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

**Financial Accounts
Year Ended 31 March 2017**

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

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Gareloch Group Riding for the Disabled Association SCIO Members and Trust Information For Year Ended 31 March 2017

Contact Address	Colgrain Equestrian Centre Main Road Cardross G82 5HG
Chairman	Kathryn Bennet – Co-opted 2016
Treasurer	Jeff Stobo
Secretary	Elise Nash
Other Trustees	Liz Cochrane Russell Graves Anne Barker – Co-opted 2016
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 2017

The trustees have pleasure in presenting their report together with the financial statements for the year to 31 March 2017.

Structure, Governance and Management

Constitution

The Charity is a Scottish Charitable Incorporated Organisation, registered in its current legal form in March 2012. It has a two-tier structure where the Membership of the group appoint the trustees and have decision making powers. The Management Committee is responsible for the day to day running of the group.

Appointment of Trustees

The Management Committee consists of the charity's trustees. Membership of the Management Committee is open to all volunteers, participants and supporters of the Group. Trustees are elected at the Annual General Meeting which is held within 15 months of the date of the previous AGM. There must be a minimum of three and a maximum of eleven trustees.

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 cater for adults, young people and children with a wide range of conditions. Our hoist and lift enable some wheelchair users, those with limited physical ability, and heavier riders to mount and dismount. Gareloch run nine group riding sessions plus an additional three private or semi-private sessions per week. In addition, there are currently two individual horse care sessions per week. Riders attend either weekly or fortnightly, generally in line with the school terms. We have a short series of riding and horse care activities during the summer holidays.

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Report of The Trustees

For Year Ended 31 March 2017

Achievements and Performance.

The group has continued to deliver extensive number of activities over the last year. However, there has been a significant drop in the number of riders. I believe this to be due to several factors. The vagaries of various council's school holidays have made it very difficult to organise a satisfactory cover of riders, volunteers and coaches. We plan to make a more proactive stand this next year.

All the sessions had been running at full capacity but over the last year there have been the inevitable changes as riders developed, found new activities or their conditions or circumstances changed meaning that riding was no longer a suitable option. Riders previously on the waiting list have been absorbed into sessions. We are aware that pupil numbers at Parklands School are about to greatly increase. As we have had a long and proactive relationship with Parklands as to the benefits of riding for some of their pupils, I very much hope that we will be there to support their future activities.

The group have had to withdraw riding from eight riders as the result of a more rigorous adherence to RDA Equine Welfare Committee advice, regarding weight limits for our horses. We have been searching for a new horse that can take heavier riders and we hope that our newest team member, Holly, will be able to assist. However, she is not the answer for all those that have been suspended. We are very much hoping that we will find alternative equine activities for those who are still unable to ride. All riders will be weighed annually at the beginning of sessions in September 2017. This may become a termly routine once everyone is used to the idea.

To increase the number of riders, within our capacity, we plan to publicise the work of the group, with specific targeting of potential riders through schools, physiotherapists and social centres for disabled people.

We are pleased to announce that a new session will be introduced on Friday evenings for more independent and able riders. This will involve three riders, two new and one moving from another class.

Another pressing issue that must be addressed in order to maintain the numbers of riders, is the drop off in the number of volunteers. This is partly cyclical. We establish great teams of volunteers, then some find their role more demanding than they can manage and others have new commitments to family, old and young. We have already embarked on a promotional campaign through the naval community with some success. We are raising awareness of our activities and need for volunteers through speaking to local groups and a publicity campaign through local press and social media articles. There is a slow but steady increase in new volunteer enquiries.

Volunteers have previously requested more direct training to help them understand and gain confidence in their role. We are pleased to be able to host the next Regional training event at CEC. There are further opportunities through the Region, County and other equestrian organisations for more training. We will be encouraging all our volunteers to take every

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Report of The Trustees

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opportunity to increase the experience and confidence in the work that they do. The Board will be actively engaged in seeking new volunteers ready for the next session.

Our horses are the mainstay of our activities. There have been or are going to be a number of changes over the next year. Bruce was found to be very unhappy with RDA work and has been sold on to an excellent home. Bobbie has had issues with his back, however having reduced his weight carrying limit and he is, in general a much more forward going pony again. Bella is in very good form and is enjoying her activities. Seven is giving us concern as though she seems quite happy and forward going at times, she is showing signs of her age. Once our new pony/horse is established she will be retiring.

