

STAFFORD & DISTRICT RIDING FOR THE DISABLED ASSOCIATION INCORPORATING CARRIAGE DRIVING

England & Wales · Charity number 1161500

Details

| | |
|-------------|---|
| Other names | STAFFORD & DISTRICT RIDING FOR THE DISABLED ASSOCIATION, STAFFORD & DISTRICT RDA |
| Status | Registered |
| Legal form | CIO |
| Registered | 2015-04-30 |
| Register | View on the Charity Commission register |

Contact

Address Yew Tree Farm
Doley Gate
Gnosall
Stafford
ST20 0EH

Phone 07527426305

Email fjround@gmail.com

Activities

Objects: TO PROMOTE THE OBJECTS OF THE RIDING FOR THE DISABLED ASSOCIATION INCORPORATING CARRIAGE DRIVING A CHARITY REGISTERED UNDER CHARITY NUMBER 244108 ("RDA") BY PROVIDING DISABLED PEOPLE WITH THE OPPORTUNITY TO RIDE AND/OR TO CARRIAGE DRIVE TO BENEFIT THEIR HEALTH AND WELL BEING IN THE STAFFORD AND DISTRICT AREA.

Activities: Provision of horse riding, care and knowledge for disabled riders

Classification

- **How:** Provides Services, Other Charitable Activities
- **What:** Disability
- **Who:** People With Disabilities

Geography

- Staffordshire

Finances

| Period end | Income | Expenditure | Assets | Employees |
|------------|---------|-------------|--------|-----------|
| 2025-03-31 | £12,408 | £23,049 | - | - |
| 2024-03-31 | £7,538 | £15,955 | - | - |
| 2023-03-31 | £11,359 | £16,455 | - | - |
| 2022-03-31 | £14,580 | £7,414 | - | - |
| 2021-03-31 | £2,986 | £2,168 | - | - |

Trustees

| Name | Role | Appointed |
|---------------------------|------|------------|
| Blythe Brewer | | 2021-02-08 |
| CHARLOTTE PITT | | 2008-05-14 |
| Clive Douglas Smith | | 2019-07-08 |
| FIONA JANET ROUND | | 1995-02-20 |
| Lisa Pritchard | | 2025-09-08 |
| Lorna White | | 2025-09-08 |
| Maxine Alexandra Connelly | | 2018-06-25 |
| SUSAN MOORE | | 2007-05-13 |
| Sue Scott | | 2025-09-08 |

Accounts

**STAFFORD AND DISTRICT RIDING FOR THE DISABLED ASSOCIATION
INCORPORATING CARRIAGE DRIVING**

TRUSTEES REPORT YEAR ENDED 31 MARCH 2025

C. I. O. Registration number 1161500

Registered Office

Yew Tree Farm, Doley Gate, Gnosall, Stafford, ST20 0EH

Structure, Governance and Management

The RDA is a Registered Charity and is generally governed by the rules and regulations of the Charity Commissioners. The Trust also has its own constitution, the decisions and responsibilities of which are taken by non-paid Trustees.

The Trustees meet at a formal meeting, on average once a month. Trustees are usually appointed at the Annual General Meeting.

Objectives, activities and public benefit

To promote the objects of the Riding for the Disabled Association Incorporating Carriage Driving (the association) a charity registered with the Charity Commission (number 244108) by providing disabled people with the opportunity to ride horses to benefit their health and wellbeing in the Stafford and District area.

The Trustees have reviewed the Charity Commission's guidance to report on public benefit and the Charity's aims and objects are consistent with this guidance. All the activities undertaken during the year were for public benefit.

Achievements, performance and looking ahead

The Trust has provided and aims to ensure continued provision of riding for those with disabilities within Stafford and District who would benefit from it.

Policies on reserves

| | |
|--|----------------|
| Restricted Funds | |
| Heather Kesson Legacy to be used for capital projects only | £16,754 |
| | |
| Unrestricted Funds | |
| Three years running costs based on average annual expenditure of £20,000 less income from ride fees £9,500 = £10,500 x 3 | £31,500 |
| Reserves to be spent at Trustees discretion in line with the aims and objectives of the charity | £34,700 |
| | |
| Total Reserves held as at 31 March 2025 | £82,954 |

Scope, Definitions and Purpose

The Trustees have reviewed the Groups need for reserves in line with guidance issued by the Charity Commission.

The Group needs reserves in order to: -

1. Ensure there are sufficient cash reserves in the current account to cover day to day running costs
2. Ensure continuity of service provision by covering running costs during periods of lower income following falls in donations and fundraising
3. Replace equipment as it wears out

In calculating these amounts, the Trustees assume the following: -

- The current horse hire rate will not be subject to change in the next twelve months
- Riders will be charged fees which will be reviewed on a regular basis

Policy Aims

In light of the scope, definitions and purpose, the Trustees aim to maintain reserves consisting of: -

- Reserves to cover 3 years running costs - Total expenditure less ride fees received.
- General contingency reserves to cover costs of replacement equipment, competition expenses and unforeseen maintenance costs of building.

The Trustees believe that this level of reserves is prudent and necessary to ensure that the Group can run efficiently and meet future needs.

The Trustees will monitor the actual level of reserves and compare with the target level no less than once a year (at the financial year end).

The Group has restricted funds of £16,754 all other cash balances can be considered part of reserves.

