INVERCLYDE ACROSS TO LOURDES GROUP

Annual Report & Financial Statements

For the year ended

31 December 2025

OSCR
Scottish Charity Regulator
www.oscr.org.uk
Registered Charity
SC023170

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The trustees are pleased to present their report and financial statements together with the independent examiner's report for the year ended 31 December 2025.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity Name	Inverclyde Across to Lourdes Group	
Charity Number	SC023170	
Principal Address	C/o J Small 91 Bournemouth Road Gourock PA19 1HN	
Current Trustees	Daniel Murray	Chairperson
	Janice Small	Secretary
	Catherine McAleese	Treasurer
Bankers	Bank of Scotland PO Box 17235 Edinburgh EH11 1YH	
Independent Examiner	Gillian Cameron, ACIE 46 Pennyfern Road Greenock PA16 9HD	

STRUCTURE GOVERNANCE AND MANAGEMENT

Governing Document

Inverclyde Across to Lourdes Group is an Unincorporated association and received its charitable status on the 23rd November 1994 with the charity number SC023170. The charity is governed by its Constitution and was last amended on the 25th October 2021.

Appointment of Trustees

The Charity Trustees who are the members of the charity, make up the Board of trustees.

Under the Constitution, a treasurer, secretary, and a chairperson must be elected at the Annual General Meeting (AGM) or any meeting called for this purpose. A Charity Trustee is appointed to serve for a term of 3 years but may be voted into office for consecutive terms.

Monthly meetings involving Charity Trustees and other members of the group, are usually held throughout the year, except during times of the pilgrimage and when the group is in the charity shop.

Organisational Structure

The charity it comprised of Members and Charity Trustees.

The Members of the charity have the powers to appoint people to serve on the board and assist decisions on changes to the constitution itself.

The Charity Trustees are responsible for the direction and the governance of the charity and meet regularly to discuss the business of the charity.

Risk Assessment

It is a requirement of Inverclyde to Lourdes group, that all Charity Trustees and volunteers must become members of The Protecting Vulnerable Groups (PVG) membership scheme. All volunteers are supplied with a Helper's Handbook, Safeguarding policy and procedure, Health and Safety policy and procedure, Food safety on board Jumbulance policy and Risk Assessment policy. They also receive Wheelchair Instruction training, Safeguarding training, and new members required to watch video of safeguarding. If a group member has no PVG membership number, there will be the requirement of furnishing the individual with a Risk Assessment. This restricts the contact and full participation of the volunteer with care of the VIPs of the group.

OBJECTS & ACTIVITIES

Charitable Purposes:

Inverclyde Across to Lourdes group (IATL) was established with the following charitable purposes:

- The advancement of religion.

Activities

The main activity of Inverclyde to Lourdes group is to relieve poverty, suffering and distress by assisting people who are sick to take part in a Pilgrimage and holiday to Lourdes, France.

ACHIEVEMENTS & PERFORMANCE

In furtherance of our activities, the group tirelessly raised funds during the year to assist with the expenses of the Pilgrimage and holiday. Our primary source of fundraising is by renting a charity shop from Inverclyde Council for a few weeks at a time and we were able to do so for the duration of 13 weeks in 2025.

During the financial year of 2025, the group achieved the goal of once again organising their own Jumbulance to Lourdes and successfully undertook the Pilgrimage with 21 people. This included 3 nurses, 11 helpers, 1 Chaplain and 6 sick and disabled persons.

Throughout the year, IATL, the charity would ordinarily allocate funding to assist with the costs of helper and people's fares, who are unable to meet the full costs, due to circumstances such as low income or unemployment. With the scope of fundraising, the charity achieved in 2025, the monies raised was used to assist subsidise 1 extra nurse, 2 helpers, and assist a Chaplain. It was also used to pay expenses enroute, provisions for the journey, and expenses of the group during our Pilgrimage whilst in Lourdes. 5 persons paid their fare directly to Across Charity, and 1 sick person given a grant by St Bernadette's Trust, which was deducted from the group balance.

A Jumbulance is a unique specially designed road vehicle constructed to provide long distance transport for persons, whose medical or physical condition makes normal methods of travel either impossible or impracticable. It has seven beds and eighteen seats to provide maximum comfort, a fully equipped kitchen, and a fully accessible toilet, which makes it completely self-contained. It carries oxygen, a limited supply of disposable and medical supplies and is fully air conditioned. A hydraulic lift provides access for those in wheelchairs or trolley beds. The Jumbulance is a registered ambulance for patient transport.

ACROSS Charity

The ACROSS charity (www.across.org.uk) took seriously ill and severely disabled people by Jumbulance to the Christian shrine in Lourdes in Southwest France. Priority was given to those with terminal illness and those confined to a bed or wheelchair. They were responsible for the administration of all Pilgrimages, booking of travel and accommodation, and excursions. It did not matter the beliefs of any of our group, only a willingness to take part.

Very sadly, the Across Charity Trustees suddenly announced that the Charity would be going into a process of winding down at the end of December 2025 due to unsustainable losses.

