

## **Annual Report 2023**

### **Chair's Report**

Crosby Group Riding for the Disabled Association is based at Home Farm Stables, Back Lane, Little Crosby, Liverpool L23 4UA. Our charity registered number is 1074270.

### **Trustees 2022/2023**

Lyn Brady – Chair  
Joanne Welsh – Treasurer  
Judith Parsons - Secretary  
Louise Fraser – Safeguarding officer  
Anne Grindy  
Stephanie Highet  
Val Parry  
Paul Cook

### **Structure and management**

The trustees are responsible for protecting the assets of the charity and for ensuring that they are properly used for the Group's best interests. Trustees also are responsible for long term planning, meeting legal obligations and the requirements of our governing body Riding for the Disabled UK. The Trustees routinely review the risks Crosby RDA faces, to include

- Review of Investment and Reserves Policy
- Analysis of Financial Risk and regular review of the cash position
- Review of health and safety and risk assessments for operations
- Succession planning

Our constitution specifies a maximum of 11 trustees. The current trustees have a range of skills expertise and experience including those supporting people with disability (including family members of riders), administration, legal, financial, communications, equitation and horse and stable management. We aim to recruit trustees both from volunteers within the group with relevant skills and experience, and from outside the group who have a genuine interest in furthering the groups aims and objectives. Trustees are elected by the group members at AGM although can be co-opted part way through a year to fill a vacancy subject to election at the AGM.

Ride coaches are responsible for all aspects of rides to include assessment of riders, delivery of ride sessions, training and development of leaders and side walkers. Coaches meet regularly to consider all aspects of provision of rides and activities for our participants and the waiting list.

Horse care is managed by Anne Grindy Horse Coordinator and undertaken by horse carers.

All aspects of the operation of Crosby RDA are undertaken on a purely voluntary basis

## Activities and objectives

We started the last 12 months with our Christmas Fair which was held on 4th December 2022. This was a great success and we raised £3,332.00 which was amazing. It was lovely to see so many people dressed in their Christmas jumpers and really embracing the Christmas spirit.

We are currently catering for 104 participants over the year, providing a total 1097 sessions.

Our Tea with a Pony sessions are going from strength to strength and started again on 12<sup>th</sup> March 2023 .

They are well attended and the waiting list to come and see our superstar ponies is growing. Thank you to Paula and Val for organising these sessions, and of course to all our wonderful helpers, not only for their interaction with our guests but also for baking fantastic cakes which always go down well.

Our lovely boy Buster has now retired and we had a party in the pavilion on 1<sup>st</sup> April so all his admirers could come and see him and say their goodbyes. He is now enjoying a happy retirement with The Horse Trust.

On Sunday 23<sup>rd</sup> July we held our Open Day & Summer Fair, in the rain. Despite the weather we still managed to raise an amazing £2,025.00. Expenses for this event were funded from a donation from the Ewins family so thank you very much for your donation which went towards our profit. The horses looked wonderful and our riders were proud to show just what they can do. The rain couldn't dampen their spirits, and that of their family and friends who cheered them on. A huge thank you goes to our wonderful fundraising team who organised the event in their usual enthusiastic way.

Four of our riders had a wonderful holiday at Clwyd Riding Centre at the end of August. Big smiles all round, as usual.

The Meet, Greet and Groom sessions have continued through the year so thank you Paula for organising this.

Our horses are all well and happy. Polo has settled into his role and is proving very popular. Rosie is a gentle girl and she too has a fan club. Ziggy and Emma are both going well too. And of course, we mustn't forget Cindy who is ridden on Saturday mornings by our smallest riders and is always so popular. Thank you very much Ali for allowing our group to have Cindy on Saturdays.

I must thank Steph Highet and her husband for continuing with the ongoing arena maintenance tasks. Most recently we have had a new ramp and veranda on the pavilion which look splendid. The indoor riding surface is still being regularly deep harrowed. Our trained volunteers drive our own quad and harrow in-between the deep harrows to ensure the riding surface doesn't become compacted.

Thank you to all concerned.