In the event of the reserves falling significantly below the target level, the Trustees will aim to restore the reserves as soon as possible by increasing fundraising and possibly, increasing ride fees. Similarly, if reserves are significantly above the target level, the Trustees will put in place a plan as soon as possible, aiming to eliminate the excess within 3 years by spending money to enhance the quality of the riding provision, or otherwise further the aims of the Group.

The Trustees will not, however, take any steps that might call into question the ability of the Group to continue as a financially viable operation in the long term.

Policy Review

This policy will be reviewed and approved annually by the Trustees of Stafford & District Riding for the Disabled Association.

Risk management

The Trustees understand their responsibility for monitoring and controlling the financial and operational risks to which the charity is exposed to.

Statement of Trustees responsibilities

The trustees are responsible for preparing the Trustees annual report and the financial statements in accordance with applicable law and United Kingdom Accounting standards (United Kingdom Generally Accepted Accounting Practice)

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at the time the financial position of the charity to ensure that the financial statements comply with the Charities Act 2011

TRUSTEE MEMBERS AS AT 31st March 2025

| | |
|------------------|-----------------------|
| Chair | Mrs Fiona Round |
| Secretary | Ms Blythe Brewer |
| Treasurer | Ms Deborah Richardson |
| Trustee | Mr C Douglas Smith |
| Trustee | Mrs Susan Moore |
| Trustee | Mrs Maxine Connelly |
| Trustee | Mrs Charlotte Pitt |
| Trustee | Ms Jane Tinniswood |

Mrs Fiona Round

Dated

Chair

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF STAFFORD & DISTRICT
RIDING FOR THE DISABLED ASSOCIATION INCORPORATING CARRIAGE DRIVING FOR
THE YEAR ENDED 31 MARCH 2025**

I report on the accounts of the charity for the year ended 31 March 2025, which are set out on pages 4 to 6.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. 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 seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with 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 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act
 - 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.

Anna Richards (ACA FCCA)
Richards Associates Limited
Hawkesyard, Armitage Lane
Rugeley,
Staffordshire, WS15 1PS

Date

**STAFFORD AND DISTRICT RIDING FOR THE DISABLED ASSOCIATION
INCORPORATING CARRIAGE DRIVING**

NOTES TO FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2025

| | 2025 | 2025 | 2025 | 2024 |
|--------------------------------------|----------------|----------------|-----------------|----------------|
| | Unrestricted | Restricted | Total | Total |
| | £ | £ | £ | £ |
| RECEIPTS | | | | |
| Ride fees | 4,808 | - | 4,808 | 5,384 |
| Donations | 3,006 | - | 3,006 | 928 |
| Fundraising | 2,057 | - | 2,057 | - |
| Interest | 2,489 | - | 2,489 | 985 |
| Refunds | 48 | - | 48 | 241 |
| Total receipts | 12,408 | - | 12,408 | 7,538 |
| Payments | | | | |
| Horse Hire | 9,103 | - | 9,103 | 9,159 |
| Equipment | 1,543 | - | 1,543 | 2,049 |
| Volunteer Hats | 209 | - | 209 | - |
| Prizes, awards and presents | 528 | - | 528 | 256 |
| AGM/helpers supper | 299 | - | 299 | 447 |
| First Aid courses | 904 | - | 904 | 346 |
| Insurance | 1,064 | - | 1,064 | 1,010 |
| Training | 20 | - | 20 | - |
| Legal and professional | 782 | - | 782 | 240 |
| Competitions | 3,144 | - | 3,144 | 1,467 |
| County Show | 362 | - | 362 | 637 |
| Travel | 145 | - | 145 | - |
| Admin Expenses | 446 | - | 446 | 344 |
| Equine Purchase | - | 4,500 | 4,500 | - |
| Total expenditure | 18,549 | 4,500 | 23,049 | 15,955 |
| Excess payments over receipts | (6,141) | (4,500) | (10,641) | (8,417) |
| Funds brought forward | 72,341 | 21,254 | 93,595 | 102,012 |
| | 66,200 | 16,754 | 82,954 | 93,595 |

STATEMENT OF ASSETS AND LIABILITIES

Cash at Bank 31st March 2025

| | | | | |
|-------------------------------|---------------|---------------|---------------|---------------|
| Lloyds Current account | 2,031 | - | 2,031 | 1,162 |
| Lloyds Deposit account | 19,585 | - | 19,585 | 20,321 |
| Scottish Widows | - | 16,754 | 16,754 | 21,453 |
| NS&I Income Bond | - | - | - | 8,000 |
| Virgin Money | 44,584 | - | 44,584 | 42,659 |
| | 66,200 | 16,754 | 82,954 | 93,595 |

**STAFFORD AND DISTRICT RIDING FOR THE DISABLED ASSOCIATION
INCORPORATING CARRIAGE DRIVING**

NOTES TO FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2025

1. Basis of preparation

These accounts have been prepared using Receipts and Payments method, and in accordance with the Charities Act 2011.

2. Going Concern

The financial statements have been prepared on a going concern basis, as the numbers of interested users of the charity's facilities remain constant.

3. Status

Stafford & District Riding for the Disabled adopted Charitable Incorporated Organisation status from 30 April 2015.

4. Fund accounting

Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity without any specified purpose and are available as general funds.

Restricted funds are to be used for the specific purpose as laid down by the donor and referred to in the trustees report.

