end, they are deferred and excluded from the Statement of Financial Activities. Grants received for capital expenditure are recognised in the Statement of Financial Activities and subsequently released annually over the expected life of the relevant asset by equal instalments.

Fee income is only included once the charity has provided the related services or met the performance related conditions. Amounts relating to period falling after the year end are deferred into the next accounting period.

PLANNING AID FOR SCOTLAND**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025****1. Accounting Policies (continued)****(d) Expenditure**

All expenditure is accounted for on an accruals basis recognised when there is a legal or constructive obligation to pay for expenditure, it is probable that settlement is required, and the amount of the obligation can be measured reliably.

Charitable activities include expenditure associated with meeting the charity's primary objectives and include both the direct costs and the support costs related to these activities. Included within support costs are governance costs, which are those of a constitutional, strategic, or statutory nature with respect to the general running of the charity, rather than day to day management.

(e) Allocation of support and governance costs

Support costs have been allocated between governance costs and other support costs. Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include costs related to statutory audit and legal fees together with an apportionment of overhead and support costs.

Governance costs and support costs relating to charitable activities have been apportioned based on the time spent by each staff member on the provision of advice and information and training / other programmes. The allocation of support and governance costs is analysed in note 9.

(f) Tangible fixed assets and depreciation

Tangible fixed assets are initially capitalised at cost. Depreciation is calculated by the straight-line method to write off the cost of the assets over their estimated useful lives, less residual value at the following rate.

Computer equipment: 33% per annum

Office equipment & furniture: 20% per annum

(g) Intangible fixed assets and amortisation

Intangible fixed assets are initially capitalised at cost, amortisation is calculated by the straight-line method to write off the costs of the assets over their estimated useful lives, less residual value, at the following rate

Database: 33% per annum

(h) Debtors

Debtors are recognised at the settlement amount due. Prepayments are valued at the amount prepaid net of any discounts due.

(i) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

PLANNING AID FOR SCOTLAND**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025****1. Accounting Policies (continued)****(j) Creditors and provisions**

Creditors and provisions are recognised where the charitable company has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

(k) Pensions

Employees of the charity are entitled to join a defined contribution scheme. The charity contribution is restricted to the contributions disclosed in note 24. There were no outstanding contributions at the year end.

(l) Financial instruments

The charity and its subsidiary companies only have 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 with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

(m) Taxation

The company is a charitable company within the meaning of Section 467 of the Corporation Tax Act 2010. Accordingly, the company is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 of Part 11 of the Corporation Tax Act 2010 and section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that such income or gains are applied for charitable purposes only.

(n) Government grants

Government grants are recognised at the fair value of the asset received or receivable when there is reasonable assurance that the grant conditions will be met, and the grants will be received.

A grant that specifies performance conditions is recognised in income when the performance conditions are met. Where a grant does not specify performance conditions it is recognised in income when the proceeds are received or receivable. A grant received before the recognition criteria are satisfied is recognised as a liability.

(o) Judgements and key sources of estimation and uncertainty

In the application of the company's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised, if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

PLANNING AID FOR SCOTLAND**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025****1. Accounting Policies (continued)**

Depreciation – fixed assets are depreciated over the useful life of the asset. The useful lives of fixed assets are based on the knowledge of senior management, with reference to assets expected life cycle.

Allocation of expenditure between activities – Support costs are allocated between charitable activities and governance based on the time spent by senior management on undertaking the charity's activities.

2. Legal status of the charity

The charity is a registered Scottish charity.

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

3. Related party transactions

The trustees all give their time and expertise without any form of remuneration or other benefit in kind (2024: £nil).

No remuneration was paid to any director. Travel expenses £nil during the year (2024: £nil).

