

St Margaret of Scotland Youth Group

Report and Accounts

For the year ended 31 March 2025

Scottish Charity No: **SC029806**

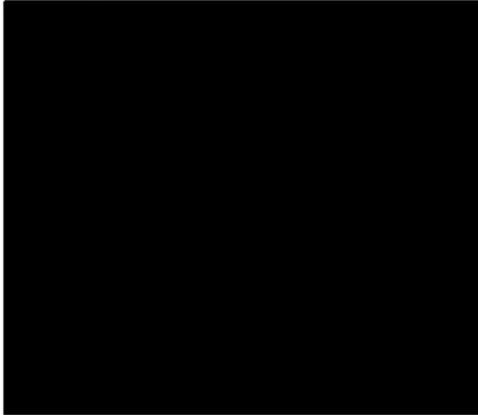
Trustees' Annual Report

Reference and Administrative Details

Charity name: St Margaret of Scotland Youth Group

Scottish Charity Number: SC029806

Principal address:



Bankers:

Bank of Scotland

191 Kirkintilloch Road

Bishopbriggs

Glasgow

G67 2LS

Trustees and Management Committee



The President is appointed by the Ecclesiastical Superior of the Roman Catholic Archdiocese of Glasgow. All other trustees are appointed by the President in accordance with the Constitution.

Most of the committee have indicated their willingness to continue in office for the year to 31 March 2026. [REDACTED] will step down as Treasurer following Pilgrimage 2026 and be replaced by [REDACTED] a long standing member of the Youth Group.

Structure, Governance and Management

The charity is governed by a Constitutional Deed adopted on 29 January 2000. The Management Committee meets as required to oversee operations, financial management, safeguarding, fundraising and pilgrimage activity.

All trustees are volunteers and none received remuneration during the year. Trustee expenses are reimbursed in line with the charity's expenses policy.

Objectives and Activities

The objects of the charity are the advancement of education and religion of young people by:

1. Supporting the sick, disabled and elderly on the annual Roman Catholic Archdiocese of Glasgow pilgrimage to Lourdes;
2. Teaching young people teamwork, initiative and service to others;
3. Providing opportunities for young people to participate in overseas charitable activity where financial barriers may exist; and
4. Supporting the wider pilgrimage through sponsorship where appropriate.

During the year ended 31 March 2025 the Group continued preparations for future pilgrimages and undertook fundraising activities including social events and sponsorship initiatives to support participation and charitable assistance.

The Group continued its major fundraising activities with the annual Charity Dinner in May 2024. The second major event was held as a Ladies' Lunch in December 2024. An additional fundraising event was held in February 2025 with a Sportsman's Evening. This has been a great success in the previous year and therefore was decided to keep this in the calendar and to promote it further.

The current committee made great efforts in encouraging an increase in participation of individual fundraising events from members of the wider group.

Public Benefit Statement

The trustees confirm that they have complied with the duty in section 8 of the Charities and Trustee Investment (Scotland) Act 2006 to have due regard to OSCR guidance on public benefit.

The charity's activities provide public benefit by enabling young people to engage in charitable service, personal development and faith-based volunteering while delivering practical and emotional support to sick and disabled pilgrims and their families. Any private benefit is incidental and necessary to achieve the charitable purposes.

Financial Review

For the year ended 31 March 2025 the charity recorded an overall surplus of £24,322 for the year. This reflects the timing of fundraising activities relative to expenditure commitments associated with pilgrimage preparation.

The trustees monitor financial performance throughout the year and are satisfied that the charity remains a going concern.

Reserves Policy

The trustees aim to maintain unrestricted reserves sufficient to meet between three and six months of anticipated operating expenditure. At 31 March 2025 reserves were sufficient to cover this anticipated operating expenditure.

Risk Management

The trustees have reviewed the major risks faced by the charity, including financial sustainability, safeguarding, and operational risks related to overseas travel. Appropriate policies, controls and insurance arrangements are in place to mitigate these risks.

Plans for Future Periods

The trustees plan to continue fundraising activities, strengthen committee succession planning, and support future pilgrimage participation in line with the charity's objectives.

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the Trustees' Annual Report and financial statements in accordance with applicable law and regulations.