Accounts

**STAFFORD AND DISTRICT RIDING FOR THE DISABLED ASSOCIATION
INCORPORATING CARRIAGE DRIVING**

TRUSTEES REPORT YEAR ENDED 31 MARCH 2024

C. I. O. Registration number 1161500

Registered Office

Yew Tree Farm, Doley Gate, Stafford, Staffordshire, ST20 0EH

Structure, Governance and Management

The RDA is a Registered Charity and is generally governed by the rules and regulations of the Charity Commissioners. The Trust also has its own constitution, the decisions and responsibilities of which are taken by non-paid Trustees.

The Trustees meet at a formal meeting, on average once a month. Trustees are usually appointed at the Annual General Meeting, but recently the increased number of changes has meant appointments have been made more frequently.

Objectives, activities and public benefit

To promote the objects of the Riding for the Disabled Association Incorporating Carriage Driving (the association) a charity registered with the Charity Commission (number 244108) by providing disabled people with the opportunity to ride horses to benefit their health and wellbeing in the Stafford and District area.

The Trustees have reviewed the Charity Commission's guidance to report on public benefit and the Charity's aims and objects are consistent with this guidance. All the activities undertaken during the year were for public benefit.

Achievements, performance and looking ahead

The Trust has provided and aims to ensure continued provision of riding for those with disabilities within Stafford and District who would benefit from it.

Policies on reserves

| Restricted Funds | |
|--|----------------|
| Heather Kesson Legacy to be used for capital projects only | £20,000 |
| | |
| Unrestricted Funds | |
| Three years running costs based on average annual expenditure of £20,000 less income from ride fees £9,500 = £10,500 x 3 | £31,500 |
| Reserves to be spent at Trustees discretion in line with the aims and objectives of the charity | £42,095 |
| | |
| Total Reserves held as at 31 March 2024 | £93,595 |

Scope, Definitions and Purpose

The Trustees have reviewed the Groups need for reserves in line with guidance issued by the Charity Commission.

The Group needs reserves in order to: -

1. Ensure there are sufficient cash reserves in the current account to cover day to day running costs
2. Ensure continuity of service provision by covering running costs during periods of lower income following falls in donations and fundraising
3. Replace equipment as it wears out

In calculating these amounts, the Trustees assume the following: -

- The current horse hire rate will not be subject to change in the next twelve months
- Riders will be charged fees which will be reviewed on a regular basis

Policy Aims

In light of the scope, definitions and purpose, the Trustees aim to maintain reserves consisting of: -

- Reserves to cover 3 years running costs - Total expenditure less ride fees received.
- General contingency reserves to cover costs of replacement equipment, competition expenses and unforeseen maintenance costs of building.

The Trustees believe that this level of reserves is prudent and necessary to ensure that the Group can run efficiently and meet future needs.

The Trustees will monitor the actual level of reserves and compare with the target level no less than once a year (at the financial year end).

The Group has restricted funds of £20,000, all other cash balances can be considered part of reserves.

In the event of the reserves falling significantly below the target level, the Trustees will aim to restore the reserves as soon as possible by increasing fundraising and possibly, increasing ride fees. Similarly, if reserves are significantly above the target level, the Trustees will put in place a plan as soon as possible, aiming to eliminate the excess within 3 years by spending money to enhance the quality of the riding provision, or otherwise further the aims of the Group.

The Trustees will not, however, take any steps that might call into question the ability of the Group to continue as a financially viable operation in the long term.

Policy Review

This policy will be reviewed and approved annually by the Trustees of Stafford & District Riding for the Disabled Association.

Risk management

The Trustees understand their responsibility for monitoring and controlling the financial and operational risks to which the charity is exposed to.

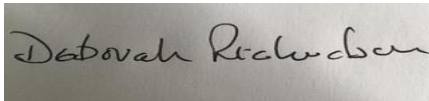
Statement of Trustees responsibilities

The trustees are responsible for preparing the Trustees annual report and the financial statements in accordance with applicable law and United Kingdom Accounting standards (United Kingdom Generally Accepted Accounting Practice)

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at the time the financial position of the charity to ensure that the financial statements comply with the Charities Act 2011.

TRUSTEE MEMBERS AS AT 31 MARCH 2024

Chair Mrs Fiona Round
Secretary Ms Blythe Brewer
Treasurer Ms Deborah Richardson
Trustee Mr C Douglas Smith
Trustee Mrs Susan Moore
Trustee Mrs Maxine Connelly
Trustee Mrs Charlotte Pitt
Trustee Ms Jane Tinniswood
Trustee Ms Tina Pemberton (Resigned)

A rectangular box containing a handwritten signature in black ink. The signature appears to read "Deborah Richardson".

Mrs Deborah Richardson

Date 28th September 2024

Treasurer

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF STAFFORD & DISTRICT
RIDING FOR THE DISABLED ASSOCIATION INCORPORATING CARRIAGE DRIVING FOR
THE YEAR ENDED 31 MARCH 2024**

I report on the accounts of the charity for the year ended 31 March 2024, which are set out on pages 6 to 8.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. 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 seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act
 - 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.