4. Income from grants & donations

	2025	2024
	£	£
Scottish Government	313,300	300,000
SG Database Grant	-	5,500
RTPI Scotland	5,000	5,000
Donations & Fundraising	680	390
	<u>318,980</u>	<u>310,890</u>

5. Income from charitable activities

	2025	2024
	£	£
Charitable activities	186,988	194,241
	<u>186,988</u>	<u>194,241</u>



PLANNING AID FOR SCOTLAND

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025

6. Income from investments

	2025 £	2024 £
Bank interest	2,250	1,475
	<u>2,250</u>	<u>1,475</u>

7. Government Grants

Scottish Government – Funding of £313,300 (2024: £300,000) towards running costs of services provided by the charity.

8. Analysis of expenditure on charitable activities

	Advice and Information £	Training/other programmes £	Total 2025 £
Staff costs	60,503	143,729	204,233
Consultancy fees	2,186	2,186	4,372
Events and workshops	-	36,128	36,128
Travel, training & meetings	3,174	4,762	7,936
Publicity & information	2,984	2,984	5,967
Other expenditure	372	556	928
Support costs (note 9)	72,695	109,042	181,737
Governance costs (note 9)	26,639	39,380	66,019
Total	<u>168,553</u>	<u>338,767</u>	<u>507,320</u>

	Advice and Information £	Training/other programmes £	Total 2024 £
Staff costs	70,859	137,070	207,929
Consultancy fees	1,500	1,500	3,000
Events and workshops	-	13,931	13,931
Travel, training & meetings	3,726	5,509	9,235
Publicity & information	6,304	6,304	12,608
Other expenditure	365	534	899
Support costs (note 9)	72,445	107,093	179,538
Governance costs (note 9)	26,106	38,593	64,699
Total	<u>181,305</u>	<u>310,534</u>	<u>491,839</u>

PLANNING AID FOR SCOTLAND**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025****9. Governance and support costs**

	Governance costs £	Support costs £	Total 2025 £	Total 2024 £
Staff costs	55,870	131,322	187,192	172,806
Premises costs	-	12,811	12,811	14,052
Office running costs	-	24,507	24,507	27,746
Subscriptions & insurance	-	9,801	9,801	7,962
Depreciation & amortisation	-	3,296	3,296	11,091
AGM and Board expenses	1,959	-	1,959	2,780
Accountancy Fees	8,190	-	8,190	-
Total	66,019	181,737	247,756	244,237

10. Allocation of governance costs

The breakdown of governance costs and how these were allocated are shown in the table below:

	2025 £	2024 £
Auditor's remuneration	8,190	7,800
AGM and board expenses	1,959	2,780
Staff costs (note 9)	55,870	54,119
Total governance costs	66,019	64,699

11. Staff costs

	2025 £	2024 £
Salaries and wages	329,564	327,297
Social security costs	28,833	27,285
Employer contributions to pension schemes	26,119	25,701
	384,516	380,283
Remeasurement adjustments – defined benefit scheme	8	61
Total staff costs	384,524	380,344



PLANNING AID FOR SCOTLAND

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025

11. Staff costs (continued)

	2025 No.	2024 No.
The average number of persons, by headcount, employed by the charity during the year was:	9	10

	2025 £	2024 £
Key Management Remuneration	89,343	81,887

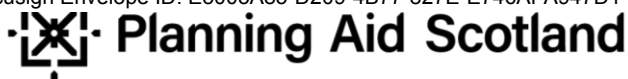
One employee had employee benefits between £80,000 and £90,000 (2024:one).

12. Net income/(expenditure) for the year

	2025 £	2024 £
This is stated after charging		
Depreciation	2,466	1,655
Amortisation	830	9,436
Auditors' remuneration	8,190	7,800
Total	11,486	18,891

13. Tangible fixed assets

	Computer equipment £	Office equipment £	Total £
Cost:			
At 1 April 2024	21,686	1,057	22,743
Additions	1,284	-	1,284
Disposals	-	-	-
At 31 March 2025	22,970	1,057	24,027
Depreciation:			
At 1 April 2024	(17,577)	(370)	(17,947)
Charge for period	(2,315)	(151)	(2,466)
On disposals	-	-	-
At 31 March 2025	(19,892)	(521)	(20,413)
Net Book Value:			
At 31 March 2025	3,078	536	3,614
At 31 March 2024	4,109	687	4,796



