

**Gareloch Group Riding for the Disabled Association SC10**

**Contents of the Financial Statements  
for the Year Ended 31st March 2022**

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## **Reports of the Trustees**

### **For the Year Ended 31 March 2022**

The trustees present their report with the financial statements of the charity for the year ended 31 March 2022. 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 102) (effective 1 January 2015).

### **OBJECTIVES AND ACTIVITIES**

#### **Charitable Purposes**

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

ROA 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 competitions, 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.

Following Covid, we are still operating at a reduced capacity. We currently have driving sessions on a Monday and Wednesday between 10am-12pm and riding sessions on a Monday and Friday between 10am-10.30am and 3pm-6pm. We also offer Equine Assisted Learning and Tea with a Pony sessions.

#### **Achievements and Performance:**

Ladies and Gentlemen, how delighted I am to be able to at last welcome you to our Annual General Meeting in person and not over Zoom.

Whilst we get used to living with Covid, the aftermath and consequences remain to be navigated by us all and our Group. We have lost very many of our faithful volunteers as they have found new things to do or are still not ready for whatever reason to go out and join activities again. For some their confidence came from knowing the riders they were working with, the horses, the session times, the **coaches, and the routines. Looking back over the last two and a half years - almost everything has** changed. Volunteers returning to RDA will to all intents and purposes be starting all over again.

Over 2021 we purchased three horses to replace those that we had lost during Covid - Dolly, Breon and Ralph. Unfortunately, last year as many of you will know, we had major, unrelated, health issues with Harris, Isaac, Dolly and Ralph. After a long period of recuperation, Harris did not return to RDA, but he is well and very happy. Isaac came back to work after a long convalescence getting used to

having only one eye. He has been repassed as a driving pony but has yet to quite return to his old self. Dolly and Ralph have been moved to Ardencaple Livery Yard where they are being kept on DIY. Ralph cannot be ridden until August or September. The medical and recuperation costs have had a huge impact on our financial reserves. We are extremely grateful to the Equine Vet Clinic for contributing a substantial amount of money from their Charity Fund and to the Vet School for their support. We are so grateful to individual donors and funds that came forward in our hour of need including our old friends, Buddies in Boats, Arnold Clark Community Fund, Hugh Fraser Foundation, the Co-op, Morrisons and Mrs. David to name but a few. A crowd fund for £5000 to pay for Ralph's emergency treatment has been set up. Thank you to everyone who has contributed so far. All donations up to £250 are being matched by the National Emergencies Trust Local Action Fund. We have very nearly reached our target.

We would like to thank Redmayne Bentley, and We Remember Submariners for their support and to all those local individuals and companies that have given so generously towards our very successful recent fundraising Coffee, Cake and Craft afternoon and to forthcoming fundraising events. A **full** list will be on our website.

The Strangles outbreak at Colgrain has had a major impact on our operations. Initially having researched the disease, we took the decision to cancel all sessions. Due to the nature of our activities, we felt that the risks of inadvertently spreading the disease was too high. As the outbreak progressed and quarantine routines were established, it was possible to restart with limited teams of volunteers. Some volunteers who have their own horses are understandably holding back from volunteering. Unfortunately, Dolly had been in contact with the new horse. Following the guidance of the yard vet, she was required to be stabled in isolation. After nearly two months, with advice from our own vet, for the good of her mental and physical health we took the decision to spring her. Following a guttural pouch lavage and further quarantine, she is now happily out in a herd, in a field. Her recuperation has begun. At present we only have Brodie (13.2) and Breon (16.2) available for our current riders. Bobbie and Isaac are **fully** occupied with carriage driving.

We are extremely grateful to all our participants who are patiently waiting to start or restart. To help satisfy some of them, we have extended our horse care, groundwork and EFL sessions. We will be restarting the Tea with a Pony initiative as the weather improves. Our thanks to the coaches, in particular Trish Clarke who has taken the lead on Equine Facilitated Learning, getting the additional qualifications, and now delivering excellent sessions. Grateful thanks go to the Tea with a Pony Team who entertain and host our selection of guests. These additional initiatives allow us to expand the use of our ponies without putting any additional physical strain on them.

