

BORDER HOLIDAY GROUP SCIO

Trustees' Annual Report

1/4/2025 From to 31/3/2026

Charity contact information



BORDER HOLIDAY GROUP SCIO

Scottish Charity Number: SC050409

10/3 Green Terrace

Hawick

TD90JG

07958312860

lesley@ilfimaging.co.uk

https://www.facebook.com/theborderholidaygroup

Independent Examiner

Mrs Hazel Garden

H. Garden
23/7/2026

Charity Trustees

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

1. Lesley Fraser *(Appointed 29th September 2020)*
2. Pauline More *(Appointed 29th September 2020)*
3. Bryan Hall *(Appointed 4th May 2025)*
4. Gordon Jackson *(Appointed 29th September 2020, stepped down 4th May 2025)*

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 2026. It will be enjoyed by ten 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 Race Night, 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 Tough Mudder run which used Just Giving as a way of donating to the Charity. Match funding has also come in from Barratt Housing and Johnnie Walker.

VIP fares and Carers fares have also been coming in. With the first payments for the 2026 trip yet to been paid to the Jumbulance Trust. There is also 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 the trip year which will see much expenditure, although there are still some fares to come in.

Financial review

As of 31st March 2026, the BHG SCIO held unrestricted funds of £59415.82. 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 Lesley Fraser

Designation CHAIRMAN & SECRETARY

Date 21-06-2026

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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 £
B1 Cash funds	Cash and bank balances at start of year	39,174				39,174	
	Surplus / (deficit) shown on receipts and payments account	20,141				20,141	48,265
	Cash In Hand	100				100	
						-	
	Cash and bank balances at end of year	59,415	-	-	-	59,415	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 £
B2 Investments				
		Total	-	-

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

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

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

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval
	Lesley Fraser	LESLEY FRASER.	23/7/26

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Section C Notes to the Accounts

C1 Nature and purpose of funds *(may be stated on analysis of funds worksheets)*

C2 Grants

Type of activity or project supported	Individual / institution	Number of grants made	£
		Total	-

C3a Trustee remuneration

If no remuneration was paid during the period to any charity trustee or person connected to a trustee cross this box (otherwise complete section 3b)	

C3b Trustee remuneration - details

Authority under which paid	£

C4a Trustee expenses

If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)	

C4b Trustee expenses - details

	Number of trustees	£

C5 Transactions with trustees and connected persons

Nature of relationship	Nature of transaction	Transaction	Balance

C6 Other information

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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	10,678				10,678	
CORPORATE	4,600				4,600	
OTHER					-	
					-	
Total	15,278	-	-	-	15,278	-
	reference	-	-	-	reference	-

2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
			-	
			-	
			-	
			-	
Total	-	-	-	-
	-	-	-	-

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	4,848				4,848	
					-	
					-	
					-	
					-	
					-	
					-	
					-	
Total	4,848	-	-	-	4,848	-

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	300				300	
					-	
					-	
					-	
					-	
					-	
					-	
					-	
					-	
					-	
Total	300	-	-	-	300	-
		-	-	-		-

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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
Receipts						
Donations	15,278				15,278	
Legacies					-	
Grants					-	
Receipts from fundraising activities	4,848				4,848	
Gross trading receipts					-	
Interest	747				747	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
Sub total	20,873	-	-	-	20,873	-
					cross ref error	
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	20,873	-	-	-	20,873	-
					cross ref error	
Payments						
Expenses for fundraising activities	90				90	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	642				642	
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
					-	
					-	
Sub total	732	-	-	-	732	-
					cross ref error	
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
					-	
Total payments	732	-	-	-	732	-
					cross ref error	
Net receipts / (payments)	20,141	-	-	-	20,141	-
Transfers to / (from) funds					-	
Surplus / (deficit) for year	20,141	-	-	-	20,141	-
					cross ref error	

Nature and purpose of funds

APPENDIX 3

OSCR
Scottish Charity Regulator

Independent examiner's report on the accounts V2

Report to the trustees/members of

Charity name: BORDER HOLIDAY GROUP SCIO

Registered charity number

SC 050409

On the accounts of the charity for the period

Period start date				Period end date		
Day	Month	Year		Day	Month	Year
01	04	2025	to	31	03	2026

Set out on pages

1 to 7 (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*]

1. 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 9 of the 2006 Accounts Regulations

have not been met, or

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

Signed:** H. Garden **Date:** 23/7/2026

Name: HAZEL GARDEN

Relevant professional qualification(s) or body (if any):

Address: 35 HUGH McLEOD PLACE
HAWICK
TD9 7QJ

*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.
**OSCR will accept digital or typed signatures.

APPENDIX 3

Disclosure section

Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose

APPENDIX 2

Enter charity name below | Enter SC No. below

BORDER HOLIDAY GROUP SCIO | **SC050409**

OSCR Scottish Charity Regulator

Receipts and payments accounts

For the period from	Period start date: Day	Month	Year	to	Period end date: Day	Month	Year
	01	04	2025		31	03	2026

Section A Statement of receipts and payments

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total funds current period to nearest £	Total funds last period to nearest £
A1 Receipts						
Donations	15,278	-	-	-	15,278	
Legacies		-	-	-	-	
Grants	-	-	-	-	-	
Receipts from fundraising activities	4,848	-	-	-	4,848	
Travel Insurance		-	-	-	-	
Interest	747	-	-	-	747	
					-	
A1 Sub total	20,873	-	-	-	20,873	-
Total receipts	20,873	-	-	-	20,873	-
A3 Payments						
Expenses for fundraising activities	90				90	
Other Expenses	140				140	
Payments relating directly to charitable activities	300				300	
Public Liability Insurance	202				202	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
Other					-	
					-	
A3 Sub total	732	-	-	-	732	-
A4 Payments relating to asset and						
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	732	-	-	-	732	-
Net receipts / (payments)	20,141	-	-	-	20,141	-
A5 Transfers to / (from) funds					-	
Surplus / (deficit) for year	20,141	-	-	-	20,141	-