The IATL therefore required to source a new means of transport and alter the group Constitution to remove reference to the Across Charity. This was carried out at the beginning of the year 2026. Looking ahead to 2026, the group have secured the hire of a Jumbulance from the Jumbulance Trust and booked the Hotel Mediterranean directly to keep costs down. This will be a challenge and steep learning curve for the group.

FINANCIAL REVIEW

Overview

Income of £26,334 (2024: £24,361) was received and the main source of income was trading from the charity shop, fundraising and grant funding.

Expenditure totalling £26,640 (2024: £25,655) were made with the main expenditure relating to expenses incurred on carrying out the charitable activities.

At the end of the financial year there was a deficit of £306. The Charity Trustees acknowledge this and will continue to monitor the charity's financial position.

Donated Facilities & Services

The Charity Trustees are very grateful to all the Charity's supporters and volunteers, without whom the charity could not fulfil its purpose and would like to thank them for their service.

Reserves Policy

At the end of the year, the charity had reserves of £2,312. The Charity Trustees agree that, to guarantee that the next year's Pilgrimage takes place, the charity requires reserves at the end of the financial year that amount to at least 50% of the cost of that year's trip. As the Charity have set out their plans, the Pilgrimage in 2026 will include people paying their fare of £1,250. Therefore, most of the costs will be met by this means.

Future Plans

The IATL are delighted that they will be once again travelling independently to Lourdes between the dates of 31st August till 9th September 2026. The group will consist of 22 pilgrims, which will include Nurses, Chaplain, Helpers and Sick Persons

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APPROVAL

This report was approved by the trustees on 16 July 2026 and signed on their behalf by:

Catherine McAleese

Catherine McAleese
Trustee

Independent Examiner's Report to the Trustees of Inverclyde Across to Lourdes Group

I report on the accounts of the charity for the year ended 31 December 2025, which are set out on pages 8 to 10.

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 2005 ("the 2005 Act") and the Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 Regulations"). The trustees consider that the audit requirement of Regulation (10)(1)(d) of the 2006 Regulations does not apply. It is my responsibility to examine the accounts under section (44)(1)(c) of the 2005 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 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 connection with my examination, no matter came to my attention:-

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 Regulations, and
   - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 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.

G Cameron

Gillian Cameron, ACIE
46 Pennyfern Road
Greenock
PA16 9HD
17 July 2026

STATEMENT OF RECEIPTS & PAYMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted Funds	**Total 2025**	Total 2024
Receipts		£	**£**	£
Donations		1,700	**1,700**	2,725
Trading Income		5,704	**5,704**	3,978
Fundraising		-	**-**	825
Charitable Activities		18,180	**18,180**	16,158
Grants	5	750	**750**	675
		26,334	**26,334**	24,361
Payments				
Charitable Activities	6	26,590	**26,590**	25,605
Donations			**-**	-
Governance Costs				
Independent Examination		50	**50**	50
		26,640	**26,640**	25,655
Surplus/(Deficit) for year		(306)	**(306)**	(1,294)

The Notes on pages 10 form an integral part of these accounts.

STATEMENT OF BALANCES
AS AT 31 DECEMBER 2025

	Note	Unrestricted Funds	**Total 2025**	Total 2024
Funds Reconciliation		£	**£**	£
Balance as at 01 January 2025		2,668	**2,668**	3,962
Surplus/(Deficit) for year		(306)	**(306)**	(1,294)
Balance as at 31 December 2025		2,362	**2,362**	2,668
Bank & Cash Balances				
Cash at Bank		2,353	**2,353**	2,668
Cash in Hand		9	**9**	-
		2,362	**2,362**	2,668
Liabilities				
Independent Examination		50	**50**	50
		50	**50**	50

The Notes on pages 10 form an integral part of these accounts.

These accounts were approved by the trustees on 16 July 2026 and signed on their behalf by:

Catherine McAleese   Janice Small

Catherine McAleese
Trustee

Janice Small
Trustee

1. Basis of Preparation

These accounts have been prepared on the receipts & payments basis in accordance with:

(a) The Charities and Trustee Investment (Scotland) Act 2005

(b) The Charities Accounts (Scotland) Regulations 2006 (as amended)

There have been no changes to the basis of preparation or to the previous year's accounts.

2. Fund Accounting

(a) Unrestricted funds are those that can be expended at the discretion of the trustees in the furtherance of the objects of the charity.

3. Taxation

(a) The charity is not liable to income tax or capital gains tax on its charitable activities.

(b) The charity is not registered for VAT, thus all costs are shown inclusive of VAT charged.

4. Transactions with trustees and related parties

(a) No remuneration was paid to trustees or any persons connected with them during the year (2024: £Nil).

(b) No expenses were reimbursed to the trustees during the year (2024: £Nil).

5. Grants

	Unrestricted Funds	**Total 2025**	Total 2024
	£	**£**	£
Inverclyde Council	450	**450**	675
Inverclyde Windfarm	300	**300**	-
	750	**750**	675

6. Payments relating to Charitable Activities

	Unrestricted Funds	**Total 2025**	Total 2024
	£	**£**	£
Pilgrim to Lourdes	24,640	**24,640**	23,915
Administration Costs	-	**-**	320
Rent	1,950	**1,950**	1,370
	26,590	**26,590**	25,605