

# APPENDIX 3



Report to the trustees/members of		Independent examiner's report on the accounts <span style="float: right;">v2</span>						
Registered charity number		Charity name						
On the accounts of the charity for the period		BORDER HOLIDAYS GROUP SCIO						
Set out on pages		SC						
		Period start date				Period end date		
		Day	Month	Year	to	Day	Month	Year
		01	04	2024		31	03	2025
		(remember to include the page numbers of additional sheets)						
Respective responsibilities of trustees and examiner		The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) 2005 Act and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.						
Basis of independent examiner's statement		My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, I do not express an audit opinion on the view given by the accounts.						
Independent examiner's statement		In the course of my examination, no matter has come to my attention [other than that disclosed on the attached page*]						
		<ol style="list-style-type: none"> <li>which gives me reasonable cause to believe that in any material respect the requirements: <ul style="list-style-type: none"> <li>to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and</li> <li>to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations</li> </ul> </li> </ol>						
		have not been met, or						
		<ol style="list-style-type: none"> <li>to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.</li> </ol>						
Signed:		[Redacted Signature]					Date: 20/6/2025	
Name:		[Redacted Name]						
Relevant professional qualification(s) or body (if any):		[Redacted Qualification]						
Address:		[Redacted Address]						

\*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.

**BORDER HOLIDAY GROUP SCIO****SC050409**

Receipts and payments accounts							
For the period from	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	01	04	2024		31	03	2025

**Section A Statement of receipts and payments**

	Unrestricted to nearest £	Restricted to nearest £	Expendable to nearest £	Permanent to nearest £	Total funds to nearest £	Total funds last to nearest £
<b>A1 Receipts</b>						
Donations	22,106	-	-	-	22,106	
Legacies		-	-	-	-	
Grants	-	-	-	-	-	
Receipts from fundraising activities	6,089	-	-	-	6,089	
Travel Insurance		-	-	-	-	
Interest	179	-	-	-	179	
					-	
<b>A1 Sub total</b>	<b>28,375</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>28,375</b>	<b>-</b>
<b>Total receipts</b>	<b>28,375</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>28,375</b>	<b>-</b>
<b>A3 Payments</b>						
Expenses for fundraising activities	37,330				37,330	
Other Expenses	136				136	
Payments relating directly to charitable Public Liability Insurance					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
Other					-	
					-	
<b>A3 Sub total</b>	<b>37,466</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>37,466</b>	<b>-</b>
<b>A4 Payments relating to asset and</b>						
Purchases of fixed assets					-	
Purchase of investments					-	
<b>A4 Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>37,466</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>37,466</b>	<b>-</b>
<b>Net receipts / (payments)</b>	<b>(9,091)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(9,091)</b>	<b>-</b>
<b>A5 Transfers to / (from) funds</b>						
					-	
<b>Surplus / (deficit) for year</b>	<b>(9,091)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(9,091)</b>	<b>-</b>

## BORDER HOLIDAY GROUP SCIO

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## Section B Statement of balances

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
<b>B1 Cash funds</b>	Cash and bank balances at start of year	48,265				48,265	
	Surplus / (deficit) shown on receipts and payments account	(9,091)				(9,091)	48,265
						-	
						-	
	Cash and bank balances at end of year	39,174	-	-	-	39,174	48,265
	(Agree balances with receipts and payments account(s))						48,265

	Details	Fund to which asset belongs	Market valuation to nearest £	Last year to nearest £
<b>B2 Investments</b>				
		Total	-	-

	Details	Fund to which asset belongs	Cost (if available) to nearest £	Current value (if available) to nearest £	Last year to nearest £
<b>B3 Other assets</b>					
		Total	-	-	-

	Details	Fund to which liability relates	Amount due to nearest £	Last year to nearest £
<b>B4 Liabilities</b>				
		Total	-	-

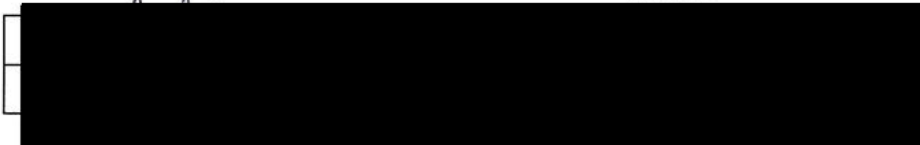
	Details	Fund to which liability relates	Amount due to nearest £	Last year to nearest £
<b>B5 Contingent liabilities</b>				
		Total	-	-