At the beginning of 2022 we introduced a membership scheme for our participants. A monthly subscription towards the maintenance of our horses and separately lesson fees as they attend. This went down well with a vast majority of our participants and their carers who realised that whether we had participants showing up or not in our lessons, our horses still need to be fed, watered, shod, saddles checked etc. The overall annual cost to each regular rider or driver remains the same as it was but we are able to anticipate and calculate our income and expenditure much

more easily. The group continues to raise a substantial proportion of our annual running costs through fund raising events, donations and grant applications.

Very sadly, due to the intense squeeze on our finances, we had to take the decision to sell Harley and Hettie. We are very fortunate that Easterton Farm Park, where they have been on loan since the pandemic, have purchased them. We know that they are settled, happy and healthy. As a regular visitor to Easterton, I can keep an eye on them!

After 43 years of Gareloch RDA tweaking and amending as we went along, we have decided that the time has come to have a rethink of all aspects of the group. Our participants are looking for different

experiences. Our volunteers are keen to learn more and to deliver good, meaningful sessions. We have a great team of coaches, Elise, Mary, David, Trish and trainee, Dom, on the driving side. Myself, Michelle and trainees, Catherine and Jackie on the riding side. Between all of us we have substantial equine experience and a keenness to make all our activities fun and at the same time beneficial to everyone's physical and mental well-being.

The first change we are going to make is to our colours, moving from the jade to royal blue. Heather Johnston is in the process of designing a new logo to incorporate our riding and driving. This has been on the Trustees' minds for a very long time! We will keep you posted. We will be giving our website and Facebook pages an overhaul too as they are out of date now.

I would like to thank all those who are looking after our horses at Colgrain, and at Ardencaple. Our horses are the most amazing givers of affection, peace, happiness, challenges, learning. Without them where would we be?

My thanks go to Martin Lang, our Independent Examiner, for examining our accounts but also his help and advice as we work to update our accounting systems for the future.

Finally, I would like to thank the Board of Trustees for their continuing very hard work and enthusiasm. We welcome Sharyn Brown as our new Fundraising Trustee. Julia remains a trustee but has moved to Publicity and Media with Louise. Thanks to Crispin Best, who graciously stepped in temporarily as our Group Secretary will be retiring this AGM. We do not have a replacement as yet, but I am optimistic that someone will be in place very soon.

There is much to look forward to as the work of the ROA develops to take in new ideas and expectations, and we are open to move with the times.

## **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 aim to put aside £20,000 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 we have sufficient funds to take care of our horses. To cover both future trading costs and veterinary costs we aim to hold £45,000. As discussed in the Chairman's report above, several unrelated factors including Covid, equine disease and equine illness and injury have led to a great number of unforeseen costs over this financial year. As a result, our finances do not currently meet with the reserve policy. To action this, the Trustees have taken on additional fundraising help and are working towards recovering the reserves. In addition, we made the sad decision to sell Harley and Hettie. As a result of both, we feel we are making significant progress to recover our reserve fund.

## **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  
082 SHG

### Trustees

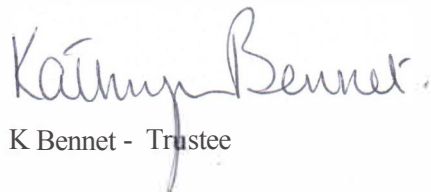
K Bennet - Chairman	-Appointed	05.12.16
K Douglas - Treasurer	- Appointed	08.06.20
E Nash - Secretary	- Appointed	09.05.14
Resigned as Secretary	- Resigned	18.06.21
ENash	- Appointed	18.06.21
C Best - Secretary	- Appointed	18.06.21
J Barr	-Appointed	10.06.19
L Worrall	- Appointed	11.06.18
G Drapper	-Appointed	11.06.18
P Clarke	- Appointed	11.06.18
A Webster	- Appointed	18.06.21
M Jardine	- Resigned	18.06.21
S Brown	- Appointed	10.03.22

## REFERENCE AND ADMINISTRATIVE DETAILS

### Independent examiner

TBC

Approved by order of the board of Trustees on 13<sup>th</sup> of May and signed on its behalf by:



K Bennet - Trustee

## **Independent Examiner's Report to the Trustees of**

### **Gareloch Group Riding for the Disabled Association SC10**

I report on the Accounts for the Year Ended 31st March 2022, which are set out on pages Six to Ten.