PLANNING AID FOR SCOTLAND

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025

14. Intangible assets

	Intangible assets £	Total £
Cost:		
At 1 April 2024	28,593	28,593
Additions	6,600	6,600
Disposals	-	-
At 31 March 2025	35,193	35,193
Amortisation:		
At 1 April 2024	28,308	28,308
Charge for period	830	830
On disposals	-	-
At 31 March 2025	29,138	29,138
Net Book Value:		
At 31 March 2025	6,055	6,055
At 31 March 2024	285	285

15. Debtors

	2025 £	2024 £
Trade debtors	36,173	-
Prepayments and accrued income	39,862	68,090
	<u>76,035</u>	<u>68,090</u>

16. Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	3,885	4,188
Tax & social security	8,278	8,974
Pension deficit reduction plan payments (note 23)	6,883	6,683
Accruals	17,389	16,353
Deferred income (note 18)	6,695	-
Other creditors	4,027	582
	<u>47,157</u>	<u>36,780</u>

17. Creditors: amounts falling due after one year

	2025 £	2024 £
Pension deficit reduction plan payments (note 24)	6,467	12,567
	<u>6,467</u>	<u>12,567</u>



PLANNING AID FOR SCOTLAND

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025

18. Deferred income

	2025 £	2024 £
Balance at 1 April 2024	-	10,535
Amount released to income	-	(10,535)
Deferred in the year	6,695	-
Balance at 31 March 2025	<u>6,695</u>	<u>-</u>

Deferred income comprised deferred capital grants to be released over the course of the associated asset's useful economic life, and fees received in advance for providing services in the following accounting year.

19. Analysis of charitable funds

Analysis of Fund movements to March 2025

	Balance b/fwd £	Income £	Expenditure £	Transfers £	Fund c/fwd £
Restricted funds:					
Paths for All – Sustaining Choices	-	60,000	(60,000)	-	-
Total restricted funds	<u>-</u>	<u>60,000</u>	<u>(60,000)</u>	<u>-</u>	<u>-</u>
Unrestricted funds:					
Fixed assets fund	5,081	-	3,296	7,884	9,669
Pension reserve	(19,250)	-	(5,900)	-	(13,350)
Subtotal	<u>(14,169)</u>	<u>-</u>	<u>(2,631)</u>	<u>7,884</u>	<u>(3,681)</u>
General funds	170,836	448,218	(449,924)	(7,884)	161,246
Total unrestricted funds	<u>156,667</u>	<u>448,218</u>	<u>(447,320)</u>	<u>-</u>	<u>157,565</u>
TOTAL FUNDS	<u>156,667</u>	<u>508,218</u>	<u>(507,320)</u>	<u>-</u>	<u>157,565</u>



PLANNING AID FOR SCOTLAND

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025

Analysis of Fund movements to March 2024

	Balance b/fwd £	Income £	Expenditure £	Transfers £	Fund c/fwd £
Restricted funds:					
Paths for All – Sustaining Choices	-	64,285	64,285	-	-
Total restricted funds	-	64,285	64,285	-	-
Unrestricted funds:					
Fixed assets fund	11,191	-	11,091	4,981	5,081
Pension reserve	(27,244)	-	(7,994)	-	(19,250)
Subtotal	(16,123)	-	3,097	4,981	(14,169)
General funds	157,953	442,321	424,457	(4,981)	170,836
Total unrestricted funds	141,900	442,321	427,554	-	156,667
TOTAL FUNDS	141,900	506,606	491,839	-	156,667

a) The unrestricted funds are available to be spent for any of the purposes of the charitable company.

b) Designated funds comprise:

The Fixed Asset fund – represents the net book value of tangible and intangible fixed assets. The cost of assets purchased is transferred into the fund and annual depreciation is charged to the fund as expenditure.

The Pension Reserve fund – represents funds set aside to repay the charity's defined benefit pension scheme liability set out in note 24.

c) Restricted funds comprise:

Paths For All – grant for Sustaining Choices project supporting communities to create active travel and sustainable action plans.