Anna Richards (ACA FCCA)
Richards Associates Limited
Chartered Accountants
Hawkesyard, Armitage Lane
Rugeley
Staffordshire, WS15 1PS

Stafford and District Riding for the Disabled Association Incorporating Carriage Driving
Charity Number 1161500
Financial Statements for the year ended 31st March 2024

RECEIPTS AND PAYMENTS

| | 2024 | 2023 |
|--------------------------------------|-----------------------|-----------------------|
| | £ | £ |
| Receipts | | |
| Ride fees | 5,284 | 4,701 |
| Donations | 1,028 | 6,236 |
| Interest | 265 | 105 |
| Refunds | 241 | 5 |
| Interest others | 720 | 312 |
| Total receipts | <u>7,538</u> | <u>11,359</u> |
| Payments | | |
| Horse Hire | 9,159 | 10,937 |
| Equipment | 2,049 | 568 |
| Prizes, awards and presents | 256 | 103 |
| AGM/helpers supper | 447 | 309 |
| First Aid courses | 346 | 84 |
| County Show | 637 | - |
| Competitions | 1,467 | - |
| Insurance | 1,010 | 985 |
| Legal and professional | 240 | 2,696 |
| Admin Expenses | 344 | 750 |
| Volunteers | - | 23 |
| Total expenditure | <u>15,955</u> | <u>16,455</u> |
| Excess payments over receipts | (8,417) | (5,096) |
| Funds brought forward | <u>102,012</u> | <u>107,108</u> |
| | <u>93,595</u> | <u>102,012</u> |

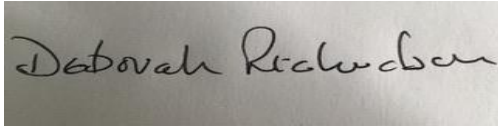
STATEMENT OF ASSETS AND LIABILITIES

Cash at Bank 31st March 2024

| | | |
|-----------------------------|----------------------|-----------------------|
| Current account | 1,162 | 1,111 |
| Deposit account | 20,321 | 29,257 |
| Scottish Widows | 21,453 | 21,156 |
| NS&I Income Bond | 8,000 | 8,000 |
| Virgin Money | 42,659 | 42,488 |
| | <u>93,595</u> | <u>102,012</u> |

The notes on page 7 form part of the financial statements.

Approved by the board on 26th September 2024 and signed on their behalf by Deborah Richardson (Treasurer).

A rectangular area containing a handwritten signature in black ink. The signature is written in a cursive style and reads "Deborah Richardson".

**STAFFORD AND DISTRICT RIDING FOR THE DISABLED ASSOCIATION
INCORPORATING CARRIAGE DRIVING**

NOTES TO FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2024

1. Basis of preparation

These accounts have been prepared using Receipts and Payments method, and in accordance with the Charities Act 2011.

2. Going Concern

The financial statements have been prepared on a going concern basis, as the numbers of interested users of the charity's facilities remain constant.

3. Status

Stafford & District Riding for the Disabled adopted Charitable Incorporated Organisation status from 1 April 2016.

4. Fund accounting

Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity without any specified purpose and are available as general funds.

Restricted funds are to be used for the specific purpose as laid down by the donor and referred to in the trustees report.

Accounts

**STAFFORD AND DISTRICT RIDING FOR THE DISABLED ASSOCIATION
INCORPORATING CARRIAGE DRIVING**

TRUSTEES REPORT YEAR ENDED 31 MARCH 2023

C. I. O. Registration number 1161500

Registered Office

11 Kestrel Close, Baswich, Stafford, ST17 0AY

Structure, Governance and Management

The RDA is a Registered Charity and is generally governed by the rules and regulations of the Charity Commissioners. The Trust also has its own constitution, the decisions and responsibilities of which are taken by non-paid Trustees.

The Trustees meet at a formal meeting, on average once a month. Trustees are usually appointed at the Annual General Meeting, but recently the increased number of changes has meant appointments have been made more frequently.

Objectives, activities and public benefit

To promote the objects of the Riding for the Disabled Association Incorporating Carriage Driving (the association) a charity registered with the Charity Commission (number 244108) by providing disabled people with the opportunity to ride horses to benefit their health and wellbeing in the Stafford and District area.

The Trustees have reviewed the Charity Commission's guidance to report on public benefit and the Charity's aims and objects are consistent with this guidance. All the activities undertaken during the year were for public benefit.

Achievements, performance and looking ahead

The Trust has provided and aims to ensure continued provision of riding for those with disabilities within Stafford and District who would benefit from it.

Policies on reserves

| | |
|--|-----------------|
| Restricted Funds | |
| Heather Kesson Legacy to be used for capital projects only | £20,000 |
| | |
| Unrestricted Funds | |
| Three years running costs based on average annual expenditure of £20,000 less income from ride fees £9,500 = £10,500 x 3 | £31,500 |
| Reserves to be spent at Trustees discretion in line with the aims and objectives of the charity | £50,500 |
| | |
| Total Reserves held as at 31 March 2023 | £102,000 |

Scope, Definitions and Purpose

The Trustees have reviewed the Groups need for reserves in line with guidance issued by the Charity Commission.

The Group needs reserves in order to: -

1. Ensure there are sufficient cash reserves in the current account to cover day to day running costs
2. Ensure continuity of service provision by covering running costs during periods of lower income following falls in donations and fundraising
3. Replace equipment as it wears out

In calculating these amounts, the Trustees assume the following: -

- The current horse hire rate will not be subject to change in the next twelve months
- Riders will be charged fees which will be reviewed on a regular basis

Policy Aims

In light of the scope, definitions and purpose, the Trustees aim to maintain reserves consisting of: -

- Reserves to cover 3 years running costs - Total expenditure less ride fees received.
- General contingency reserves to cover costs of replacement equipment, competition expenses and unforeseen maintenance costs of building.

