



Gareloch Group Riding for the Disabled Association SCIO

Scottish Charity No – SC028645

Annual Report and Financial
Statements
for the year ended 31 March 2026

Gareloch Group Riding for the Disabled Association SCIO

Trustees' Annual Report for the year ended 31 March 2026

The trustees have pleasure in presenting their report together with the financial statements and the independent examiner's report for the year ended 31 March 2026.

Reference & Administrative Information

Charity name

Gareloch Group Riding for the Disabled Association SCIO

Charity number

SC028645

Address

Gareloch RDA Cabin
C/o Colgrain Equestrian Centre
Cardross
West Dunbartonshire
G82 5HG

Current trustees

Kathryn Bennet MBE	Chair	
Tammie Heenan	Secretary	
Joan McDowall	Treasurer	(appointed 2 May 2025)
Patricia Clarke		
Crispin Best		
Ann Marie Webster		
Claire Buchanan (nee Williams)		
Louise Worrall		
Michelle Smith		(appointed 15 May 2026)

Other trustees who served during the year

Kirsty Douglas	(resigned 2 May 2025)
Elise Nash	(resigned 15 May 2026)

Trustees' Annual Report for the year ended 31 March 2026 (continued)

Structure Governance & Management

Constitution

The Charity is a Scottish Charitable Incorporated Organisation (a SCIO). It was registered in its current legal form on 17 July 2013. The Charity was previously an Unincorporated Association but changed its legal form to a SCIO. The Charity has been a registered charity since 25 November 1998.

Appointment of trustees

All of the Charity's trustees are appointed or reappointed by the members at our annual general meeting, which is held around May each year. In exceptional circumstances trustees may be co-opted by the committee until such time as a general meeting may be called to appoint replacement trustees.

Objectives & Activities

Charitable purposes

Our purpose, as recorded in our constitution, is the provision of recreational facilities, or the organisation of recreational activities, with the object of improving the conditions of life for the persons for whom the facilities or activities are primarily intended and the relief of those in need by reason of age, ill-health, disability, financial hardship or other disadvantage.

Activities

We cater for adults, young people and children with a wide range of conditions. Gareloch RDA runs riding and carriage driving sessions which riders attend either weekly or fortnightly, generally in line with the school terms, along with other sessions on an ad hoc basis, depending on availability, covering Tea with a Pony, Equine Facilitated Learning and Horse Care.

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.

Trustees' Annual Report for the year ended 31 March 2026 (continued)

Activities (continued)

Experience the outdoors: ride or drive in the countryside, access rural Britain.

Connect with animals: adding a new element to life.

Achievements and performance

Just after the Second World War riding as a therapeutic aid for people with some physical conditions began to be recognised. By 1964 a loose network called the *Advisory Council on Riding for the Disabled* was formed. In 1966 there were 23 known disabled riding groups in the UK. In 1969 the ACRD became the formal establishment that later became the RDA. Her Royal Highness, The Princess Royal, was appointed the patron. In 1976 Her Royal Highness took on the role of President as she remains to this day.

In 1975 an enterprising few from Rhu and Helensburgh, recognising the need for such therapy in this area, began work on constituting a group and in 1976 the Gareloch Group came into being. We are 50 years old this year. This is a tremendous achievement. In that time the group has moved three times – Stuckenduff, Colgrain and now Ardencaple. We have grown enormously in the numbers of participants, volunteers, horses and activities. Our aims are still to enable people to benefit therapeutically from being with horses but the ways that we now deliver these benefits would hardly be recognised by the original group. Riding and driving to improve strength, balance and independence certainly but our coaches are involving colours, numbers, geography, nature, communication etc., Horse Care and Equine Facilitated Learning (EFL) offering non-ridden opportunities. Tea with a Pony has opened up a whole new social event to those in our local care homes. As the benefits of being with horses are being recognised by health care professionals, as well as schools and parents, the demands on our services have continued to grow. I am delighted that we have risen to the challenge and I am certain that we will continue to have open minds to develop new ideas that will widen our reach.

We began our Golden Celebrations with a ceilidh in February. This was a great success in terms of income, but especially in the outreach to non-Gareloch RDA people. Further events are planned to include a Golden Competition at Colgrain in September and hopefully a Golden Dinner, date and venue to be confirmed.

As at March 2026 the participant figures were 13 active drivers, 4 due to start shortly, 1 currently off long term due to illness, 1 occasional driver and 1 enquiry, 39 active riders, 3 on hold, 1 transferred to driving, 5 new applicants and 1 expression of interest. We have EFL sessions twice weekly, mainly from 2 schools, with between 1 and 3 participants per session. Tea with a Pony ran between April and September 2025, when the weather was warmer, for groups from 2 local care homes. Two long standing participants who were recently driving have had to stop due to changes with their carers or other activities.