Independent Examiner's Report

Independent Examiner's Report to the Trustees of St Margaret of Scotland Youth Group

I report on the accounts of the charity for the year ended 31 March 2025.

Respective Responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2006 and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1) (a) to (c) of the 2006 Accounts Regulations does not apply.

It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of Independent Examiner's statement

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

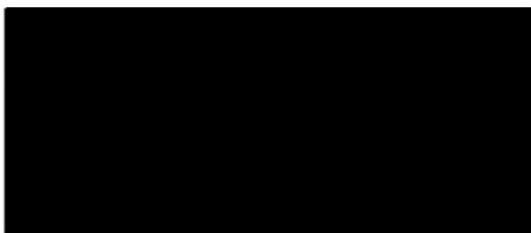
Independent Examiner's Statement

In the course of my examination, no matter has come to my attention which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
- to prepare accounts which accord with the accounting records and comply with regulation 8 of the 2006 Accounts Regulations.

have not been met, or

- to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Independent Examiner

Financial Statements

Statement of Financial Activities (SoFA)

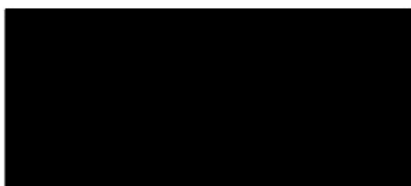
	General Fund £	Jim Harley Fund £	Total £	Total £
INCOME and EXPENDITURE				
Incoming Resources				
Gross income from fundraising activities	99,755	-	99,755	63,486
Donations received and receivable	28,141	-	28,141	13,763
Gross income from trading activities	0	-	0	0
Other material income	1,053	-	1,053	11,919
TOTAL INCOMING RESOURCES	128,949	-	128,949	89,168
Resources Expended				
Expenses of fundraising activities	100,554	-	100,554	105,544
Administrative costs	(15)	-	(15)	(15)
Direct charitable expenditure	4,089	-	4,089	4,933
Gross expenditure on trading activities	0	-	0	0
TOTAL RESOURCES EXPENDED	104,627	-	104,627	110,462
NET (OUTGOING) / INCOMING RESOURCES	24,322	0	24,322	(21,294)
Transfers between Funds	0	0	-	-
Net Movement in Funds	24,322	-	24,322	(21,294)
Fund Balances at start of period	22,172	2,026	24,198	24,198
Fund Balances at end of period	46,494	2,026	48,520	2,905

Balance Sheet

	Note	2025 £	2024 £
CURRENT ASSETS			
Stock	1 c)	-	-
Debtors	3	250	235
Cash at bank and on hand		34,522	9,530
		<u>34,772</u>	<u>9,765</u>
Less creditors: amounts falling due within one year	4	(7,545)	(6,860)
NET CURRENT ASSETS		<u>27,227</u>	<u>2,905</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		27,227	2,905
Less creditors: amounts falling due after one year	5	-	-
		<u>27,227</u>	<u>2,905</u>
FUNDS			
Unrestricted funds	1 d), 5	25,201	879
Restricted fund – Jim Harley Fund	6	2,026	2,026
		<u>27,227</u>	<u>2,905</u>

Approval

These accounts were approved by the trustees on 18th December 2025 and signed on their behalf by:



President

Notes to the Accounts

1. Accounting Policies

The financial statements have been prepared in accordance with the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP) applicable to charities preparing their accounts in accordance with FRS 102.

The accounts are prepared on the accruals basis under the historical cost convention.

Income is recognised when the charity is entitled to the income, it is probable that it will be received, and the amount can be measured reliably.

Expenditure is recognised when a legal or constructive obligation exists.

Funds are analysed between unrestricted and restricted funds according to their purpose.

2. Trustees' Remuneration and Expenses

No trustee received remuneration during the year. Reimbursed trustee expenses amounted to £nil (2024: £nil).

3. Debtors

Prepayments at 31 March 2025 amounted to £250 (2024: £235).

4. Creditors

Accruals at 31 March 2025 amounted to £7,545 (2024: £6,860).

5. Funds

The Jim Harley Fund is a restricted fund established to sponsor sick pilgrims and their families. There was no movement on the fund during the year.

The Jim Harley Fund was given Inland Revenue Charity Recognition on 19 March 2001. The purpose of this fund is to sponsor sick pilgrims and their families.