The Trustees believe that this level of reserves is prudent and necessary to ensure that the Group can run efficiently and meet future needs.

The Trustees will monitor the actual level of reserves and compare with the target level no less than once a year (at the financial year end).

The Group has restricted funds of £20,000, all other cash balances can be considered part of reserves.

In the event of the reserves falling significantly below the target level, the Trustees will aim to restore the reserves as soon as possible by increasing fundraising and possibly, increasing ride fees. Similarly, if reserves are significantly above the target level, the Trustees will put in place a plan as soon as possible, aiming to eliminate the excess within 3 years by spending money to enhance the quality of the riding provision, or otherwise further the aims of the Group.

The Trustees will not, however, take any steps that might call into question the ability of the Group to continue as a financially viable operation in the long term.

Policy Review

This policy will be reviewed and approved annually by the Trustees of Stafford & District Riding for the Disabled Association.

Risk management

The Trustees understand their responsibility for monitoring and controlling the financial and operational risks to which the charity is exposed to.

Statement of Trustees responsibilities

The trustees are responsible for preparing the Trustees annual report and the financial statements in accordance with applicable law and United Kingdom Accounting standards (United Kingdom Generally Accepted Accounting Practice)

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at the time the financial position of the charity to ensure that the financial statements comply with the Charities Act 2011

TRUSTEE MEMBERS AS AT 31 March 2023

| | | |
|-----------|-----------------------|----------------------------|
| Chair | Mrs Fiona Round | |
| Secretary | Mrs Maxine Connelly | |
| Treasurer | Ms Deborah Richardson | appointed - 25 July 2022 |
| Treasurer | Mrs Hazel Hammonds | resigned - 25 July 2022 |
| Trustee | Mr C Douglas Smith | |
| Trustee | Mrs Susan Moore | |
| Trustee | Mrs Charlotte Pitt | |
| Trustee | Ms Tina Pemberton | |
| Trustee | Ms Blythe Brewer | |
| Trustee | Ms Jane Tinniswood | appointed - 3 October 2022 |

Mrs Fiona Round

Dated ...7th July 2023....



Chair Stafford & District Riding for the Disabled

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF STAFFORD & DISTRICT RIDING FOR
THE DISABLED ASSOCIATION INCORPORATING CARRIAGE DRIVING FOR THE YEAR ENDED 31
MARCH 2023**

I report on the accounts of the charity for the year ended 31 March 2023, which are set out on pages 6 to 8.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. 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 seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
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 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act
 - 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.

Anna Richards
ACA FCCA
Richards Associates Limited Chartered Accountants
Hawkesyard, Armitage Lane
Rugeley
Staffordshire, WS15 1PS

Date

**Stafford and District Riding for the Disabled Association incorporating Carriage Driving
Financial Statements for the year ended 31st March 2023**

Charity Number 1161500

Receipts and Payments

| | 2023 | 2022 |
|--|-----------------------|-----------------------|
| | £ | £ |
| Receipts | | |
| Ride fees | 4,701 | 3,201 |
| Collection boxes | - | 79 |
| Donations | 6,236 | 10,526 |
| Fundraising | - | - |
| Interest | 105 | 21 |
| Members Fees | - | 5 |
| Refunds | 5 | |
| Interest others | <u>312</u> | <u>748</u> |
| Total receipts | <u>11,359</u> | <u>14,580</u> |
| Payments | | |
| Horse Hire | 10,937 | 4,793 |
| Stationery | - | 508 |
| Equipment | 568 | 125 |
| Prizes, awards and presents | 103 | 177 |
| Memberships and DBS | - | 50 |
| AGM/helpers supper | 309 | 37 |
| First Aid courses | 84 | 713 |
| Insurance | 985 | 868 |
| Legal and professional Expenses | 2,696 | 120 |
| Volunteers | 750 | |
| | <u>23</u> | <u>23</u> |
| Total expenditure | <u>16,455</u> | <u>7,414</u> |
| Excess payments over receipts | (5,096) | 7,166 |
| Funds brought forward | <u>107,108</u> | <u>99,942</u> |
| Funds carried forward | <u>102,012</u> | <u>107,108</u> |

**Stafford and District Riding for the Disabled Association incorporating Carriage
Driving**
**Financial Statements for the year ended 31st March 2023 Charity Number
1161500**

| | 2023 | 2022 |
|--|-----------------------|-----------------------|
| | £ | £ |
| STATEMENT OF ASSETS AND LIABILITIES | | |
| Cash at Bank at 31st March 2023 | | |
| Lloyds Current account | 1,111 | 1,521 |
| Lloyds Deposit account | 29,257 | 34,199 |
| Scottish Widows | 21,156 | 21,069 |
| Income Bond | 8,000 | 8,000 |
| Virgin Money | <u>42,488</u> | <u>42,319</u> |
| | <u>102,012</u> | <u>107,108</u> |

The notes as set out on page 8 form part of the financial statements

Approved by the board on 26 June 2023 and signed on their behalf by Deborah Richardson.

Treasurer. 

**STAFFORD AND DISTRICT RIDING FOR THE DISABLED ASSOCIATION
INCORPORATING CARRIAGE DRIVING**

NOTES TO FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2023

1. Basis of preparation

These accounts have been prepared using Receipts and Payments method, and in accordance with the Charities Act 2011.

2. Donations

Included in donations is £5,000 received from Staffordshire Mechanics Limited.