Crosby RDA relies totally on donations and funds raised from organised events. We have a wonderful Fundraising Team who work tirelessly to organise these events, last year's Christmas Fair, and this year our Summer Open Day, and they are preparing for this year's Christmas Fair which is on Sunday 3rd December 2023. We have also suggested a minimum amount for our riders to donate when they come for their sessions and this has been adopted by so many, so thank you for your generosity in this regard as it does make a difference.

Our treasurer will be able to advise further on donations and any grants we have received this last year.

Our thanks also go to Ormskirk Clocktower Rotary Club who organise a Santa sleigh collection each year and donate 85% of one night's donations to Crosby RDA.

We are so very grateful to all our amazing donors and fundraisers and thank you for your hard work and continued support.

Our converting to a Charitable Incorporated Organisation (CIO), as mentioned in last year's report, is moving forward. We are awaiting an opinion from a specialist solicitor as to the best way to transfer our assets, to include the indoor arena.

Finally, our group would like to thank the Blundell of Crosby estate for their continued support. We are provided with excellent accommodation and grazing and 1 free stable, all in the most wonderful setting. We are very lucky. They even put up with our Open Days and Christmas Fairs.

We really couldn't operate without all the support I have mentioned, and our wonderful tireless volunteers. Thank you all, you are amazing.

Lyn Brady  
Chair

## **Treasurers Report** **For the financial year 01.04.22 – 31.03.23**

### **Income**

Income for the year ending 31.03.23 was £38,302.71 (up £9,472.98 on last year).

**Horse Care Income** - £7,258.71 (down by £5,226.39)

### **Sale of Assets**

Sale of Leo	£500
-------------	------

### **Horse Care Donations**

Jan Stirling	£2,500
Charity shop donations	£1,800
Eaglesfield CP School/Crosby Rotary	£ 900*
Rotary Club Ormskirk Clocktower (Santa Float)	£534.61
E. Brown (In Memory of)	£378.60
Soroptomist International	£200.00

B. Jones - plant sale	£175.50
J. Munrow	£135
One off small donations x 5	£105
Tuesday volunteers donation	£30

General donations are credited to horse care income unless they have been donated for specific items which are not for horse care. To note £900\* from Eaglesfield School / Crosby Rotary was donated for ride provision items (noticed after auditing of accounts) & has been used to purchase new riding hats, saddle pad, stirrup irons & reins.

**Buildings Income - £1,631.80 (down £1,908.20)**

Arena (Savings) Account Interest	£731.80
----------------------------------	---------

**Building Donations**

Blundell Estate – use of outdoor lights	£30.00
Livery Donations	£870.00

No specific building donations received.

**Riding Provision Income - £16,697.70 (up £8,717.80)**

Anonymous Donation	£6,000.00	Restricted Fund – to purchase horse to replace Buster
Tea with Pony	£365.00	
Crosby Lions	£100.00	
Meet & Greet	£20.00	
<b>Horsebox Account</b>	£20.00	ride money paid into Horsebox Account by rider
Ride donations	£10,192.70	

We were fortunate to receive £6,000 from an anonymous donor to purchase a new horse (Buster's replacement). Tea with a Pony has proved very popular with the people who attend and has raised £365.00. Meet & Greet has continued for some non-riders. Crosby Lions donated £100 for ride equipment & Ride donations were up by £2,252.80.

**Funding Income - £12,714.50 (up £7,889.77)**

**Fundraising - £7,845.55 (up by £4,488.24)**

Christmas Fair Takings	£3,565.10	(Profit £3,295.06)
Open Day Takings	£2,409.00	(Profit £2,329.01)
Sale of lock up items	£140.00	
JustGiving	£911.02	(Geoff Hughes – sponsored football match)
Easy Fundraising	£109.43	
Quiz night	£701.00	includes a £196 donation from Boo Ltd
Sale of keyrings	£10.00	(keyrings kindly made by Ben Huyton)

**Clwyd Holidays - £4,613.95**

Clwyd Holiday	£3,850.66
Regionals	£150.00
Westcoast Clothing	£613.29

Both the Open Day & Christmas Fair in 2022 were well attended and a great success with the Christmas Fair exceeding £3,000 profit & Open Day exceeding £2,000 profit. We continue to

receive donations from JustGiving & Easy Fundraising – Big thank you to Geoff Hughes (parent) who arranged a sponsored football match & raised over £900. The quiz night was as popular as ever (thanks to the quiz master Ed) and with a generous donation from Boo Ltd raised over £700. Ben (one of our dedicated young helpers) made keyrings to sell and raised £10 – thank you Ben.

