

REGISTERED CHARITY NUMBER: SC028645

**Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31st March 2023
for
Gareloch Group Riding for the Disabled Association SCIO**

Gareloch Group Riding for the Disabled Association SCIO

Contents of the Financial Statements for the Year Ended 31st March 2023

	Page
Report of the Trustees	1-2
Independent Examiners Report	3
Receipts and Payments Report	4
Statement of Balances	5
Notes to Financial Statements	6-8

GARELOCH RDA

CHAIRMAN'S REPORT TO THE AGM

May 2023

A very warm welcome to you all. This last year has brought huge changes for the group. The decision to move our riding section to Ardencaple at the end of 2022 being the biggest of them all. The move was made for several reasons, finances being a major one as we fight to rebuild the group post COVID. However, the move has also given us the opportunity to develop our activities as we have wanted to do. I am delighted to say that having only restarted sessions at the end of February we have been getting busier and busier. We already have eight riding sessions per week. Tea with a Pony has restarted for Northwood House once a month. Argyll Lodge will be joining in shortly and Morar Lodge are also keen to find out more. Trish has a growing number of EFL sessions. Her participants, mainly teenagers but some young adults, are gaining enormously from this relatively new activity. Michelle has added several blocks of horse care sessions for some of our participants, and a group from Helensburgh Young Carers. All sessions have been very well received with all those taking part growing in confidence and understanding of horses. We are in discussions to arrange similar sessions for other groups of young people for whom health or circumstances make life a particular challenge. The ponies also seem to really enjoy the pamper sessions. For statistics we currently have 30 riders, 20 drivers, 5 EFL, 4 Horsecare, and 7 Tea with a Pony participants. We have 52 session volunteers, 7 non-session volunteers, 5 riding ponies/horses and 2 driving ponies.

We held a course of volunteer training during January and February, plus a short course for those considering the horse care team. There have also been regular training sessions for our driving volunteers. The feedback from this extra training has been excellent. Thanks to all our coaches for running the courses. We will be building a programme of regular volunteer training to increase their enjoyment and expertise working with horses.

We have long been aware of the huge benefit of riding and driving for our participants but seeing the beautiful interaction of young and old with our horses during face-to-face sessions is magical. I have had many comments such as 'This is the best day of my child's week.', 'If you could bottle the smell of a horse - you would make a fortune.', 'There is nothing softer than the velvet of a horse's muzzle.', 'I arrive feeling quite poorly some days, but the ponies make me so much better.'

I am delighted to say that we are once again entering a team into the Regional Dressage Competition at Glasgow RDA. After several years of last-minute hiccups, we had hoped to finally get a team to the Driving Qualifiers at Hopetoun House. Unfortunately, there has been another hiccup and the event has been cancelled. Our driving section have instead invited all the disappointed competitors to a dressage competition at Colgrain.

We have had a number of changes to our pony personnel this year. Harris never really recovered from his illness. He needed a change. I am pleased to say that he was sold to a farmer and is thoroughly enjoying doing all the things that Highlands love best. Isaac was also finding his work as a driving pony increasingly difficult, perhaps the loss of his eye was more of a challenge for him than he at first demonstrated. He has a wonderful new home in a little herd where he is enjoyed just for being himself.

We have a new driving pony, Molly and a new IShh riding pony, Costa. Both have been with us for a little while but for various reasons their introduction to work has been delayed. I am pleased to say that both are now in training and will soon be in sessions.

The Carriage Driving section has remained at Colgrain to make full use of our arena and the facilities that we have built up over the many years. Despite only having Bobbie to work with for some time, I am delighted that they are going from strength to strength. We are very grateful to our drivers who have moved to current fortnightly sessions while we train up Molly. We are also very grateful to our volunteers and coaches for their hard work not just running the regular sessions on a Monday and Wednesday morning, but additional Friday sessions to give as many as possible the chance to drive. Bobbie has been a star, bearing the load, but he has never looked fitter.

Our finances continue to be a major challenge for the group. However, I believe that having worked so hard to get our building blocks back in place we will be able to rebuild our financial security. In her first year as fundraiser, Sharyn has organised several excellent fund-raising events and there are more to come in 2023, including quiz nights, coffee mornings, Rhu Gala and an autumn ceilidh. We are fully aware that managing grant funding is a full-time job in itself. We have therefore created a sub-committee coordinating applications to make sure that we are targeting our approaches and making the most of any opportunities that come our way. This year we have been successful at getting grants from RDA National Office and West & Central Region. We must thank individuals, local businesses and trusts for supporting us with funding including the MEB Trust, the Co-op, Craigend Nurseries, Cardross Golf Club Ladies Section, Reay Mackay who sponsors Bobbie every month and Mrs. Phyllis Purvey from whom we received a posthumous donation. Morrisons and the Co-Op have most generously supported our fundraising events and supplied refreshments. I know that there are many other individuals who continue to give on a very regular basis. Once again, thank you. Our membership scheme has continued to work well, ensuring that fee income has remained steady throughout the year, but without increasing the cost to participants.