3. Going Concern

The financial statements have been prepared on a going concern basis, as the numbers of interested users of the charity's facilities remain constant.

4. Status

Stafford & District Riding for the Disabled adopted Charitable Incorporated Organisation status from 1 April 2016.

5. Fund accounting

Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity without any specified purpose and are available as general funds.

Restricted funds are to be used for the specific purpose as laid down by the donor and referred to in the trustees report.

Accounts

**STAFFORD AND DISTRICT RIDING FOR THE DISABLED ASSOCIATION
INCORPORATING CARRIAGE DRIVING**

TRUSTEES REPORT YEAR ENDED 31 MARCH 2022

C. I. O. Registration number 1161500

Registered Office

Yew Tree Farm Doley Gate Gnosall Stafford ST20 0EH

Structure, Governance and Management

The RDA is a Registered Charity and is generally governed by the rules and regulations of the Charity Commissioners. The Trust also has its own constitution, the decisions and responsibilities of which are taken by non-paid Trustees.

The Trustees meet at a formal meeting, on average once a month. Trustees are usually appointed at the Annual General Meeting, but recently the increased number of changes has meant appointments have been made more frequently.

Objectives, activities and public benefit

To promote the objects of the Riding for the Disabled Association Incorporating Carriage Driving (the association) a charity registered with the Charity Commission (number 244108) by providing disabled people with the opportunity to ride horses to benefit their health and wellbeing in the Stafford and District area.

The Trustees have reviewed the charity Commission's guidance to report on public benefit and the Charity's aims and objects are consistent with this guidance. All the activities undertaken during the year were for public benefit.

Achievements, performance and looking ahead

The Trust has provided and aims to ensure continued provision of riding for those with disabilities within Stafford and District who would benefit from it.

Policies on reserves

| | |
|--|-----------------|
| Restricted Funds | |
| Heather Kesson Legacy to be used for capital projects only | £20,000 |
| | |
| Unrestricted Funds | |
| Three years running costs based on average annual expenditure of £20,000 less income from ride fees £9,500 = £10,500 x 3 | £31,500 |
| Reserves to be spent at Trustees discretion in line with the aims and objectives of the charity | £55,500 |
| | |
| Total Reserves held as at 31 March 2022 | £107,000 |

Scope, Definitions and Purpose

The Trustees have reviewed the Groups need for reserves in line with guidance issued by the Charity Commission.

The Group needs reserves in order to: -

1. Ensure there are sufficient cash reserves in the current account to cover day to day running costs
2. Ensure continuity of service provision by covering running costs during periods of lower income following falls in donations and fundraising
3. Replace equipment as it wears out

In calculating these amounts, the Trustees assume the following: -

- The current horse hire rate will not be subject to change in the next twelve months
- Riders will be charged fees which will be reviewed on a regular basis

Policy Aims

In light of the scope, definitions and purpose, the Trustees aim to maintain reserves consisting of: -

- Reserves to cover 3 years running costs - Total expenditure less ride fees received.
- General contingency reserves to cover costs of replacement equipment, competition expenses and unforeseen maintenance costs of building.

The Trustees believe that this level of reserves is prudent and necessary to ensure that the Group can run efficiently and meet future needs.

The Trustees will monitor the actual level of reserves and compare with the target level no less than once a year (at the financial year end).

The Group has restricted funds of £20,000, all other cash balances can be considered part of reserves.

In the event of the reserves falling significantly below the target level, the Trustees will aim to restore the reserves as soon as possible by increasing fundraising and possibly, increasing ride fees. Similarly, if reserves are significantly above the target level, the Trustees will put in place a plan as soon as possible, aiming to eliminate the excess within 3 years by spending money to enhance the quality of the riding provision, or otherwise further the aims of the Group.

The Trustees will not, however, take any steps that might call into question the ability of the Group to continue as a financially viable operation in the long term.

Policy Review

This policy will be reviewed and approved annually by the Trustees of Stafford & District Riding for the Disabled Association.

Risk management

The Trustees understand their responsibility for monitoring and controlling the financial and operational risks to which the charity is exposed to.

Statement of Trustees responsibilities

The trustees are responsible for preparing the Trustees annual report and the financial statements in accordance with applicable law and United Kingdom Accounting standards (United Kingdom Generally Accepted Accounting

Practice)

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at the time the financial position of the charity to ensure that the financial statements comply with the Charities Act 2011

TRUSTEE MEMBERS AS AT 31 March 2022

| | |
|-----------|---|
| Chair | Mrs Fiona Round |
| Trustee | Mrs Susan Moore |
| Treasurer | Mrs Hazel Hammonds resigned - 25 July 2022 |
| Treasurer | Mrs Deborah Richard appointed - 25 July 2022 |
| Trustee | Mr C Douglas Smith |
| Secretary | Mrs Maxine Connelly |
| Trustee | Mrs Charlotte Pitt |
| Trustee | Ms Tina Pemberton |
| Trustee | Ms Blythe Brewer |
| Trustee | Ms Jane Tinniswood appointed - 3 October 2022 |

Mrs Fiona Round
2022.....

Chairman

Dated ...1st November

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF STAFFORD
& DISTRICT RIDING FOR THE DISABLED ASSOCIATION
INCORPORATING CARRIAGE DRIVING FOR THE YEAR ENDED 31
MARCH 2022**

I report on the accounts of the charity for the year ended 31 March 2022, which are set out on pages 5 to 7.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. 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 seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with 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 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act
 - 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.