Clwyd income is the charge collected from participating riders & volunteers to cover the costs of the holiday. The holiday is self-funding and usually doesn't run at a profit or loss. As such this is not true funding that Crosby RDA can use for the upkeep of the rides. The same is true for the Regional Show fees & clothing purchased from Westcoast (RDA polos, sweatshirts & hoodies).

#### **100 Club - £5.00**

HSBC did not close 100 Club Account when requested which resulted in Bank Charges being debited from account. Hence, £5.00 fee was refunded by HSBC.

#### **Refund of Horse Deposit - £250.00**

£250.00 was paid to secure viewing of new horse on 08.05.22. The horse not suitable & not as described in advertisement, hence deposit paid back by horse owner.

#### **Expenditure**

Expenditure for the year ending 31.03.23 was £45,288.20 (up £15,446.68 on the previous financial year).

#### **Horse Care Costs £27,308.54 (up £5,407.45)**

Stable rent	£5,880
Feed & Bedding	£9,266.99
Vet, Farrier and Saddler	£10,829.83
Medication	£265.54
Horse equipment	£975.33
Horse transport	£85.85 Pick up Rosie and take Polo to vet
Miscellaneous	£5 Buster's stable cost

Stable Rent has remained the same. Feed & bedding (including supplements) has increased by £3,138.06. Vets, farrier & saddle fee (includes physio & clipping) has increased by £4,984.68. Ziggy & Polo have both required additional vet call outs and both have required a stay at the vets for investigations & monitoring. Purchase of medication was down by £120.89.

#### **Buildings & Maintenance Costs - £6,167.12 (up £653.78)**

Buildings Insurance	£3,207.67
Electricity	£1,484.20
Maintenance	£1,475.25

Building insurance has inevitably increased by £633.70. As has electricity by £274.42. However, the maintenance of buildings has decreased by £253.34.

#### **Ride Equipment & Provision Costs - £2,674.39 (up £1,008.72)**

RDA Insurance	£985.00
First Aid	£650.40
Health & Safety & DBS	£236.94



Saddler & Ride Equipment	£552.05
Deposit to view horse	£250.00

RDA Insurance has increased (by £224.50) as expected. First aid has also increased (by £590.40) mainly due to £626.40 being spent on a first aid update course for coaches / volunteers. Health & safety costs (includes DBS) were down this year by £373.52 but saddle & ride equipment rose by a similar amount (£317.34).

#### **Funding Costs - £5138.15 (up £4,376.73)**

Fundraising costs	£300.04
100 Club	£5 (bank charge)
Clwyd Holiday	£4,624.88
Bank Charges	£208.23

Fundraising cost have increased (by £202.20) since there was no Open Day in last financial year (July 2021). Clwyd Holiday costs include the holiday as well as Regional & clothing costs and are not true running costs (as explained previously). Bank charges are up (by £181.51) this represents a full 12 month of charges, whereas bank charges were only introduced in January 2022 so last financial year was charged for only 3 months.

#### **Purchase of Assets**

Polo purchased for £4,000.00

#### **Overview**

This financial year (2022 – 2023) was run at a deficit of £6,985.49. This is a greater deficit than the previous year's (2021 – 2022) deficit of £1,011.79 and we have had to draw down £5,000.00 of reserves from the savings account.

Our hunt for a bank account (current & savings) which offer free banking for charities and either has counter service or can pay in to the account via Post Office continues.

On 25.04.22 the 100 Club Account & Horse box Account were closed since they were dormant & incurring bank charges. Any outstanding money was transferred to the current account.

#### **Reserve, Designated & Restricted Funds**

At the last AGM it was decided that a reserve fund based on 12 months expenditure was needed to give the group security for the following year.

##### **General Reserve for 2023 / 2024 - £45,000.00 (kept in savings account)**

It also discussed at the last AGM the need for a designated fund to cover the ongoing maintenance costs of the arena.