#### **Responsibilities and Basis of Report**

As the Charity's Trustees, you are responsible for the preparation of 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 (S)(b) of the 2011 Act.

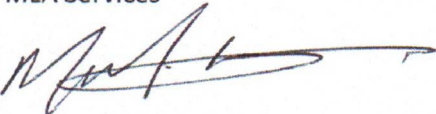
My role is to state whether any material matters have come to my attention, giving me cause to believe:

- 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 of the Accounts, and related information, and I have no concerns in respect of the matters (1) to (4) listed above, and, in connection with with following the Directions of the Charity Commission, I have found no matters that require to be drawn to your attention.

Martin Lang  
MLA Services



12th May 2022

**Gareloch Group Riding for the Disabled Association SC10**  
**Receipts and Payments**  
**for the Year Ended 31st March 2022**

	Notes	Unrestricted	Restricted	31.03.22	31.03.21
<b>RECEIPTS</b>					
Donations		£ 23,870		£ 23,870	£ 14,395
Riding Fees		£ <b>7,489</b>		£ 7,489	£ 2,113
Fundraising		£ 1,522		£ 1,522	£ -
Sale of Horses		£ 5,000		£ 5,000	£ -
Horse Loans		£ 3,795		£ 3,795	£ -
Grants	1			£ -	£ 28,308
Bank Interest		£ 4		£ 4	£ 128
Other Income			£ 101	£ 101	£ -
<b>Total</b>		£ 41,681	£ 101	£ 41,782	£ 44,944
<b>PAYMENTS</b>					
Horse Expenses		£ 25,987	£ 11,217	£ 37,204	£ 21,478
Merchandise				£ -	£ -
Riding Fees				£ -	£ -
Capital Expenditure		£ 29,474		£ 29,474	£ 8,265
Administration Costs		£ 5,729		£ 5,729	£ 1,794
Governance				£ -	£ 508
<b>Total</b>		£ 61,190	£ 11,217	£ 72,407	£ 32,045
<b>Surplus/Deficit</b>		<b>£ 19,510</b>	<b>£ 11,116</b>	<b>£ 30,626</b>	<b>£ 12,899</b>
<b>RECONCILIATION OF FUNDS</b>					
Total Funds brought forward	2	£ 39,782	£ 16,077	£ 55,859	£ 33,127
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>£ 20,272</b>	<b>£ 4,961</b>	<b>£ 25,233</b>	<b>£ 46,026</b>

**Statement of Balances at 31st March 2022**

Restricted Funds	£ 4,961.39
Unrestricted Funds	£ 20,271.34

**£ 25,232.73**

Represented by:

Bank of Scotland Savings Account	£ 19,341.36
Bank of Scotland Current Account	£ 5,891.37

**Total Funds** **£ 25,232.73**

**Gareloch Group Riding for the Disabled Association SC10  
Statement of Balances  
for the Year Ended 31st March 2022**

**Statement of Balances at 31st March 2022  
At 31st March 2022**

	Unrestricted	Restricted	31.03.22	31.03.21
<b>Cash Funds</b>				
Cash at Bank 1st April 2021	£ 39,782	£ 16,077	£ 55,859	£ 33,127
Surplus /Deficit	<u>-£ 19,510</u>	<u>-£ 11,116</u>	<u>-£ 30,626</u>	<u>£ 22,822</u>
<b>Net Assets</b>	<u>£ 20,272</u>	<u>£ 4,961</u>	<u>£ 25,233</u>	<u>£ 55,859</u>

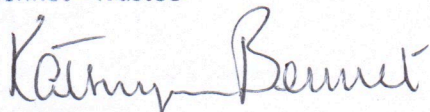
Restricted Funds	£ 4,961.39
Unrestricted Funds	<u>£ 20,271.34</u>
	<u><u>£ 25,232.73</u></u>

Represented by:

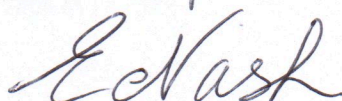
Bank of Scotland Savings Account	£ 19,341.36
Bank of Scotland Current Account	<u>£ 5,891.37</u>
<b>Total Funds</b>	<u><u>£ 25,232.73</u></u>