Trustees' Annual Report for the year ended 31 March 2026 (continued)

Achievements and performance (continued)

In March 2026 we had 88 volunteers on our records, of whom 29 were non-active for one reason or another. Seventeen application forms have been requested but not yet returned.

Safeguarding rules have changed recently, and we cannot have any volunteer, aged 16 or over, working in the group until their PVG application has been successfully cleared. This change makes it particularly difficult to carry and enthuse would be volunteers when there is nothing that they can do. Fortunately, in most cases the PVG's are returning relatively quickly. We are delighted to say that having had a long spell where many sessions were perilously close to being cancelled due to shortage of volunteers, we have had a rush of new volunteers both young and older. In addition to the introduction given by our volunteer representative, Ann marie or our safeguarding officer, Claire Buchanan, and training given by our various coaches, we plan to introduce a 'Buddy' system to support our new volunteers, giving them each a full and secure understanding of their role.

In our riding sessions, still based at Ardencaple Farm, we offer 9 sessions per week, on Mondays, Tuesdays, Thursdays and Fridays. Carriage driving sessions remain at Colgrain, on Mondays, Wednesdays and Fridays. In addition, we delivered 9 sessions of Tea with a Pony at Ardencaple and a trial session at Colgrain. Up to 12 people attending each time.

As one would expect the ponies have had one or two minor issues over the year, but in general they have continued to deliver sessions as required. Dora has had a series of problems and injuries which have meant that her driving start has taken much longer than we had planned. We have hopes that by the time the weather improves in Summer 2026 she will be fully able to undertake her share of driving duties. Bobbie continues to deliver as much as he can. In December we made the heart-breaking decision to have Ralph put to sleep. Although he had good spells, the bad spells began to come more often and the increasing medication that he required could not keep him well or comfortable. He is very much missed for his personality but also by the riders that are missing out on their sessions.

We are pleased to have Michelle, Catherine, Fiona and myself as riding coaches. Tammie has progressed well with her training modules and is now building up valuable experience before being assessed for coaching. On the driving side, Elise, Trish and Dom continue to coach and we are delighted that Crispin successfully joined the coaching team at the end of 2025.

Elise has intimated that she will be stepping down as the trustee responsible for carriage driving at the AGM 2026. However, she wishes to continue to organise the driving section

Trustees' Annual Report for the year ended 31 March 2026 (continued)

Achievements and performance (continued)

and be a coach. We pass on our grateful thanks to her for being in this trustee role since the inception of our carriage driving in 2018.

In May 2025 we welcomed Joan McDowall as our new treasurer. Whilst Joan claims to know nothing about horses, she has quickly picked up the complexities of their needs and expenses, and the myriad of processes that are involved in running an RDA group. We are extremely grateful for the way that she efficiently manages our finances and for the clarity with which she keeps us up to date with our accounts.

Emma Queen continues to do an excellent job seeking out and achieving grants and donations for the group. In 2025/26 she has brought in a most impressive £32,333, details of which can be found in note 4 to the accounts, all of which are most gratefully received.

Since March 2025 we have had the most tremendous support from members of our group, our community and supporters including:

The Rocking Horse Tea Room at Dumbarton Sherriff Court

Bethesda Christian Fellowship's Coffee Corner

Paul at Cath's Café

Denise Conroy

Helensburgh Amateur Athletics Club

Liz Symington

Buddies in Boats

Fund raising events held over the last year included a highly successful Fun Day at Ardencaple and the Golden Ceilidh. Raising a total of £2,171.15. In addition, the group have a Happy Horse Club (100 Club) with an online monthly draw.

Support for the group has not just been financial. In May 2025 a wonderful team of volunteers from Chivas Community Champions came to clean out and repaint the four RDA stables at Ardencaple. They did a great job and a super fun day was had by all. I am delighted to say that they have put in a request to return for another project.

The membership scheme is running well. The participants appreciate that our ponies need maintenance 365 days a year and are happy to support this through their membership fees. Our participants have been particularly supportive at the times when we have been either a riding or a driving pony down and they have had to take alternatives or miss sessions.

Trustees' Annual Report for the year ended 31 March 2026 (continued)

Financial Review

Our main sources of funding are membership fees, donations, grants and bequests.

During the year grants were received totalling £32,333 (2025: £22,179).

Fundraising efforts this year concentrated on raising funds to cover the purchase of riding hats, vet fees and increased running costs with successful events such as the Fun Day and the ceilidh and the efforts of a professional fundraiser.