Signed by one or two trustees  
on behalf of all the trustees

Signature

Print Name

Date of  
approval

	21 6 25
	21 6 25



## BORDER HOLIDAY GROUP SCIO

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**Additional analysis (1)**

## Analysis of receipts and payments

**1 Donations**

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
INDIVIDUALS	9,800				9,800	
CORPORATE	3,300				3,300	
OTHER	9,006				9,006	
					-	
<b>Total</b>	<b>22,106</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>22,106</b>	<b>-</b>
	reference	-	-	-	reference	-

**2 Grants**

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
			-	
			-	
			-	
			-	
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	-	-	-	-

**3 Gross receipts from other charitable activities**

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
FUNDRAISING	6,089				6,089	
					-	
					-	
					-	
					-	
					-	
					-	
<b>Total</b>	<b>6,089</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>6,089</b>	<b>-</b>

**4 Payments relating directly to charitable activities**

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
FUNDRAISING ACTIVITIES	37,330				37,330	
					-	
					-	
					-	
					-	
					-	
					-	
					-	
					-	
<b>Total</b>	<b>37,330</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>37,330</b>	<b>-</b>
	-	-	-	-	-	-

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## Additional analysis (2)

### 5 Breakdown of unrestricted funds

	Unrestricted fund 1 - enter name of fund below	Unrestricted fund 2 - enter name of fund below	Unrestricted fund 3 - enter name of fund below	Unrestricted fund 4 - enter name of fund below	Total unrestricted funds	Total unrestricted funds last period
<b>Receipts</b>						
Donations	22,106				22,106	
Legacies					-	
Grants					-	
Receipts from fundraising activities	6,089				6,089	
Gross trading receipts					-	
Interest	179				179	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
<b>Sub total</b>	<b>28,375</b>	-	-	-	<b>28,375</b>	-
					cross ref error	
<b>Receipts from asset &amp; investment sales</b>						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
<b>Sub total</b>	-	-	-	-	-	-
<b>Total receipts</b>	<b>28,375</b>	-	-	-	<b>28,375</b>	-
					cross ref error	
<b>Payments</b>						
Expenses for fundraising activities	37,330				37,330	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	136				136	
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
					-	
<b>Sub total</b>	<b>37,466</b>	-	-	-	<b>37,466</b>	-
					cross ref error	
<b>Payments relating to asset and investment movements</b>						
Purchases of fixed assets					-	
Purchase of investments					-	
<b>Sub total</b>	-	-	-	-	-	-
<b>Total payments</b>	<b>37,466</b>	-	-	-	<b>37,466</b>	-
					cross ref error	
<b>Net receipts / (payments)</b>	<b>(9,091)</b>	-	-	-	<b>(9,091)</b>	-
<b>Transfers to / (from) funds</b>					-	
<b>Surplus / (deficit) for year</b>	<b>(9,091)</b>	-	-	-	<b>(9,091)</b>	-
					cross ref error	
<b>Nature and purpose of funds</b>						

## BORDER HOLIDAY GROUP SCIO

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## Additional analysis (3)

## 6 Breakdown of restricted funds

	Restricted fund 1 - enter name of fund below	Restricted fund 2 - enter name of fund below	Restricted fund 3 - enter name of fund below	Restricted fund 4 - enter name of fund below	Total restricted funds	Total restricted funds last period
<b>Receipts</b>						
Donations					-	
Legacies					-	
Grants					-	
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
<b>Sub total</b>	-	-	-	-	-	-
<b>Receipts from asset &amp; investment sales</b>						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
<b>Sub total</b>	-	-	-	-	-	-
<b>Total receipts</b>	-	-	-	-	-	-
<b>Payments</b>						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities					-	
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
					-	
<b>Sub total</b>	-	-	-	-	-	-
<b>Payments relating to asset and investment</b>						
Purchases of fixed assets					-	
Purchase of investments					-	
<b>Sub total</b>	-	-	-	-	-	-
<b>Total payments</b>	-	-	-	-	-	-
<b>Net receipts / (payments)</b>	-	-	-	-	-	-
<b>Transfers to / (from) funds</b>					-	
<b>Surplus / (deficit) for year</b>	-	-	-	-	-	-
<b>Nature and purpose of funds</b>						



