

REGISTERED CHARITY NUMBER: SC028645

**Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 March 2021
for
Gareloch Group Riding for the Disabled
Association SCIO**

Gareloch Group Riding for the Disabled Association SCIO

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for the Year Ended 31 March 2021**

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Gareloch Group Riding for the Disabled Association SCIO

Report of the Trustees for the Year Ended 31 March 2021

The trustees present their report with the financial statements of the charity for the year ended 31 March 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS I 02) (effective 1 January 2015).

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.

Gareloch Group Riding for the Disabled Association SCIO

Report of the Trustees for the Year Ended 31 March 2021

ACHIEVEMENT AND PERFORMANCE

Charitable activities

I had not expected to have to say this, but a warm welcome to our Second Zoom AGM. If nothing else, this last year has taught us not to make assumptions and to be flexible!

As mentioned in my last report, with only the very limited possibility of being able to offer any riding, and therefore getting any income, we had decided to move all but Harris away off the yard to grazing. I am extremely grateful to the owners and staff at Easterton, the owners and staff at Ardencaple and to Vikki Allan for supporting us in looking after our various equines while they were away from Colgrain.

Joan's Carers Ltd. very generously sponsored the livery costs of Bobbie through the winter months and another unnamed donor sponsored Isaac. Both the boys thoroughly enjoyed their time up on the hill and I know that the team (Elise, Mary, Trish, Moira, Amy, Catherine, Joy, Dom and Andrea) from Gareloch, who looked after the horses on a daily basis, really enjoyed the support and welcome they received. Thank you everyone.

Bella and Hettie returned to Colgrain in September. Riding sessions tentatively restarted at the end of September 2020 with Harris and Bella. Sadly, after just a few sessions it was clear that Bella was no longer happy to continue her RDA sessions. We are very pleased that one of our experienced volunteers has taken her on trial as a family pony. We are most grateful to Glasgow RDA for the loan of their pony Oli to take Bella's place. Oli is an old hand at RDA and stepped right up to the mark. By the end of December 2020, we had, despite the Covid restrictions, been able to grow back up to 13 riders per week, over Monday and Friday afternoons. Then we went back into lockdown. Riding restarted again on Monday 5th April with our same 13. We are ready to build that up to 17 in the next week or two. The schools have only just received their guidance as to what they will or will not be able to do so we anticipate it will be a little time before Parklands can consider restarting at which point we will have to reorganise ourselves again. I am very proud of how much we have been able to achieve so far but we still have over 40 riders on our books who are waiting to return whenever that will be possible.

Harley has remained at Easterton on part loan to one of our riders. We are working towards her upkeep being fully funded. Hettie has gone on loan to Easterton Riding School as a lead rein pony. She rules the field of little ponies, is very well, happy and much loved. She will stay there until our future programme is in place. Brodie is on part loan and part funded at Colgrain. He also does a few RDA sessions per week.

The Carriage Driving boys returned to Colgrain on 19th April to begin preparation for resumption of RDA Carriage Driving in Scotland. The provisional date for which is 15th May (?). We are still waiting for Isaac to pass his RDA Assessment but we anticipate that he will be thrilled to get back to work again and it won't take long. Patsy Muir Simpson (Carriage Driving Rep.) is prepared to come and assess him as soon as he is ready.

In order to expand our activities but without the possibility of providing more riding, we have applied for and been registered as an RDA Group providing 'Tea with a Pony'. This has been in discussion for some time, but we are now that much nearer to being able to offer this opportunity to those living with dementia or other life impacting conditions to spend happy, comforting, and fun time with ponies. This is an exciting and most welcome step forward.

Over this last year managing our finances has been 'testing'. The ponies being away eased our monthly financial costs enormously but now with five back on full livery it will be a greater challenge. We are extremely grateful to the many individuals and organisations who have continued to give us funding and donations including RDA volunteers who are currently unable to volunteer, RDA National Office, Children in Need, MEB Foundation, SIM Property Management, Urquhart Knox Redmayne, Heron Construction LTD, and again our friends, Buddies in Boats. We are looking at ways in which we can ensure regular income from lessons and exploring ever wider sources of funding to cover our growing costs. Thanks to Julia Barr, our Fundraising Trustee, for all that she has achieved in this very complex year. There is no doubt that Fundraising is a specialist role, Julia does a great job, but she is keen to have some assistance given that she also has a full-time career and two small children. If anyone is interested, please get in touch with Julia or a trustee.

I would like to forward my personal thanks to the volunteers who have continued to work with the ponies throughout the last year and a quarter, keeping them safe, well and motivated. This time has created unexpected space for training and learning but it has been very demanding on this small band of people.

A huge thank you to our team of young volunteers who have made themselves available to help in sessions, clean tack, exercise our ponies. Always smiling, under their PPE, and always willing to do whatever is required. We could not manage without you.