Financial Statements were approved by the Board of Trustees on 12th May 2022  
and were signed on its behalf by:

K Bennet - Trustee



E Nash - Trustee





Gareloch Group Riding for the Disabled Association SC10  
Notes

**Note1**  
**Grants Received**

Dentons Charitable Trust	£ 1,000.00
Blair Grant	£ 300.00
CO-OP Grant	<u>£ 6,041.67</u>
	<u>£ 7,341.67</u>

**Note2**  
**Restricted Funds**

	Children in Need	Argyll & Bute Council	Holst fund	Covenant Grant	Horse insurance fund	Brown Fund	Total
Balance at 1st April 2021	£ 3,604.67	£ 2,140.35	£ 1,665.51	£ 2,291.91	£ 6,375.45	£ -	£ 16,077.89
Additions during Year						£ 101.40	
	£ 3,604.67	£ 2,140.35	£ 1,665.51	£ 2,291.91	£ 6,375.45	£ 101.40	£ 16,179.29
Expenditure in Year	£ 3,754.50	£ 2,145.40	£ 240.00		£ 4,976.60	£ 101.40	£ 11,217.90
	<u>£ 149.83</u>	<u>£ 5.05</u>	<u>£1,425.51</u>	<u>£ 2,291.91</u>	<u>£ 1,398.85</u>	<u>£ -</u>	<u>£ 4,961.39</u>

**Balances at 31st March 2022**

Restricted Funds	£ 4,961.39
Unrestricted Funds	<u>£ 20,271.34</u>
	<u>£ 25,232.73</u>

Represented by:

Bank of Scotland Savings Account	£ 19,341.36
Bank of Scotland Current Account	<u>£ 5,891.37</u>
	<u>£ 25,232.73</u>

**Gareloch Group Riding for the Disabled Association SCIO**  
**Notes to the Financial Statements**  
**for the Year Ended 31st March 2022**

**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 of applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK, and Republic of Ireland (FRS102) Oeffective 1 January 2011), '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 costs 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 where funds are raised for particular restricted purposes.

**Gareloch Group Riding for the Disabled Association SCIO**  
**Deetailed Income and Exoenditure Account.**  
**for the Year Ended 31st March 2022**

**Income Analysis Unrestricted**

<b>Fees</b>	<b>Notes</b>	
Riding		£ 6,333.95
Carriage		£ 1,155.00
<b>Horse Loans</b>		£ 3,795.00
<b>Interest</b>		£ 4.46
<b>Fundraising</b>		£ 1,352.25
Raffle		£ 170.00
<b>Horse Sales</b>		<u>£ 5,000.00</u>
		<b>£ 17,810.66</b>

**Donations**

Cash	£ 5,592.10
<b>Bank</b>	£ 10,936.27
<b>Grants</b>	<u>£ 7,341.67</u>
	<b>£ 23,870.04</b>

**Income Analysis Restricted**

<b>Brown Fund</b>	<u>£ 101.40</u>
	<b>£ 101.40</b>
	<u><b>£41,782.10</b></u>

**Expenses Analysis Unrestricted**

Livery	£ 26,525.15
Farrier	£ 1,705.00
Vet	£ 5,746.24
Physio	£ 550.00
Dentist	£ 180.00
Tack	£ 345.50
<b>Hay</b>	£ 1,720.00
Sundry	<u>£ 91.50</u>
	<b>£36,863.39</b>

**Charitable Activities**

Training	£ 121.40
<b>Horse Purchases</b>	£ 29,474.14
Insurance	£ 1,199.87
<b>Administration</b>	£ 2,967.88
<b>Maintenance</b>	£ 1,168.06
<b>Sundry</b>	<u>£ 271.83</u>
	<b>£35,203.18</b>

**Restricted Expenses**

<b>Hoist Fund</b>	£ 240.00
<b>Brown Fund</b>	<u>£ 101.40</u>
	<b>£ 341.40</b>
	<u><b>£ 72,407.97</b></u>

**Surplus/Deficit for Year**

**£ 30,625.87**