Anna Richards
 ACA FCCA
 Richards Associates Limited Chartered Accountants / Statutory Auditor
 Hawkesyard, Armitage Lane
 Rugeley
 Staffordshire, WS15 1PS

| |
|--|
| STAFFORD AND DISTRICT RIDING FOR THE DISABLED ASSOCIATION INCORPORATING CARRIAGE DRIVING FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2022 |
|--|

INCOME AND EXPENDITURE

| | 2022 | 2021 |
|--------------------------------------|-----------------------|----------------------|
| Receipts | £ | £ |
| Ride fees | 3,201 | 668 |
| Collection boxes | 79 | - |
| Donations | 10,526 | 1,171 |
| Fundraising | - | 300 |
| Interest | 21 | 67 |
| Members fees | 5 | - |
| Interest others | 748 | 780 |
| | <u>14,580</u> | <u>2,986</u> |
| Total receipts | 0 | 2,986 |
| Payments | | |
| Horses | 4,793 | - |
| Stationery | 508 | 225 |
| Equipment | 125 | 360 |
| Prizes, awards and presents | 177 | 164 |
| Memberships and DBS | 50 | - |
| AGM/helpers supper | 37 | - |
| First Aid courses | 713 | 324 |
| Insurance | 868 | 975 |
| Legal and professional | 120 | 120 |
| Volunteers | 23 | - |
| | <u>7,414</u> | <u>2,168</u> |
| Total expenditure | 7,414 | 2,168 |
| Excess payments over receipts | 7,166 | 818 |
| | 99,94 | 99,12 |
| Funds brought forward | 2 | 4 |
| | <u>107,108</u> | <u>99,942</u> |
| Funds carried forward | 08 | 2 |

STATEMENT OF ASSETS AND LIABILITIES

Balances in hand at 31 March 2022

| | | |
|------------------------|---------------|---------------|
| Current account | 1,521 | 1.348 |
| Deposit account | 34,199 | 27,965 |
| Scottish Widows | 21,069 | 21,058 |
| Income Bonds | 8,000 | 8,000 |
| Yorkshire Bank | <u>42,319</u> | <u>41,571</u> |
| | 107,1 | 99,94 |

**STAFFORD AND DISTRICT RIDING FOR THE DISABLED ASSOCIATION
INCORPORATING CARRIAGE DRIVING
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2022**

Continued.....

The notes, as set out on page 7, form part of the financial statements

Approved by the board on.....7th November 2022.....and signed on their behalf

By.....Deborah Richardson.....Mrs Deborah Richardson

**STAFFORD AND DISTRICT RIDING FOR THE DISABLED ASSOCIATION
INCORPORATING CARRIAGE DRIVING**

NOTES TO FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2022

1. Basis of preparation

These accounts have been prepared using Receipts and Payments method, and in accordance with the Charities Act 2011.

2. Donations

Included in donations is £9,231 received from Tettenhall Riding for the Disabled Association, a charity that has recently closed. The association now provides services to the users of the former charity.

3. Going Concern

The financial statements have been prepared on a going concern basis, as the numbers of interested users of the charity's facilities remain constant.

4. Status

Stafford & District Riding for the Disabled adopted Charitable Incorporated Organisation status from 1 April 2016.

Accounts

STAFFORD AND DISTRICT RIDING FOR THE DISABLED ASSOCIATION
TRUSTEES REPORT YEAR ENDED 31 MARCH 2021

C. I. O. Registration number 1161500

Registered Office

Yew Tree Farm DoleyGate Gnosall Stafford ST20 0EH

Structure, Governance and Management

The RDA is a Registered Charity and is generally governed by the rules and regulations of the Charity Commissioners. The Trust also has its own constitution, the decisions and responsibilities of which are taken by non-paid Trustees.

The Trustees meet at a formal meeting, on average once a month. Trustees are usually appointed at the Annual General Meeting, but recently the increased number of changes has meant appointments have been made more frequently.

Objectives, activities and public benefit

To promote the objects of the Riding for the Disabled Association Incorporating Carriage Driving (the association) a charity registered with the Charity Commission (number 244108) by providing disabled people with the opportunity to ride horses to benefit their health and wellbeing in the Stafford and District area.

The Trustees have reviewed the charity Commission's guidance to report on public benefit and the Charity's aims and objects are consistent with this guidance. All the activities undertaken during the year were for public benefit.

Achievements, performance and looking ahead

The Trust has provided and aims to ensure continued provision of riding for those with disabilities within Stafford and District who would benefit from it.

Policy on reserves

Reserves position as at 1st February 2021

| Restricted Funds | |
|--|----------------|
| Heather Kesson Legacy to be used for capital projects only | £20000 |
| | |
| Unrestricted Funds | |
| Three years running costs based on an average annual expenditure of £20000 less income from ride fees £9500 = £10500x3 | £31,500 |
| Purchase of 2 horses | £12,000 |
| Purchase of horse lorry | £35,000 |
| | |
| Total Reserves held as at 1.2.21 | £98,500 |

Scope, Definitions and Purpose

The Trustees have reviewed the Groups need for reserves in line with guidance issued by the Charity Commission.