##### **Designated Fund for 2023 / 2024 (Arena Repair Fund) - £10,000 (kept in savings account)**

These funds would be taken from the savings account. Reserve and designated funds will be reviewed annually in March and notified to the Honorary Accountant.

##### **Restricted Funds (Anon Donation) – £6,000 for horse to replace Buster (kept in savings account)**

We are currently in the fortunate position of having reserve funds in the savings account, without which we would have not been able to continue our valuable work. Our reserve will not last indefinitely and we cannot continue to run at a loss. A big Thank You to all the parents &



volunteers who have helped with & supported our fundraising events and those who have raised money outside of the group on our behalf. We must also thank the fundraising team who work tirelessly throughout the year to organise out big fundraisers.

Joanne Welsh  
Treasurer  
21 November 2023

# **Riding for the Disabled (RDA)**

## **Crosby Branch**

### **Income and Expenditure Account for the year ended 31 March 2023**

2022				2023
£	Income	£	£	£
12,485	Horse Care			7,259
3,540	Buildings and Maintenance			1,632
7,980	Riding Provision			16,698
4,825	Fund Raising Income			12,715
<u>28,830</u>		<b>Operating Income</b>		<u>38,303</u>
	<b>Expenditure</b>			
21,907	Horse Care		27,309	
5,513	Buildings and Maintenance		6,167	
1,666	Riding Provision		2,674	
761	Fund Raising Income		5,138	
<u>29,848</u>		<b>Operating Expenditure</b>	<u>41,288</u>	<u>41,288</u>
(1,012)		<b>Operating (Deficit)/Surplus</b>		(2,985)
(2,411)	Depreciation			(3,134)
<u>(3,423)</u>		<b>(Deficit)/Surplus for the year</b>		<u>(6,119)</u>

2022		Arena Fund	2023
£			£
73,498	Opening Balance		55,124
(18,375)	Depreciation in Year		(18,375)
<u>55,124</u>	Closing Balance		<u>36,749</u>

2022	Balance Sheet as at 31 March		2023
£		note	£
58,257	<b>Fixed Assets</b>	1	40,749
	<b>Current Assets</b>		
171,661	Cash	2	<u>164,676</u>
<u>229,919</u>	<b>Total Assets</b>		<u>205,425</u>
174,794	General fund	3	107,675
55,124	Arena Fund		36,750
	General Reserve		45,000
	Designated Arena Repair Fund		10,000
	Restricted Fund		6,000
<u>229,919</u>	<b>Total Funds</b>		<u>205,425</u>

I have reviewed the underlying accounting records and the Income and Expenditure and Balance Sheet and in my opinion they represent a true and fair view of the financial position of the RDA Crosby Branch as at 31 March 2023

Mark Taylor, B.A; A.C.A.  
Chartered Accountant



Riding for the Disabled (RDA)  
Crosby Branch  
Balance Sheet

2022		2023	
£		£	
	<b>Fixed Assets</b>		
58,257	Tangible fixed Assets	<b>40,749</b>	
	<b>Current Assets</b>		
171,661	Cash at Bank	<b>164,676</b>	
<u>229,919</u>	<b>Total Assets</b>	<u><b>205,425</b></u>	
	<b>Accumulated Funds</b>		
174,795	General fund	<b>107,675</b>	
55,124	Arena Fund	<b>36,750</b>	
	Reserve	<b>45,000</b>	
	Designated Arena Repair Fund	<b>10,000</b>	
	Restricted Fund	<b>6,000</b>	
<u>229,919</u>	<b>Total Funds</b>	<u><b>205,425</b></u>	

