
**Gareloch Group Riding for the Disabled Association
SCIO**

**Financial Accounts
Year Ended 31 March 2016**

***French Duncan LLP
Chartered Accountants
85 Glasgow Road, Dumbarton, G82 1RE***

Gareloch Group Riding for the Disabled Association

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For Year Ended 31 March 2016

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Gareloch Group Riding for the Disabled Association SCIO

Members and Trust Information For Year Ended 31 March 2016

| | |
|-----------------------------|--|
| Contact Address | Colgrain Equestrian Centre Main Road Cardross G82 5HG |
| Chairperson | Jen Devery |
| Treasurer | Jeff Stobo |
| Secretary | Elise Nash |
| Other Trustees | Liz Cochrane Mandi Waterston Ian Ward Russell Graves Anne Johnston |
| Independent Examiner | Charles Cleary CA French Duncan LLP Chartered Accountants 85 Glasgow Road Dumbarton G82 1RE |
| Bankers | Bank of Scotland 26 Colquhoun Square Helensburgh G84 8AP |
| Charity Number | SC028645 |

Gareloch Group Riding for the Disabled Association SCIO Report of The Trustees For Year Ended 31 March 2016

The trustees have pleasure in presenting their report together with the financial statements for the year to 31 March 2016.

Objectives and Activities

Charitable Purposes

The organisation's purpose is to provide people of all ages, backgrounds and abilities with the opportunity to ride or be around horses to benefit their health and wellbeing in the Helensburgh and Lochside, Dumbarton, Vale of Leven, Clydebank and surrounding Areas.

RDA gives people the chance to:

- Reach therapeutic goals: improve muscle tone and posture, develop motor skills
- Achieve their personal ambitions: whether this is to sit on a horse for the first time, learn new skills, or take part in competitions at local, regional or national level
- Combat social isolation: build relationships, enjoy events and competition, develop self-confidence
- Develop life skills: improve communication, take responsibility, be a team player
- Experience the outdoors: ride in the countryside, access rural Britain
- Connect with animals: adding a new element to life

Activities

We run nine group sessions a week, each session consists of a mixed group of riders; in ages and ability. There are also a small number of one to one sessions of riding and horse care which occurs out with these Group sessions. We cater for adults, children and young people with a wide range of conditions which may be impairments, activity limitations, and/or participation restrictions. Riders attend either weekly or fortnightly and the sessions run during school term times. The Group is run by volunteers.

Achievements and Performance

The Group has continued to be able to provide nine Group sessions a week during term time for its riders. This has been achieved despite a reduction in numbers of active volunteers and Instructors. This has been due to ill health, family commitments or relocation out with the area. Whilst we lost Instructors we also had two volunteers newly qualify as Instructors and two have also expressed in interest in becoming Trainees. We would hope that these ladies will qualify later in 2016/early 2017 sharing the workload more evenly for the existing Instructors, whose dedication and hard work is very much appreciated by the Group.

We still attract a high number of young people who come to volunteer with us as part of the Saltire /Duke of Edinburgh award scheme. Whilst the Group predominantly consists of retired volunteers it is wonderful that younger people continue to get involved and our younger riders in particular enjoy and benefit from having people more their own age helping at sessions.

Rider numbers continue to stay constant at around 50. Whilst we have lost some riders due to illness or other commitments we have gained new riders and also have two riders on our waiting list. Our ability to accommodate those on the waiting list is dependent on free space within sessions and which horse they would ride. We are not up to capacity in a couple of our Group sessions and hope to place these two riders within suitable sessions in Sept 2016. The steady stream of new riders shows that our service is just as important now as it was when we started 40 years ago.

Our annual survey in November 2015 had our highest ever number of responders and the consensus was that we continue to provide a vital service with many families and caregivers saying they had seen definite improvements in their riders condition as a result of using our services. It should also not be underestimated as to what the Group means to our volunteers. Some are forces families who move around the country and spend long periods separated from partners or are retired due to age or ill health and want to do something constructive and 'make a difference'. Volunteering at the Group brings friendship, stops isolation, promotes fitness and gives self worth as each volunteer really does make a difference, not only to themselves, but to the Group and the riders they help during sessions.

Our second cabin which housed the mechanical horse for a short time will now be a dedicated educational/meeting space. This will be a huge asset to the Group - the current set up has meant that the riders have had teaching sessions in a communal area, the additional cabin will be a place for quiet study, somewhere to hold meetings or discuss confidential or personal matters.

Some of our independent riders attended external RDA competitions. 2016 saw great success at our regional competition with everyone coming home with at least one rosette and one rider went on to compete at the National Competition in Gloucestershire, bringing home a superb 6th place in her class. The Group has adopted the RDA's new tracker system to measure personal growth and progression within our riders. The tracker measures: confidence, communication, enjoyment, horsemanship, physical change and relationships. Whilst this is new to the Group our preliminary findings show that the majority of riders are making progress in at least one targeted area over the space of a term. It is a powerful and very exciting tool to show what a good therapy riding is!