The Group needs reserves in order to:-

1. Ensure there are sufficient cash reserves in the current account to cover day to day running costs
2. Ensure continuity of service provision by covering running costs during periods of lower income following falls in donations and fundraising
3. Replace equipment as it wears out

In calculating these amounts, the Trustees assume the following:-

- The current horse hire rate will not be subject to change in the next twelve months

- Riders will be charged fees which will be reviewed on a regular basis

Policy Aims

In light of the scope, definitions and purpose, the Trustees aim to maintain reserves consisting of :-

- Reserves to cover 3 years running costs - Total expenditure less ride fees received.
- General contingency reserves to cover costs of replacement equipment, competition expenses and unforeseen maintenance costs of building.

The Trustees believe that this level of reserves is prudent and necessary to ensure that the Group can run efficiently and meet future needs.

The Trustees will monitor the actual level of reserves and compare with the target level no less than once a year (at the financial year end).
The Group has restricted funds of £20,000, all other cash balances can be considered part of reserves.

In the event of the reserves falling significantly below the target level, the Trustees will aim to restore the reserves as soon as possible by increasing fundraising and possibly, increasing ride fees. Similarly, if reserves are significantly above the target level, the Trustees will put in place a plan as soon as possible, aiming to eliminate the excess within 3 years by spending money to enhance the quality of the riding provision, or otherwise further the aims of the Group.

The Trustees will not, however, take any steps that might call into question the ability of the Group to continue as a financially viable operation in the long term.

Policy Review

This policy will be reviewed and approved annually by the Trustees of Stafford & District Riding for the Disabled Association.

Risk management

The Trustees understand their responsibility for monitoring and controlling the financial and operational risks to which the charity is exposed to.

Statement of Trustees responsibilities

The trustees are responsible for preparing the Trustees annual report and the financial statements in accordance with applicable law and United Kingdom

Accounting standards (United Kingdom Generally accepted Accounting Practice)

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at the time the financial position of the charity to ensure that the financial statements comply with the Charities Act 2011

TRUSTEE MEMBERS AS AT 31 March 2021

Chair Mrs Fiona Round
Trustee Mrs Susan Moore
Treasurer Mrs Hazel Hammonds
Trustee Mr Douglas Smith
Secretary Mrs Maxine Connelly
Trustee Mrs Charlotte Pitt
Trustee Ms Tina Pemberton

Mrs Fiona Round

Dated

Chairman

| |
|---|
| STAFFORD AND DISTRICT RIDING FOR THE DISABLED ASSOCIATION FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2021 |
|---|

INCOME AND EXPENDITURE

| | 2021 | 2020 |
|--|---------------------|----------------------|
| RECEIPTS | £ | £ |
| Ride fees | 668 | 4,545 |
| Collection boxes | | 86 |
| Donations | 1171 | 731 |
| Fundraising | 300 | |
| Interest | 67 | 995 |
| Grants | | 100 |
| Interest others | 780 | |
| Total receipts | <u>2,986</u> | <u>6,457</u> |
| Payments | | |
| Horses | | 14,495 |
| Stationery | 225 | 54 |
| Equipment | 360 | 580 |
| Prizes, awards and presents | 164 | 444 |
| Fundraising costs | | |
| Memberships and DBS | | |
| AGM/helpers supper | | 216 |
| First Aid courses | 324 | 162 |
| Competitions | | 1,135 |
| Insurance | 975 | 975 |
| Legal and professional | 120 | 120 |
| Expenses | | 308 |
| Volunteers | | 43 |
| Total expenditure | <u>2,168</u> | <u>18,532</u> |
| Excess payments over receipts | 818 | 12,075 |
| | 99,124 | 111,199 |
| Funds brought forward | <u>4</u> | <u>99</u> |
| | 99,94 | 99,12 |
| Funds carried forward | <u>2</u> | <u>4</u> |
| STATEMENT OF ASSETS AND LIABILITIES | | |
| Balances in hand at year end | | |
| Current account | 1,348 | 1310 |
| Deposit account | 27,965 | 27,959 |

| | | |
|------------------------|---------------|---------------|
| Scottish Widows | 21,058 | 21,022 |
| Income Bonds | 8,000 | 8,000 |
| Yorkshire Bank | <u>41,571</u> | <u>40,833</u> |
| | 99,94 | 99,12 |

**STAFFORD AND DISTRICT RIDING FOR THE DISABLED ASSOCIATION
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2021**

CONTINUED.....

The notes, as set out on page 7, form part of the financial statements

Approved by the board onand signed on their behalf

By.....Mrs Hazel Hammonds

STAFFORD AND DISTRICT RIDING FOR THE DISABLED ASSOCIATION NOTES TO FINANCIAL STATEMENTS YEAR ENDED 31 MARCH 2021

1. Basis of preparation

These accounts have been prepared using Receipts and Payments method, and in accordance with the Charities Act 2011.

2.Going Concern

The financial statements have been prepared on a going concern basis, as the numbers of interested users of the charities facilities remain constant.

3.Status

Stafford & District Riding for the Disabled adopted Charitable Incorporated Organisation status from 1 April 2016.

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF STAFFORD & DISTRICT RIDING FOR THE DISABLED ASSOCIATION YEAR ENDED 31 MARCH 2021

We report on the accounts of the charity for the year ended 31 March 2021, which are set out on pages 5 to 7.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. 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 seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with 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 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act
- 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.

Anna Richards

ACA FCCA

Richards Associates Limited Chartered Accountants / Statutory Auditors

Hawkesyard, Armitage Lane

Rugeley

Staffordshire, WS15 1PS

Date