Notes to the Accounts

2022		2023	Arena	Horses	Equipment
Total	<b>Fixed Assets</b>	<b>Total</b>	5%	33%	25%
385,896	Cost at start of year	<b>385,896</b>	367,492	12,400	6,004
-	Additions	<b>4,000</b>	0	4,000	0
-	Disposals Leo	<b>(2,400)</b>	0	(2,400)	0
<u>385,896</u>	Cost at end of year	<u><b>387,496</b></u>	<u><b>367,492</b></u>	<u><b>14,000</b></u>	<u><b>6,004</b></u>
306,853	Depeciation at start of year	<b>327,638</b>	312,368	9,266	6,004
20,786	Charge for the Year	<b>21,509</b>	18,375	3,134	0
-	Disposals and Adjustment	<b>(2,400)</b>	0	(2,400)	0
<u>327,639</u>	Depeciation at end of year	<u><b>346,747</b></u>	<u>330,743</u>	<u>10,000</u>	<u>6,004</u>
<u>58,257</u>	<b>Net Book Value 31 March</b>	<u><b>40,749</b></u>	<u><b>36,749</b></u>	<u><b>4,000</b></u>	<u><b>0</b></u>
	Net Book Value 1 April 2022	58,257	55,124	3,134	- 0
<b>2</b>	<b>Cash at Bank</b>				
9,760	General Purposes	<b>3,327</b>			
105	Horse Box account	-			
159,617	Arena	<b>161,349</b>			
2,179	100 Club	-			
<u>171,661</u>		<u><b>164,676</b></u>			
<b>3</b>	<b>General Fund</b>				
178,217	Opening Balance	<b>174,794</b>			
	Transfer to General Reserve	<b>(45,000)</b>			
	Transfer to Designated Arena Repair Fund	<b>(10,000)</b>			
	Transfer to Restricted Fund	<b>(6,000)</b>			
(3,423)	(Deficit)/Surplus for the year	<b>(6,119)</b>			
<u>174,794</u>		<u><b>107,675</b></u>			
	<b>Arena Fund</b>				
73,499	Opening Balance	<b>55,124</b>			
(18,375)	Depreciation in Year	<b>(18,375)</b>			
<u>55,124</u>	Closing Balance	<u><b>36,750</b></u>			
	<b>General Reserve</b>	<b>45,000</b>			
	<b>Designated Arena Repairs Fund</b>	<b>10000</b>			
	<b>Restricted Fund</b>	<b>6000</b>			
		<b>61,000</b>			
<u>229,919</u>	<b>Total Funds</b>	<u><b>205,425</b></u>			

no depreciation in year of acquisition

Polo	Buster	Emma	Leo	Ziggy
2022	pre 2018	2018	24/08/2019	03/03/2020
	3,000	4,000	2,400	3,000
4,000				
			-2,400	
<u>4,000</u>	<u>3,000</u>	<u>4,000</u>	<u>0</u>	<u>3,000</u>
Polo	Buster	Emma	Leo	Ziggy
0	3,000	2,666	1,600	2,000
		1,334	800	1000
			-2,400	
<u>0</u>	<u>3,000</u>	<u>4,000</u>	<u>0</u>	<u>3,000</u>
<u>4,000</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
bought29/7/22			sold 2/8/22	

Riding for the Disabled (RDA)