Overall, the Group has had another extraordinary year. We've seen new riders fight their fears and/or conditions to get on a horse for the first time. We've celebrated when rosettes have been won or a rider has managed to tell their horse to 'walk on'. We've said goodbye to people who have given so much to the Group and welcomed new volunteers. The courage our riders show in overcoming their limitations during our sessions not only brings pleasure and a sense of achievement for them but also for the volunteers too. We've all shed at least one tear for one reason or another whilst volunteering! The Group and the work it does is priceless and the trustees extend a huge thank you to everyone who helps us: The Spys who generously let us use their facilities at Colgrain, the girls who work there who give us endless patient help and support with our horses, those who fundraise, those who groom the horses week in week out, our volunteers, our Instructors, those who ride with us and last but not least those work behind the scenes making everything possible.

Financial review

The Group generated a surplus of £10,095 in the year on general activities of which £2,400 has been transferred to a contingency fund for vet fees.

Reserves policy

The Trustees' policy is to attempt to retain a year's worth of normal running costs in order to cover any unexpected expenditure. Whilst this may seem a large amount for a charity, should one

horse need extensive veterinary treatment this can cost many thousands of pounds. With the charity owning four horses we have to ensure we have funds available to take care of veterinary bills for all four, hence the need for what some may consider an abnormally large amount to have as a reserve. This will continue to be monitored.

Plans for the Future

Our aim for the future is to look to steadily grow the numbers of riders the Group supports. This is dependent on volunteer numbers and spaces within the sessions we run. We have considered the possibility of another session on a Friday afternoon which if needed could be set up if volunteer numbers allow it. We will continue to look at if it is feasible to provide a non riding, equine therapy service, particularly aimed at current and veteran service personnel. Another possible service for the future is carriage driving. We hope to develop our day-to-day fundraising activities as we are all too aware that the majority of grant funding is only available for new initiatives and not designed to cover day-to-day running costs, keeping four horses makes our routine costs extraordinary compared to the majority of charities. Our overarching aim is for us to ensure that our riders continue to benefit from the service we provide in no matter how small a way. Riding provides a unique therapy for mind and body and it must never be underestimated how significant a therapeutic benefit it gives to all involved.

Approved by Trustees on 14 November 2016 and signed on their behalf

Jeff Stobo
Treasurer

A handwritten signature in black ink, appearing to read 'Jeff Stobo', written over a white background.

Gareloch Group Riding for the Disabled Association SCIO Responsibilities of the Trustees

The responsibilities of the Trustees detailed below should be read in conjunction with the independent examiner's report as a means of distinguishing their respective responsibilities in relation to the financial accounts.

Preparation of Financial Accounts

The Trustees are required to prepare financial accounts for each financial year which give a true and fair view of the state of affairs of the Trust and of its Receipts and Payments for that period.

Accounting Policies

In preparing the financial accounts set out on pages 6 to 8 the Trustees have used appropriate accounting policies, consistently applied and supported by reasonable and prudent judgements and estimates, and all accounting standards which they consider to be applicable have been followed.

Accounting Records

The Trustees have responsibility for ensuring that the Trust keeps accounting records which disclose with reasonable accuracy the financial position of the Trust and which enable them to ensure that the financial accounts comply with appropriate legislation.

General Responsibility

The Trustees have a general responsibility for taking such steps as are reasonably open to them to safeguard the assets of the Trust and to detect irregularities.

**Independent Examiner's Report on the Accounts
To the Trustees of Gareloch Group Riding for the Disabled Association SCIO
For Year Ended 31 March 2016**

I report on the accounts of the charity for the year ended 31 March 2016 which are set out on pages 7 to 9.

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 charity's 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 as required under section (44)(1)(c) of the 2005 Act and to state whether particular matters have come to my attention.

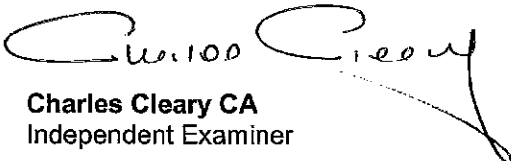
Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. 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:

- 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 Regulationshave 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.