20. Net assets over funds

2025	Unrestricted Funds £	Restricted Funds £	Total 2025 £
Fixed assets	9,669	-	9,669
Current assets	201,520	-	201,520
Current liabilities	(47,157)	-	(47,157)
Long term liabilities	(6,467)	-	(6,467)
	<u>157,565</u>	<u>-</u>	<u>157,565</u>

PLANNING AID FOR SCOTLAND**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025****20. Analysis of charitable funds (continued)**

2024	Unrestricted Funds £	Restricted Funds £	Total 2024 £
Fixed assets	5,081	-	5,081
Current assets	200,933	-	200,933
Current liabilities	(36,780)	-	(36,780)
Long term liabilities	(12,567)	-	(12,567)
	<u>156,667</u>	<u>-</u>	<u>156,667</u>

21. Reconciliation of net income to net cash flow from operating activities

	2025 £	2024 £
Net Income for the year (as per the SOFA)	898	14,767
Adjustments for:		
Depreciation charges	3,296	11,091
(Increase)/decrease in debtors	(7,945)	(51,342)
(Decrease)/Increase in creditors	4,277	(17,001)
Net cash (used in)/provided by operating activities.	<u>526</u>	<u>(42,485)</u>

22. Analysis of cash and cash equivalents

	2025 £	2024 £
Cash in hand	125,485	132,843
Total cash and cash equivalents	<u>125,485</u>	<u>132,843</u>

23. Operating lease commitments

	2025 £	2024 £
Expiring within:		
One year	6,936	11,998
Two to Five years	<u>6,764</u>	<u>4,800</u>
	<u>13,700</u>	<u>16,798</u>

24. Defined benefit pension scheme

The company participates in the TPT Retirement Solutions – Career Average Revalued Earnings (“CARE”) Pension scheme, a multi-employer scheme which provides benefits to some 37 non-associated employers. The scheme is a defined benefit scheme in the UK.

It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore, it accounts for the scheme as a defined contribution scheme.

PLANNING AID FOR SCOTLAND**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025****24. Defined benefit pension scheme (continued)**

The scheme is subject to the funding legislation outlined in the pension act 2004 which came into force on 30 December 2005. This, together with documents issued by the pension 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.

The scheme is classified as a 'last man standing arrangement'. Therefore, the company 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.

A full actuarial valuation for the scheme was carried out at 30 September 2022. This valuation showed assets of £49.6m, liabilities of £57.1m and a deficit of £7.5m. To eliminate this funding shortfall, the trustee asked the participating employers to pay additional contributions to the scheme as follows:

Deficit Contributions:

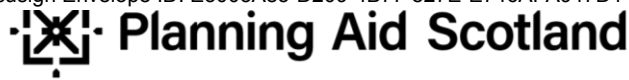
From 1 April 2024 to 30 September 2027:

£1,672,000 per annum (Payable monthly and increasing by 3% each year on 1st April)

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the scheme liabilities.

Where the scheme is in deficit and where the company has agreed to a deficit funding arrangement the company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

	31 March 2025 £	31 March 2024 £	31 March 2023 £
Present value of provision	13,350	19,250	27,244
Reconciliation of opening and closing provisions:		31 March 2025 £	31 March 2024 £
Provision at start of period		19,250	27,244
Unwinding of the discount factor (interest expense)		775	1,247
Deficit contribution paid		(6,683)	(6,419)
Remeasurement – impact of any change in assumptions		8	61
Remeasurement – amendments to the contribution schedule		-	(2,883)
		13,350	19,250



PLANNING AID FOR SCOTLAND

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025

Pension deficit reduction plan payments	6,883	6,683
Amounts due after more than one year (note 17)	6,467	12,567
Provision at the end of period	13,350	19,250

Assumptions	31-Mar-25 % per annum	31-Mar-24 % per annum	31-Mar-23 % per annum
Rate of Discount	4.88	4.95	5.18

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.