Crosby Branch

Income and Expenditure Account for the year ended 31 March 2023

2022		2023
£		£
	<b><u>Income for the Year</u></b>	
	<b><u>Horse Care</u></b>	
0.00	Sponsorship	0.00
	Sale of Horse (Leo)	500.00
12485.10	Donations	6758.71
<b>12485.10</b>		<b>7258.71</b>
	<b><u>Buildings</u></b>	
0.00	Sponsorship	0.00
0.00	Arena Fund interest	731.80
3540.00	Donations	900.00
<b>3540.00</b>		<b>1631.80</b>
	<b><u>Riding Provision</u></b>	
40.00	Donations	6485.00
	Horsebox	20.00
7939.90	Riders donations	10192.70
<b>7979.90</b>		<b>16697.70</b>
	<b><u>Funding</u></b>	
3357.31	Fund raising	7845.55
1185.00	Clwyd Holiday	4613.95
112.00	100 club	5.00
170.42	Refund of Horse Deposit	250.00
<b>4824.73</b>		<b>12714.50</b>
<b>28829.73</b>	<b><u>Total Income for the year to 31 March</u></b>	<b>38302.71</b>
	<b><u>Costs for the Year</u></b>	
	<b><u>Horse Care</u></b>	
(5880.00)	Stable Rent	(5880.00)
(6128.93)	Feed & Bedding	(9266.99)
(5845.15)	Vet, Farrier & Saddler	(10829.83)
(386.43)	Medication	(265.54)
(1012.80)	Horse Equipment	(975.33)
0.00	Transport & Travel	(85.85)
(2647.78)	Miscellaneous	(5.00)
<b>(21901.09)</b>		<b>(27308.54)</b>
	<b><u>Buildings and Maintenance</u></b>	
(2573.97)	Building Insurance	(3207.67)
(1210.78)	Electricity	(1484.20)
	Maintenance (inc Fire	
(1728.59)	Extinguishers)	(1475.25)
0.00	Transport & Travel	0.00
<b>(5513.34)</b>		<b>(6167.12)</b>
	<b><u>Ride Equipment and Provision</u></b>	
(760.50)	RDA Insurance	(985.00)
(60.00)	First Aid	(650.40)
(610.46)	Health & Safety & DBS	(236.94)
(234.71)	Saddler and Ride Equipment	(552.05)
0.00	Deposit on Horse	(250.00)
0.00	Transport & Travel	0.00
<b>(1665.67)</b>		<b>(2674.39)</b>
	<b><u>Funding Costs</u></b>	
(97.84)	Fund raising costs	(300.04)
(15.00)	100 club	(5.00)
(495.00)	Refunds and Horse Box	0.00
(126.86)	Clywd Holiday and Website	(4624.88)
(26.72)	Bank Charges	(208.23)
<b>(761.42)</b>		<b>(5138.15)</b>
	Purchase of horse (Polo)	(4000.00)
<b>(29841.52)</b>	<b><u>Total costs for the year to 31 March</u></b>	<b>(45288.20)</b>
	<b><u>Excess of Expenditure over Income</u></b>	<b>(6985.49)</b>
0.00	Add back Capital Expenditure	4000.00
	<b><u>Operating (Deficit)/Surplus</u></b>	<b>(2985.49)</b>
(2411.00)	Less Depreciation	(3134.00)
<b>(3422.79)</b>	<b><u>Total (Deficit)/Surplus for the year</u></b>	<b>(6119.49)</b>

# **Riding for the Disabled (RDA)**

## **Crosby Branch**

### **Income and Expenditure Account for the year ended 31 March 2023**

2022				2023
£	Income	£	£	£
12,485	Horse Care			7,259
3,540	Buildings and Maintenance			1,632
7,980	Riding Provision			16,698
4,825	Fund Raising Income			12,715
<u>28,830</u>		<b>Operating Income</b>		<u>38,303</u>
	<b>Expenditure</b>			
21,907	Horse Care		27,309	
5,513	Buildings and Maintenance		6,167	
1,666	Riding Provision		2,674	
761	Fund Raising Income		5,138	
<u>29,848</u>		<b>Operating Expenditure</b>	<u>41,288</u>	<u>41,288</u>
(1,012)		<b>Operating (Deficit)/Surplus</b>		(2,985)
(2,411)	Depreciation			(3,134)
<u>(3,423)</u>		<b>(Deficit)/Surplus for the year</b>		<u>(6,119)</u>

2022		Arena Fund	2023
£			£
73,498	Opening Balance		55,124
(18,375)	Depreciation in Year		(18,375)
<u>55,124</u>	Closing Balance		<u>36,749</u>

2022	Balance Sheet as at 31 March		2023
£		note	£
58,257	<b>Fixed Assets</b>	1	40,749
	<b>Current Assets</b>		
171,661	Cash	2	<u>164,676</u>
<u>229,919</u>	<b>Total Assets</b>		<u>205,425</u>
174,794	General fund	3	107,675
55,124	Arena Fund		36,750
	General Reserve		45,000
	Designated Arena Repair Fund		10,000
	Restricted Fund		6,000
<u>229,919</u>	<b>Total Funds</b>		<u>205,425</u>

I have reviewed the underlying accounting records and the Income and Expenditure and Balance Sheet and in my opinion they represent a true and fair view of the financial position of the RDA Crosby Branch as at 31 March 2023

Mark Taylor, B.A; A.C.A.  
Chartered Accountant