Charles Cleary CA
Independent Examiner

14 November 2016
85 Glasgow Road
Dumbarton
G82 1RE

Gareloch Group Riding for the Disabled Association SCIO


Receipts and Payments Account For Year Ended 31 March 2016


| | Note | General Funds | Restricted Funds | 2016 | 2015 |
|-----------------------------------|------|------------------|---------------------|----------------|---------------|
| | | £ | £ | £ | £ |
| Receipts | | | | | |
| Grants | 2 | 5,000 | 4,246 | 9,246 | 31,876 |
| Donations | | 7,064 | - | 7,064 | 8,087 |
| Riding fees | | 11,063 | - | 11,063 | 15,466 |
| Fundraising | | 1,443 | - | 1,443 | 2,341 |
| Sale of horses | | 1,920 | - | 1,920 | 2,500 |
| Merchandise income | | 1,037 | - | 1,037 | - |
| Other income | 3 | 943 | - | 943 | 323 |
| Bank interest | | 142 | - | 142 | 99 |
| | | <u>28,612</u> | <u>4,246</u> | <u>32,858</u> | <u>60,692</u> |
| Payments | | | | | |
| Horse expenses | 4 | 11,952 | 9,383 | 21,335 | 24,354 |
| Merchandise | | 704 | - | 704 | - |
| Donations | | 500 | - | 500 | - |
| Capital expenditure | 5 | 3,377 | 4,995 | 8,372 | 11,195 |
| Administration costs | 6 | 1,984 | 1,184 | 3,168 | 2,565 |
| | | <u>18,517</u> | <u>15,562</u> | <u>34,079</u> | <u>38,114</u> |
| (Deficit)/Surplus for year | | <u>10,095</u> | <u>(11,316)</u> | <u>(1,221)</u> | <u>22,578</u> |

**Gareloch Group Riding for the Disabled Association
SCIO
Statement of Balances
As at 31 March 2016**

| | Notes | Unrestricted £ | Restricted £ | 2016 £ | 2015 £ |
|--|-------|-------------------|-----------------|---------------|---------------|
| Cash Funds | | | | | |
| Cash and bank balances at start of year | | 31,268 | 21,163 | 52,431 | 29,853 |
| Surplus/(deficit) shown on Receipts and Payments Account | | 10,095 | (11,316) | (1,221) | 22,578 |
| Transfer in year | | (2,400) | 2,400 | - | - |
| | | <u>38,963</u> | <u>12,247</u> | <u>51,210</u> | <u>52,431</u> |
| Restricted funds | 7 | | | <u>12,247</u> | <u>21,163</u> |

Approved by the Trustees on 14 November 2016 and signed on their behalf by


 _____ Jeff Stobo Treasurer


 _____ Elise Nash Secretary

Gareloch Group Riding for the Disabled Association SCIO

Notes to the Financial Accounts For Year Ended 31 March 2016

1. Accounting Policies

The following accounting policies have been applied consistently in dealing with items which are considered material in relation to the Trust's financial accounts.

Basis of Preparation

The financial accounts are prepared under the historical cost convention. They have been prepared in accordance with the Charities Statement of Recommended Practice (SORP 2005), the Charities Accounts (Scotland) Regulations 2006, and Applicable Accounting Standards.

Receipts

Cash is received by way of donations and gifts and these are included in full in the Receipts and Payments account as soon as they are received.

Bank interest is included in the Receipts and Payments account upon receipt.

2. Grants

| | 2016 £ | 2015 £ |
|---------------------|--------------|---------------|
| The Robertson Trust | 5,000 | - |
| Children in Need | 3,128 | - |
| NHS Highland | 1,057 | |
| Sundry | 61 | 31,876 |
| | <u>9,246</u> | <u>31,876</u> |

3. Other Income

| | 2016 £ | 2015 £ |
|-------------|------------|------------|
| Sweatshirts | 417 | 323 |
| Commission | 109 | - |
| Other | 417 | - |
| | <u>943</u> | <u>323</u> |

Gareloch Group Riding for the Disabled Association SCIO

Notes to the Financial Accounts For Year Ended 31 March 2016

4. Horse Expenses

| | 2016 | 2015 |
|-----------------|---------------|---------------|
| | £ | £ |
| Livery | 14,273 | 16,146 |
| Horse hire | 1,900 | 3,204 |
| Shoeing | 867 | 1,322 |
| Tack | 1,212 | 820 |
| Vets and physio | 2,385 | 2,550 |
| Sundries | 698 | 312 |
| | <u>21,335</u> | <u>24,354</u> |

5. Capital Expenditure

| | 2016 | 2015 |
|---------------|--------------|---------------|
| | £ | £ |
| Pony purchase | 1,675 | 5,800 |
| Horse cabin | 5,624 | 2,428 |
| Equipment | 1,073 | 2,967 |
| | <u>8,372</u> | <u>11,195</u> |

6. Administration Costs

| | 2016 | 2015 |
|----------------------------|--------------|--------------|
| | £ | £ |
| Telephone | 216 | 20 |
| Insurance/Group membership | 890 | 1,115 |
| Sweatshirts | 383 | 272 |
| Toys/Rosettes | 156 | 165 |
| Publicity | - | 219 |
| Sundry | 1,523 | 774 |
| | <u>3,168</u> | <u>2,565</u> |

Gareloch Group Riding for the Disabled Association SCIO

Notes to the Financial Accounts For Year Ended 31 March 2016

7. Restricted Funds

| | 2016 | 2015 |
|------------------------|---------------|---------------|
| | £ | £ |
| Hoist grants | 3,207 | 3,393 |
| RDA Group Development | 393 | 1,391 |
| Big Lottery Fund | - | 4,995 |
| Covenant Grant | 3,354 | 8,722 |
| Contingency - vet fees | 5,062 | - |
| NHS Highland | 231 | 2,662 |
| | <u>12,247</u> | <u>21,163</u> |