Whether we need, or can afford, to return to having a fourth pony will be a matter for future deliberation. We must be sure that means of income are in place to cover the cost of maintenance and that we have sufficient riders with specific requirements to be met, to justify one. However, our riders are continuing to grow and our current pony pool is limited.

On the subject of maintenance of ponies, on behalf of all the riders and the Board, we would like to thank Vikki Allen for taking on the role of Equine Manager at the end of last year. We would also like to thank the Grooming and Exercising Team and the new Tack Maintenance Crew, for the enormous amount of work that they all do to look after the horses and their equipment. They all do their work very conscientiously and without their efforts the group would not be able to look after our horses or ponies properly. Vikki has led the way in making the Tack Room much more accessible and organised. This has proven invaluable at speeding up tacking and untacking and making things easier for all our volunteers.

Weekly RDA sessions do not run by themselves. The coaches and their teams of volunteers put in an enormous amount of preparatory work and planning for each session. One half hour riding session takes not simply the leading of ponies and some coaching, but many extra hours to get the session plans organised, volunteers in, ponies cleaned and tacked up, equipment out, and then all in reverse after the sessions. To all of you involved, our grateful thanks.

As always huge thanks must go to Fiona Spy, her staff and family, for all their support. I am sure there will be times when we are not the easiest clients to work with but I do hope that being partners in the special activities we do, and being on the receiving end of the regular glow of excitement, achievement that our riders exude, and all the positive things that happen, make it worthwhile.

In the Autumn 2016, Jen Devery stepped down as chairman due to ill health. Jen introduced a number of new fundraising initiatives to help support our vital activities and was a leading light in expanding our communications through Facebook. Facebook and other social media are proving the way forward in widening access to our everyday activities and spreading our news. Our thanks go to her for taking those steps to modernise operations. Thanks also go to Mandi Waterston for her work as Equine Manager until Autumn 2016.

May I express my thanks to the three trustees that are stepping down at the forthcoming AGM, Liz Cochrane, Jeff Stobo and Russell Greaves.

Gareloch Group Riding for the Disabled Association SCIO Report of The Trustees For Year Ended 31 March 2017

Liz Cochrane has done a fabulous job establishing and maintaining relationships with grant providers and raising more than £127,000 in her 5 years in this role. This has been a vital role in the growth of the Gareloch Group.

Jeff Stobo stepped in, to 'tide the group over', until they found a permanent treasurer and then found himself having done the role for two and a half years. Being a group treasurer is one of the most demanding on the board. It has long since ceased to be the relatively simple task of income and expenditure. There are many aspects that need to be constantly monitored and acted upon on a weekly, monthly, annual basis, with growing numbers of legal and charitable responsibilities needing to be taken into consideration. We thank French Duncan, accountants, for their work in preparing the group's accounts once again this year.

Russell Graves is passing on responsibility for the Volunteers. He has been in charge of our volunteer applications, following up references and putting our volunteers through their PVG's, Child Protection, Safeguarding, First Aid, etc. Record maintenance is a major part of that role, to comply with latest regulations on data protection. Russell has also been in charge of our fabric, the cabins and maintenance contracts and servicing of our lift, hoist and any other equipment. Once again there are a myriad of rules and regulations regarding equipment that must be adhered to.

The remaining trustees have all agreed to stand for re-election. Nominations are also open for other candidates who wish to come forward. The Gareloch members will be asked to vote in the new board of Trustees at the AGM. The board appreciate the support of the membership and those who are actively involved in our sessions, and we look forward to welcoming new trustees and old, to continue the development of the group and expansion of the number of activities that we offer.

Financial Review

The financial statements are included as pages 10 to 14. The end of the year saw a healthy balance in the accounts with grants doubling from last year. There was also an increase in donations and fundraising income which was most welcome. I would therefore offer a huge thank you to all our supporters, both regulars and new, for providing such a significant part of our income.

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 any one of our horses need extensive veterinary treatment this could cost many thousands of pounds. We must ensure that we have sufficient funds to take care of all our horses.