Our limited number of coaches remain a problem. Fiona has stepped down as lead coach to focus on her own duties running Colgrain but she remains a coach and will be ready for her RDA riders return. I am pleased to say that we currently have four coaches in training but we need more.

During the last year we have set up a Gareloch SLACK Group. This enables us to share information on any pertinent subject with individuals or groups of people. Our hope is that this will enable everyone to be part of the everyday running of our RDA Group. If you are not a member and you should like to be please contact one of the Trustees.

Thanks to the Spy family for welcoming us back to Colgrain and to Vikki for her continued horse management.

Finally, I wish to acknowledge the efforts of the Board of Trustees over the last year. Due to the pandemic and ongoing issues there has been a much greater requirement for regular communication, but we have risen to the challenge and become experts in Zoom! Each committee member has gone well above and beyond. Thank you. Special thanks go to Mary Jardine, who is retiring as our Safeguarding Officer this year. Annemarie Webster will be putting herself up for election at the AGM

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Report of the Trustees for the Year Ended 31 March 2021

ACHIEVEMENT AND PERFORMANCE Charitable activities

to take on this role. Elise, our Group Secretary, is keen to step down as Secretary and focus on her other role in charge of the Gareloch Driving Section. At the time of writing this report, no-one has come forward for the role but I am sure someone will before long. I would like to take this opportunity to thank Elise for the many years that she has been our secretary and for the wonderful job that she has done.

Let us hope that the next Gareloch AGM will follow the old format, a good meeting together with a lovely lunch.

Kate Bennet
27.4.21

Gareloch Group Riding for the Disabled Association SCIO

Report of the Trustees for the Year Ended 31 March 2021

FINANCIAL REVIEW

Reserves policy

The Trustee's policy is to attempt to retain a year's worth of normal running costs. In addition, due to the growing expense of horse insurance and the vagaries of the cover provided, the Trustees have put aside £25,462 to cover any unexpected expenditure on veterinary costs. 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 of our horses. To cover both future trading costs and veterinary costs we hold £46,026 on deposit.

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 fifteen months of the date of the previous Annual General Meeting. There must be a minimum of three and a maximum of eleven trustees.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

SC028645

Principal address

Colgrain Equestrian Centre
Main Road
Cardross
Argyll & Bute
G82 5HG

Trustees

K Bennet - Chairman	- appointed 5.12.16
Kirsty Douglas- Treasurer	- appointed 8.6.20
E Nash - Secretary	- appointed 9.5.14
Julia Barr	- appointed 10.6.19
L Worrall - co-opted	- appointed 11.6.18
G Drapper	- appointed 11.6.18
M Jardine	- appointed 6.6.17
P Clarke	- appointed 11.6.18

Gareloch Group Riding for the Disabled Association SCIO

**Report of the Trustees
for the Year Ended 31 March 2021**

REFERENCE AND ADMINISTRATIVE DETAILS

Independent examiner

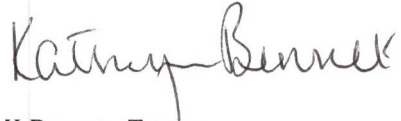
DD&S LTD

60 Randolph Road

Glasgow

G11 7LG

Approved by order of the board of trustees on 18th June 2021 and signed on its behalf by:

A handwritten signature in black ink that reads "Kathryn Bennet". The signature is written in a cursive style with a large initial 'K'.

K Bennet - Trustee

Gareloch Group Riding for the Disabled

Independent Examiner's Report to the Trustees of Gareloch Group Riding for the Disabled Association SCIO

I report on the accounts for the year ended 31 March 2021, which are set out on the pages following.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I have examined your charity's accounts as required under section 145 of the Charities Act 2011 ('the Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

my role is to state whether any material matters have come to my attention giving me cause to believe:

1. that accounting records were not kept as required by section 130 of the Act; or
- 2 that the accounts do not accord with those records; or
3. that the accounts do not comply with the accounting requirements of the Act; or
4. that there is further information needed for a proper understanding of the accounts.

Independent examiner's statement

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the Directions of the Charity Commission I have found no matters that require drawing to your attention.