# **BORDER HOLIDAY GROUP SCIO**

## **Trustees' Annual Report**

**1/4/2024 From to 31/3/2025**



## Charity contact information



BORDER HOLIDAY GROUP SCIO

Scottish Charity Number: SC050409

07958312860

<https://www.facebook.com/theborderholidaygroup>

Independent Examiner

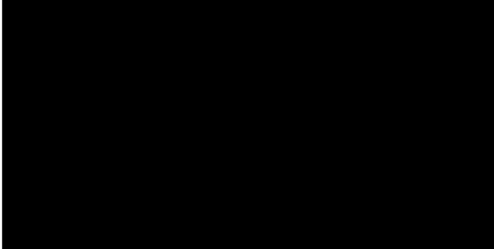
[Redacted]

[Redacted]

20/6/2025

## **Charity Trustees**

Border Holiday Group SCIO (BHG SCIO) Trustees appointed at inaugural AGM 29<sup>th</sup> September 2020 and were re-elected at AGMs as per constitution.



## **Objectives and activities**

The Border Holiday Group SCIO exists to assist and relieve those in need by reason of ill health or disability, who are resident in the Scottish Borders and southern Scotland, by providing them with holidays. In doing so it also aims to provide respite for the beneficiaries' day to day carers.

Main activities are, fundraising for and organisation of, a biannual holiday in a coach specifically designed to meet the needs of the disabled and infirm.

## **Structure, governance and management**

### Type of governing document

The Border Holiday Group SCIO constituted as an incorporated body charity in accordance with the law of Scotland and the Charity and Trustee Investment (Scotland) act 2005 and is administered in accordance with the terms of its constitution.

### Trustee recruitment and appointment

Trustees were elected at the inaugural AGM and were chosen as they were already trustees of The Border Holiday Group SC038524, which was the unincorporated charity that the BHG SCIO was moving from. They were then re-elected at the AGM as per constitution.

## **Achievements and performance**

In the past year the Border Holiday Groups SCIO have successfully continued fundraising activities for the next Jumbulance trip which will take place in September. It will be enjoyed by nine disabled travellers accompanied by a volunteer care team of twelve. There are 13 active members, including the 3 Trustees.

During the past year fundraising has come in through events including a Coffee Morning and a Common Riding and Christmas Hamper Raffle. There were also various donations from local organisations and friends of the groups and a Christmas card donation appeal which used Just Giving as a way of donating to the Charity. Match funding has also come in from Barratt Housing.

VIP fares and Carers fares have also been coming in. While the first payments for the 2024 trip have been paid to the Jumbulance Trust, along with the usual year to year running cost of Lottery Licence and Insurance.

With all the efforts the Group are in a good place financially heading in to a trip year which will see much expenditure, although there are still some fares to come in.

## **Financial review**

As of 31<sup>st</sup> March 2025, the BHG SCIO held unrestricted funds of £39174.48. These funds will be wholly used for BHG SCIO main activities and charitable purposes and, in particular, the forthcoming holiday to Holland in 2026.

## **Statement of the charity's policy on reserves**

The BHG SCIO aims to hold a reserve of £15,000 in its accounts at all times. This is to allow the BHG SCIO to continue operating and fundraising between trips and be in a position to pay for running costs and deposits prior to fundraising starting on the next trip. At present there are no funds as no bank account has been opened.

## **Details of any deficit**

There is no deficit.

## **Future plans**

A holiday is planned for September 2026, this time to Heerlen in Holland. Fundraising is ongoing by BHG SCIO members and by prospective clients who will be travelling on that trip.

## **Additional information**

The list of prospective clients, both new and returning travellers, is ever increasing, with no shortage of applicants to fill the allocated spaces.

The committee and Trustees are committed to continuous fundraising and there are a variety of forthcoming fundraising ventures planned which are needed to offset the ever-increasing cost of organising these holidays.

## Declaration

Signed on behalf of the charity trustees:



Print name



Designation CHAIRMAN & TREASURER

Date 21-06-2025