Signed on behalf of the Trustees

Kate Bennet

**Gareloch Group Riding for the Disabled Association
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Report of The Trustees
For Year Ended 31 March 2017**

Chairman

-

Gareloch

RDA

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 10 to 14 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 2017**

I report on the accounts of the charity for the year ended 31 March 2017 which are set out on pages 10 to 14

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

12 May 2017
85 Glasgow Road
Dumbarton
G82 1RE

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Receipts and Payments Account For Year Ended 31 March 2017

	Note	General Funds £	Restricted Funds £	2017 £	2016 £
Receipts					
Grants	2	-	21,017	21,017	9,246
Donations		10,113	-	10,113	7,064
Riding fees		16,915	(2,155)	14,760	11,063
Fundraising		4,118	-	4,118	1,443
Sale of horses		1,950	-	1,950	1,920
Merchandise income		1,223	-	1,223	1,037
Other income	3	1,566	-	1,566	943
Bank interest		199	-	199	142
		<u>36,084</u>	<u>18,862</u>	<u>54,946</u>	<u>32,858</u>
Payments					
Horse expenses	4	11,196	10,704	21,900	21,335
Merchandise		78	-	78	704
Donations		-	-	-	500
Capital expenditure	5	-	711	711	8,372
Administration costs	6	3,236	388	3,624	3,168
Governance costs		780	-	780	-
		<u>15,290</u>	<u>11,803</u>	<u>27,093</u>	<u>34,079</u>
Surplus/(Deficit) for year		<u>20,794</u>	<u>7,059</u>	<u>27,853</u>	<u>(1,221)</u>

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Statement of Balances As at 31 March 2017

	Note	Unrestricted £	Restricted £	2017 £	2016 £
Cash Funds					
Cash and bank balances at start of year		38,963	12,247	51,210	52,431
Surplus/(deficit) shown on Receipts and Payments Account		20,794	7,059	27,853	(1,221)
Transfer in year		<u>(2,400)</u>	<u>2,400</u>	<u>-</u>	<u>-</u>
		<u>57,357</u>	<u>21,706</u>	<u>79,063</u>	<u>51,210</u>
Restricted funds	7			<u>21,706</u>	<u>12,247</u>

Approved at the Annual General Meeting held on 12 May 2017.

_____	Kathryn Bennet	Chairperson
_____	Elise Nash	Secretary

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Notes to the Financial Accounts For Year Ended 31 March 2017

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

	2017 £	2016 £
The Robertson Trust	-	5,000
Children in Need	6,517	3,128
NHS Highland	-	1,057
Argyll & Bute Council	3,000	-
West Dunbartonshire Council	1,500	-
Santander	5,000	-
Margaret Bell Trust	5,000	-
Sundry	-	61
	<u>21,017</u>	<u>9,246</u>

3. Other Income

	2017 £	2016 £
Sweatshirts	13	417
Commission	210	109
Harpury expenses	1,052	-
Other	291	417
	<u>1,566</u>	<u>943</u>

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Notes to the Financial Accounts For Year Ended 31 March 2017

4. Horse Expenses

	2017 £	2016 £
Livery	16,048	14,273
Horse hire	794	1,900
Shoeing	747	867
Tack	1,669	1,212
Vets and physio	2,260	2,385
Sundries	382	698
	<u>21,900</u>	<u>21,335</u>

5. Capital Expenditure

	2017 £	2016 £
Pony purchase	-	1,675
Horse cabin	419	5,624
Equipment	292	1,073
	<u>711</u>	<u>8,372</u>

6. Administration Costs

	2017 £	2016 £
Telephone	184	216
Insurance/Group membership	1,161	890
Sweatshirts	139	383
Toys/Rosettes	55	156
Competitions	28	-
Publicity	1,028	-
Sundry	1,029	1,523
	<u>3,624</u>	<u>3,168</u>

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Notes to the Financial Accounts For Year Ended 31 March 2017

7. Restricted Funds

	2017 £	2016 £
Hoist grants	2,947	3,207
RDA Group Development	345	393
Big Lottery Fund	-	-
Covenant Grant	2,960	3,354
Contingency – vet fees	7,462	5,062
NHS Highland	2	231
Margaret Bell Trust	5,000	-
Argyll & Bute Council	7	-
Santander	2,845	-
BBC Children in Need	138	-
	<u>21,706</u>	<u>12,247</u>