To keep the costs of maintaining our horses as low as possible we have had the horses at Ardencaple on an Assisted Livery basis over the winter, however we are about to change to the summer routine when we will be looking after the horses on a DIY basis. There is no doubt that this will create a good deal of extra work for our volunteers. We will monitor how this goes.

As always I thank our hosts. We are very grateful to the Graham family for making us so welcome at Ardencaple and embracing the changes that we have brought to the yard. Thank you too to the Spy's and all the staff at Colgrain.

We are fortunate to have a fantastic team of coaches for both riding and driving. This year we welcome Dom as a new driving coach, and Gordon as a trainee driving coach. We would very much like to have at least one trainee riding coach.

We would like to take this opportunity thank David Milne for the enormous support that he has given to the Driving Section. He was instrumental in starting the section, giving us the confidence to try, and then training our coaches and guiding us all along, as well as being a driving coach. David will still be very much one of us, but he is taking a step back from regular duties.

Finally, my personal thanks to the Board of Trustees who have worked incredibly hard over this challenging year. I know that we all love the work that we do but the hours and effort that you put in to Gareloch RDA go well above and beyond. Thank you.

KJB

9.5.23

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 31st March 2023, 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 (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 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

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9th May 2023

Gareloch Group Riding for the Disabled Association SCIO
Receipts and Payments
for the Year Ended 31st March 2023

	Notes	Unrestricted	Restricted	31.03.23	31.03.22
RECEIPTS					
Donations		£ 18,693	£ -	£ 18,693	£ 23,870
Membership		£ 7,334	£ -	£ 7,334	£ -
Riding Fees		£ 2,072	£ -	£ 2,072	£ 7,489
Carriage Driving		£ 2,533	£ -	£ 2,533	£ -
Horse Care		£ 536	£ -	£ 536	£ -
Tea with a Pony		£ 360	£ -	£ 360	£ -
EFL		£ 980	£ -	£ 980	£ -
Horse Loans		£ 520	£ -	£ 520	£ 3,795
Fundraising		£ 12,818	£ -	£ 12,818	£ 1,522
Sale of Horses		£ 8,251	£ -	£ 8,251	£ 5,000
Grants	1	£ 8,300	£ -	£ 8,300	£ -
Bank Interest		£ 37	£ -	£ 37	£ 4
Other Income		£ -	£ -	£ -	£ 101
Total		£ 62,434	£ -	£ 62,434	£ 41,781
PAYMENTS					
Horse Expenses		£ -	£ -	£ -	£ 37,204
Livery		£ 26,799	£ -	£ 26,799	£ -
Vet/Physio/Dentistry		£ 10,687	£ -	£ 10,687	£ -
Tack, Hay, etc,		£ 4,171	£ -	£ 4,171	£ -
Horse Purchases		£ 11,250	£ -	£ 11,250	£ 29,474
Arena Hire		£ 1,464	£ -	£ 1,464	£ -
Administration Costs		£ 4,425	£ 825	£ 5,250	£ 5,729
Storage		£ 3,033	£ -	£ 3,033	£ -
Total		£ 61,828	£ 825	£ 62,653	£ 72,407
Surplus/Deficit		£ 606	£ 825	£ 220	£ 30,626
RECONCILIATION OF FUNDS					
Total Funds brought forward	2	£ 20,272	£ 4,961	£ 25,233	£ 55,859
TOTAL FUNDS CARRIED FORWARD		£ 20,878	£ 4,136	£ 25,014	£ 25,233

Statement of Balances at 31st March 2023

Restricted Funds	£ 4,136.27
Unrestricted Funds	£ 20,877.96
	£ 25,014.23

Represented by:

Bank of Scotland Savings Account	£ 19,378.06
Bank of Scotland Current Account	£ 5,636.17

Total Funds **£ 25,014.23**

Gareloch Group Riding for the Disabled Association SCIO
Statement of Balances
for the Year Ended 31st March 2023

Statement of Balances at 31st March 2023

	Unrestricted	Restricted	31.03.23	31.03.22
Cash Funds				
Cash at Bank 1st April 2021	£ 20,272	£ 4,961	£ 25,233	£ 55,859
Surplus / Deficit	£ 606	-£ 825	-£ 219	-£ 30,626
Net Assets	£ 20,878	£ 4,136	£ 25,014	£ 25,233

Restricted Funds	£ 4,136.27
Unrestricted Funds	£ 20,877.96
	<u>£ 25,014.23</u>

Represented by:

Bank of Scotland Savings Account	£ 19,378.06
Bank of Scotland Current Account	£ 5,636.17
Total Funds	<u>£ 25,014.23</u>

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

K Bennet - Trustee

Kathryn Bennet

E Nash - Trustee

Elisabeth Nash

Gareloch Group Riding for the Disabled Association SCIO
Notes to the Accounts
for the Year Ended 31st March 2023

Note 1

Grants Received

Arnold Clark	£	1,000.00
Flow Petrioneos	£	500.00
Dumbarton Housing Association	£	500.00
Cardross Golf Club	£	1,450.00
Scottish Charity	£	500.00
ACHA	£	500.00
MEB Charity Trust	£	2,000.00
Boats and Buddies	£	400.00
Craigend Nursery	£	450.00
Groundworks UK	£	1,000.00
		<hr/>
	£	<u>8,300.00</u>

Note2

Restricted Funds

	<u>Holst fund</u>	<u>Covenant Grant</u>	<u>Horse Insurance fund</u>	<u>Total</u>
Balance at 1st April 2022	£ 1,270.51	£ 2,291.91	£ 6,375.45	£ 9,937.87
Additions during Year	<hr/>	<hr/>	<hr/>	<hr/>
	£ 1,270.51	£ 2,291.91	£ 6,375.45	£ 9,937.87
Expenditure in Year	<hr/>	<hr/>	<hr/>	<hr/>
	£ 825.00		£ 4,976.60	£ 5,801.60
	<hr/>	<hr/>	<hr/>	<hr/>
	£ 445.51	£ 2,291.91	£ 1,398.85	£ 4,136.27

Balances at 31st March 2023

Restricted Funds	£ 4,136.27
Unrestricted Funds	£ 20,877.96
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	<u>£ 25,014.23</u>

Represented by:

Bank of Scotland Savings Account	£ 19,378.06
Bank of Scotland Current Account	£ 5,636.17
	<hr/>
	<u>£ 25,014.23</u>

Gareloch Group Riding for the Disabled Association SCIO

Notes to the Financial Statements

for the Year Ended 31st March 2023

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) (effective 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
Detailed Income and Expenditure Account.
for the Year Ended 31st March 2023

Income Analysis Unrestricted

		31.03.2023	31.03.2022
Fees	Notes		
Riding	£ 2,071.59	£ 6,333.95	
Carriage Driving	£ 2,533.20	£ 1,155.00	
Horse Care	£ 536.38	£ -	
Tea with a Pony	£ 360.00	£ -	
Horse Loans	£ 520.00	£ 3,795.00	
EFL	£ 980.00	£ -	
Membership	£ 7,333.99	£ -	
Interest	£ 36.70	£ 4.46	
Fundraising	£ 12,818.32	£ 1,352.25	
Horse Sales	£ 8,251.00	£ 5,000.00	
Raffle	£ -	£ 170.00	
		<u>£ 35,441.18</u>	<u>£ 17,810.66</u>

Donations

Cash	£ 6,799.53	£ 5,592.10
Bank	£ 11,893.10	£ 10,936.27
Grants	£ 8,300.00	£ 7,341.67
	<u>£ 26,992.63</u>	<u>£ 23,870.04</u>

Income Analysis Restricted

Brown Fund	£ -	£ 101.40
	<u>£ -</u>	<u>£ 101.40</u>
	<u>£ 62,433.81</u>	<u>£ 41,782.10</u>

Expenses Analysis Unrestricted

Livery	£ 25,493.89	£ 26,525.15
Farrier	£ 1,305.00	£ 1,705.00
Vet	£ 9,786.62	£ 5,746.24
Physic	£ 630.00	£ 550.00
Dentist	£ 270.00	£ 180.00
Tack	£ 1,736.61	£ 345.50
Hay	£ 580.50	£ 1,720.00
Sundry	£ 1,853.47	£ 91.50
	<u>£ 41,656.09</u>	<u>£ 36,863.39</u>

Charitable Activities

Training	£ 754.00	£ 121.40
Arena Hire	£ 1,463.75	£ -
Horse Purchases	£ 11,250.00	£ 29,474.14
Insurance	£ 1,264.00	£ 1,199.87
Administration	£ 1,281.93	£ 2,967.88
Maintenance	£ 972.76	£ 1,168.06
Storage	£ 3,032.86	£ -
Sundry	£ 152.76	£ 271.83
	<u>£ 20,172.06</u>	<u>£ 35,203.18</u>

Restricted Expenses

Hoist Fund	£ 825.00	£ 240.00
Brown Fund	£ -	£ 101.40
	<u>£ 825.00</u>	<u>£ 341.40</u>
	<u>£ 62,653.15</u>	<u>£ 72,407.97</u>

Surplus/Deficit for Year

<u><u>-£ 219.34</u></u>	<u><u>-£ 30,625.87</u></u>
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