Lynsey Graham
DD&S LTD
6th July 2021

Gareloch Group Riding for the Disabled

Receipts and Payments for the Year Ended 31 March 2021

	Notes	Unrestricted	Restricted	31.3.21	31.3.20
RECEIPTS					
Donations		14,395		14,395	18,455
Riding fees		2,113		2,113	18,099
Fundraising		-		-	1,273
Sale of horses		-		-	-
Merchandise income		-		-	26
Grants	2	15,760	12,548	28,308	13,684
Bank interest		128		128	264
Other income		-		-	1,523
Total		32,396	12,548	44,944	53,325
PAYMENTS					
Horse expenses		21,263	215	21,478	56,699
Merchandise		-		-	693
Riding fees		-		-	16
Capital expenditure		8,265		8,265	5,050
Administration costs		1,794		1,794	356
Governance		508		508	1,015
Total		31,830	215	32,045	63,828
SURPLUS/(DEFICIT)		566	12,333	12,899	(10,502)
RECONCILIATION OF FUNDS					
Total funds brought forward		31,645	11,984	33,127	43,629
TOTAL FUNDS CARRIED FORWARD		32,211	24,317	46,026	33,127

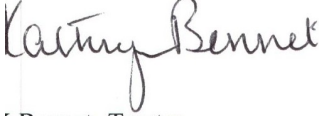
Gareloch Group Riding for the Disabled

Statement of Balances At 31 March 2021

	Unrestricted	Restricted	31.3.21	31.3.20
CASH FUNDS				
Cash and bank at start of year	18,875	14,251	33,127	43,629
SURPLUS/(DEFICIT)	<u>566</u>	<u>12,333</u>	<u>12,899</u>	<u>(10,502)</u>
NET ASSETS	<u>19,441</u>	<u>26,584</u>	<u>46,026</u>	<u>33,127</u>
FUNDS				
Unrestricted funds			19,441	18,875
Restricted funds			<u>26,584</u>	<u>14,251</u>
TOTAL FUNDS			<u>46,026</u>	<u>33,127</u>

The financial statements were approved by the Board of Trustees on 6th July 2021 and were signed on its behalf by:

K Bennett - Trustee



E Nash - Trustee



**Notes to the Financial Statements
for the Year Ended 31 March 2021**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received, and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on a receipts and payments basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with the use of resources.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Gareloch Group Riding for the Disabled

Notes to the Financial Statements for the Year Ended 31 March 2021

2. GRANTS

	31.3.21	31.3.20
Children in Need	10,048	6,648
NHS	-	1,100
Woodenspoon	-	-
ACHA	-	-
RDA National Grant	2,600	-
ACHA	-	-
The Corra Foundation	4,160	-
Emergency grant	9,000	-
Wesleyann Foundation	-	-
Foundation Scotland	-	-
Argyll & Bute Council	2,500	1,272
The Round Table	-	-
The Weir Charitable	-	-
The Robertson Trust	-	-
Brown Fund	-	1,434
Childrens Aid Scotland	-	-
ASDA	-	3,230
	<hr/>	<hr/>
	28,308	13,684

Gareloch Group Riding for the Disabled

Notes to the Financial Statements - continued for the Year Ended 31 March 2021

3	MOVEMENT IN FUNDS	At 1.4.20	Net movement in funds	At 31.3.21
		£	£	£
	Unrestricted funds			
	General fund	18,875	566	19,441
	Restricted funds			
	Children in Need	(1,024)	10,048	9,024
	Argyll & Bute Council	1,279	2,500	3,779
	Margaret Bell Trust	-	-	-
	Hoist fund	1,666	(215)	1,451
	Covenant Grant	2,427		2,427
	NHS Highland	1,948		1,948
	Woodenspoon - for Boo	102	-	102
	Contingency - vet fees	6,375		6,375
	Carriage fund	730		730
	Carriage fund - fundraising	-		-
	Brown Fund	749		749
	TOTAL FUNDS	<u>33,127</u>	<u>12,899</u>	<u>46,026</u>

Net movement in funds , included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds	
	£	£	£	
	Unrestricted funds			
	General fund	32,396	(31,830)	566
	Restricted funds			
	Children in Need	10,048		10,048
	Margaret Bell Trust		-	-
	Hoist Fund		(215)	(215)
	Covenant Grant		-	-
	NHS Highland		-	-
	Argyle and Bute	2,500	-	2,500
	Contingency - vet fees		-	-
	Carriage fund		-	-
	Carriage fund - fundraising		-	-
	Brown Fund		-	-
	Childrens Aid Scotland		-	-
	Asda Grant		-	-
	TOTAL FUNDS	<u>44,944</u>	<u>(32,045)</u>	<u>12,899</u>

Gareloch Group Riding for the Disabled

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2021**

4. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2021

Gareloch Group Riding for the Disabled

Receipts and Payments for the Year Ended 31 March 2021

RECEIPTS	31.3.21	31.3.20
	£	£
Donations	14,395	18,456
Riding fees	2,113	18,099
Fundraising	-	1,273
Sale of horses	-	-
Merchandise income	-	26
Grants	28,308	13,684
Bank interest	128	264
Other income	-	1,523
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	44,944	53,325
 PAYMENTS		
Horse expenses	21,478	56,699
Merchandise	-	693
Riding fees	-	16
Capital expenditure	8,265	5,050
Administration costs	1,794	356
Governance costs	508	1,015
	<hr/>	<hr/>
	32,045	63,828
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	12,899	(10,502)