Receipts on the unrestricted fund were £62,666 (2025: £75,047) largely due to £20,333 (2025: £22,179) receipts from grants and bequests. Payments on the unrestricted fund for the year were £72,438 (2025: £69,736).

The resultant deficit for the year of £9,772 (2025: surplus £5,311) was deducted from unrestricted reserves.

Reserves policy

The trustees' policy is to attempt to maintain reserves to cover the costs of a year's worth of normal running costs and to cover any unexpected expenditure. Reserves at the end of the year were £22,884 (2025: £26,738). The trustees are aware that the reserves have been depleted by rising costs and loss of sessions due to pony welfare concerns and that the reserves will be further depleted by the purchase of the replacement pony. They are further aware that a concerted fundraising effort will be required to raise sufficient funds going forward. They do, however, believe that current fundraising efforts will be maintained and the reserves returned to a more healthy range but will continue to monitor the position.

Plans for Future Periods

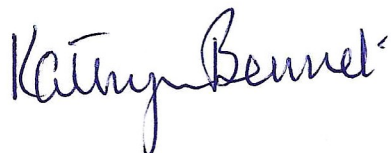
There is no doubt that running a voluntary group like ours is becoming increasingly more difficult, not only the widespread legal and welfare duties, but crucially the financial side. Costs have soared in everything. As we go into the future it will not just be the welfare of horses and the care of our participants and volunteers that we must take into consideration, but horribly, vitally, how we are going to be able to afford what we currently offer and can we consider building up? The next board of trustees will have much to think about and work on. On the bright side we have great ponies, great participants and great volunteers. We will do our very best to ensure that this group has a strong base to continue for the next 50 years.

To that end, we are pleased to announce the arrival, in April 2026, of our new pony. He is a traditional Irish cob and has been christened Ruairi. We hope he will settle in well and soon join in our riding sessions.

Gareloch Group Riding for the Disabled Association SCIO

Trustees' Annual Report for the year ended 31 March 2026 (continued)

Approved by the Trustees on 18 August 2026 and signed on their behalf by:

A handwritten signature in blue ink, reading 'Kathryn Bennet'.

Kathryn Bennet MBE
Chair

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

I report on the accounts of the charity (SC028645) for the year ended 31 March 2026, which are set out on pages 9 to 13.

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 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the 2006 Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) I of the 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 2006 Accounts Regulations. 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.

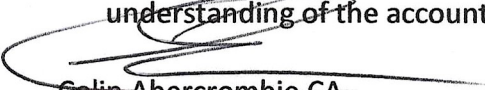
Independent examiner's statement

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
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations

have 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.


Colin Abercrombie CA

Institute of Chartered Accountants of Scotland
8 Academy Gardens, Bearsden, Glasgow G61 3DB

Date 21/08/26

Gareloch Group Riding for the Disabled Association SCIO

Statement of Receipts and Payments for the year ended 31 March 2026

	Note	Unrestricted funds	Restricted funds	Total 2026	Total 2025
Receipts					
Donations		10,836	-	10,836	11,478
Grants	4	20,333	12,000	32,333	22,179
Fundraising activities		5,881	-	5,881	7,258
Charitable activities		25,382	-	25,382	30,439
Bank interest		234	-	234	273
		-----	-----	-----	-----
Sub total		62,666	12,000	74,666	71,627
Sale of assets		-	-	-	3,708
		-----	-----	-----	-----
Total receipts		62,666	12,000	74,666	75,335
		-----	-----	-----	-----
Payments					
Fundraising activities		4,455	-	4,455	2,670
Charitable activities	5	64,775	6,082	70,857	60,503
Governance costs	7	3,208	-	3,208	2,643
		-----	-----	-----	-----
Sub total		72,438	6,082	78,520	65,816
Purchase of assets		-	-	-	4,208
		-----	-----	-----	-----
Total payments		72,438	6,082	78,520	70,024
		-----	-----	-----	-----
Deficit/surplus for year		-9,772	5,918	-3,854	5,311
		=====	=====	=====	=====

The Notes on pages 11 to 13 form an integral part of these accounts

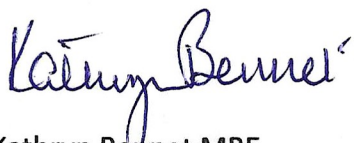
Gareloch Group Riding for the Disabled Association SCIO

