

**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**

<b>Restricted Funds</b>	
Heather Kesson Legacy to be used for capital projects only	£16,754
<b>Unrestricted Funds</b>	
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
<b>Total Reserves held as at 31 March 2025</b>	<b>£82,954</b>

## **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 31<sup>st</sup> March 2025**

<b>Chair</b>	Mrs Fiona Round
<b>Secretary</b>	Ms Blythe Brewer
<b>Treasurer</b>	Ms Deborah Richardson
<b>Trustee</b>	Mr C Douglas Smith
<b>Trustee</b>	Mrs Susan Moore
<b>Trustee</b>	Mrs Maxine Connelly
<b>Trustee</b>	Mrs Charlotte Pitt
<b>Trustee</b>	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**

	<b>2025</b>	<b>2025</b>	<b>2025</b>	<b>2024</b>
	<b>Unrestricted</b>	<b>Restricted</b>	<b>Total</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>RECEIPTS</b>				
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
<b>Total receipts</b>	<b>12,408</b>	<b>-</b>	<b>12,408</b>	<b>7,538</b>
<b>Payments</b>				
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	-
<b>Total expenditure</b>	<b>18,549</b>	<b>4,500</b>	<b>23,049</b>	<b>15,955</b>
<b>Excess payments over receipts</b>	<b>(6,141)</b>	<b>(4,500)</b>	<b>(10,641)</b>	<b>(8,417)</b>
<b>Funds brought forward</b>	<b>72,341</b>	<b>21,254</b>	<b>93,595</b>	<b>102,012</b>
	<b>66,200</b>	<b>16,754</b>	<b>82,954</b>	<b>93,595</b>

**STATEMENT OF ASSETS AND LIABILITIES**

**Cash at Bank 31st March 2025**

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

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**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.