Statement of Balances – As at 31 March 2026

	Unrestricted funds	Restricted funds	Total 2026	Total 2025
Funds reconciliation				
Opening cash at bank & in hand	24,446	2,292	26,738	21,427
Deficit/surplus for the year	-9,772	5,918	-3,854	5,311
	-----	-----	-----	-----
Closing cash at bank & in hand	14,674	8,210	22,884	26,738
	=====	=====	=====	=====
Bank & cash balances				
Cash			102	-
Current account			4,275	5,465
Deposit account			18,507	21,273
			-----	-----
			22,884	26,738
			=====	=====

The Notes on pages 11 to 13 form an integral part of these accounts

Approved by the Trustees on 18 August 2026 and signed on their behalf by:



Kathryn Bennet MBE
Chair



Joan S McDowall CA
Treasurer

Notes to the Accounts for the year ended 31 March 2026

1. Basis of accounting

These accounts have been prepared on the Receipts & Payments basis in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

2. Nature and purpose of funds

Unrestricted funds are those that may be used at the discretion of the trustees in furtherance of the objects of the charity. The trustees maintain a single unrestricted fund for the day-to-day running of the charity.

Restricted funds may only be used for specific purposes. Restrictions arise when specified by the donor or when funds are raised for specific purposes. During the year the charity received grants of £12,000 (2025: £nil) towards the costs of riding hats, vet and farrier bills, Breon's upkeep and 2026/27 running costs.

3. Related party transactions

The Charity's insurance policy includes Trustee Indemnity insurance for all its trustees. No other remuneration was paid to the trustees or to any connected persons during the year (2025: nil).

No travelling expenses were paid to trustees during the year (2025: nil).

Notes to the Accounts for the year ended 31 March 2026 (continued)

4. Grants received

	Unrestricted funds	Restricted funds	Total 2026	Total 2025
Anton Jurgens Charitable Trust	8,000	-	8,000	-
Arnold Clark	-	-	-	300
BBC Children in Need	7,113	-	7,113	7,113
Brown Fund	-	-	-	870
Clearvue Investment	-	-	-	200
Community Fund	-	-	-	2,000
Conundrum Trust	-	1,000	1,000	-
Helensburgh Events Grant	-	1,000	1,000	-
Ireland Roddan Trust	-	500	500	-
JTH Charitable Trust	-	500	500	500
MEB Charitable Trust	1,000	-	1,000	-
Miss E C Hendry Charitable Trust	500	-	500	-
Morrison's Foundation	-	-	-	998
Robert Haldane Smith Charitable Trust	-	-	-	1,500
Scottish Continuity	-	-	-	1,050
Souter Charitable	-	-	-	1,000
Struthers Symington	-	500	500	-
The Ann Rylands Small Donation Programme	-	-	-	2,000
The Basil Death Trust	-	2,000	2,000	-
The Misses Barrie Charitable Trust	2,250	-	2,250	-
The Souter Charitable Trust	-	1,500	1,500	-
The Stafford Trust	-	2,500	2,500	-
The Sylvia Aitken Charitable Trust	-	1,000	1,000	-
Thistledown Grant	-	1,500	1,500	1,168
Vegware Limited	480	-	480	480
Walker-Shoolbraid Charitable Trust	990	-	990	1,000
WM Mann Foundation	-	-	-	2,000
	-----	-----	-----	-----
	20,333	12,000	32,333	22,179
	=====	=====	=====	=====

Notes to the Accounts for the year ended 31 March 2026 (continued)

5. Cost of charitable activities

	Unrestricted funds	Restricted funds	Total 2026	Total 2025
Livery	17,634	2,682	20,316	27,161
Horse care	21,883	-	21,883	8,021
Farrier	3,615	1,020	4,635	3,400
Vet	3,779	1,500	5,279	4,149
Physio	375	-	375	140
Dentist	165	-	165	1,902
Tack	2,790	880	3,670	1,941
Hay	400	-	400	630
Sundries	5,342	-	5,342	5,590
Training	835	-	835	822
Arena hire	4,426	-	4,426	2,400
Maintenance	143	-	143	730
Storage	3,360	-	3,360	2,520
Competitions	28	-	28	1,097
	-----	-----	-----	-----
	64,775	6,082	70,857	60,503
	=====	=====	=====	=====

6. Donations

	Unrestricted funds	Restricted funds	Total 2026	Total 2025
None	-	-	-	-
	-----	-----	-----	-----
	-	-	-	-
	=====	=====	=====	=====

7. Governance costs

	Unrestricted funds	Restricted funds	Total 2026	Total 2025
Affiliation fees	2,092	-	2,092	1,849
Insurance	1,116	-	1,116	794
	-----	-----	-----	-----
	3,208	-	3,208	2,643
	=====	=====	=====	=====