

MID CHESHIRE RIDING FOR THE DISABLED ASSOCIATION

England & Wales · Charity number 1173890

Details

Status Registered

Legal form CIO

Registered 2017-07-21

Register [View on the Charity Commission register](#)

Contact

Address 20 Pikemere Road
Alsager
Stoke-On-Trent
ST7 2SB

Phone 07763348612

Email chairman.midcheshire@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 ("THE ASSOCIATION") BY PROVIDING DISABLED PEOPLE WITH THE OPPORTUNITY TO RIDE AND/OR TO CARRIAGE DRIVE TO BENEFIT THEIR HEALTH AND WELL BEING IN THE MID CHESHIRE AREA

Activities: Provide horse riding activities for disabled people from the age of 5 upwards in association with Riding for the Disabled Association. Activities take place in Allostock, Cheshire. Riders may be independent, from residential homes and (but not limited to) school groups

Classification

- **How:** Provides Services
- **What:** Other Charitable Purposes
- **Who:** People With Disabilities

Geography

- Cheshire West & Chester

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£19,567	£55,954	-	-
2024-03-31	£14,598	£63,581	-	-
2023-03-31	£4,637	£50,531	-	-
2022-03-31	£18,216	£55,494	-	-
2021-03-31	£5,297	£17,907	-	-

Trustees

Name	Role	Appointed
Janine Wallace	Chair	2023-07-12
Gillian Maddock		2025-12-10
Megan Holland		2025-07-07
Nancy Joanne Brown		2024-05-21
Sarah Payne		2019-08-14

MID CHESHIRE RIDING FOR THE DISABLED ASSOCIATION

England & Wales - Charity number 1173890

Accounts

MID CHESHIRE RIDING FOR THE DISABLED ASSOCIATION

CHARITY REGISTRATION NUMBER 1173890

TRUSTEES' REPORT AND

FINANCIAL STATEMENTS FOR THE YEAR ENDED

31 MARCH 2025

MID CHESHIRE RIDING FOR THE DISABLED ASSOCIATION

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**MID CHESHIRE RIDING FOR THE DISABLED ASSOCIATION
TRUSTEES' REPORT
YEAR ENDED 31 MARCH 2025**

The trustees present their report along with the financial statements of the Charity for the year ended 31 March 2025.

Objectives and Activities.

The Charity provides horse riding facilities for disabled persons from the age of five upwards.

Structure, Governance and Management.

Governing Document:

The Charity's rules and regulations are specified in its governing document dated 21 July 2017.

Management:

The Charity is managed by the Trustees who form a Committee of Management, with each Trustee having designated areas of responsibility.

The Committee of Management have due regard to issues such as risk management and Trustee and Volunteer training.

Achievements during the year and future plans.

We operate with six horses in total, four that we own and two on loan. Our new horse, Rosie, and loan horse, Shadow, both of whom joined us in 2024, have settled in well and are used regularly in lessons. Our older horses, Ted and Pip continue to require regular medication and are used less frequently than the others but are still valuable members of the team.

We have a number of new riders who have joined during the year and now have thirty-six who ride with us regularly, plus a waiting list. A number of our riders took part in the National RDA Virtual Dressage and Countryside Challenge competition, and were well placed, with 1st, 3rd and 4th rosettes awarded in the Dressage classes and a 5th in the Countryside Challenge. We are very proud of all the riders who took part, and of course, of our horses.

One of our Trainee coaches, Jo Price, is now fully qualified, and we have another coach in training. We are very fortunate to now have six qualified coaches and our trainee.

We have also attracted more volunteers during the year and our new volunteers have either completed their training or very nearly have. In addition to our Coaches, we now have in excess of thirty-five volunteers who help regularly.

During the course of the year we have run several fundraising events, the biggest income generator being a Quiz Night in February 2025, which was both well attended and lucrative. We will be running another, hopefully later in 2025.

**MID CHESHIRE RIDING FOR THE DISABLED ASSOCIATION
TRUSTEES' REPORT
YEAR ENDED 31 MARCH 2025**

In March we hosted a Countryside Challenge event with riders from Nantwich RDA. Between the two groups more than twenty riders took part, and with their families and volunteers we hosted more than eighty people. All the riders taking part were given rosettes and enjoyed the experience.

We are very fortunate to have investments, but our expenditure continues to exceed our income and we are continuously looking at ways to manage the differential. We have just announced the difficult decision to increase our riding fee to £12.50 for a half hour lesson, from the beginning of our next financial year. We are still heavily subsidising lessons, but the cost of looking after our horses has been rising and we felt we needed to pass some of this on. We do have a five-year plan which shows we can still operate as a going concern, even with the differential between our income and expenditure.

Trustees

The Trustees who served during the year were as follows:

Chair (until May 2024)	Sarah Payne
Chair (from May 2024)	Janine Wallace
Treasurer (until May 2024)	Janine Wallace
Treasurer (from May 2024)	Claire Tucker
Riding (until May 2024)	Lindsey Tucker (now Lindsey Arnott)
Riding (from May 2024)	Sarah Payne
Volunteers (until May 2024)	Jane Wellstead
Volunteers (from May 2024)	Lindsey Arnott
Coaches	Pamela Rigby MBE
Secretary (until May 2024)	Anthea Hardeker
Secretary (from May 2024)	Nancy Brown

Approval

This report was approved by the trustees on 15th May 2025 and signed on their behalf:



Janine Wallace - Chair

**MID CHESHIRE RIDING FOR THE DISABLED ASSOCIATION
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

Independent Examiner's Report to the Trustees 'of Mid Cheshire Riding for the Disabled Association

I report on the accounts of Mid Cheshire Riding for the Disabled Association for the year ended 31 March 2025, which are set out on pages 4 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 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.
- Follow the procedures laid down in the general directions given by the Charity Commission under section 145 (5) (b) of the 2011 Act; and
- State whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was conducted 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 explanation 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.
2. to which attention should be drawn in order to enable proper understanding of the accounts to be reached.


.....

Date: 15/5/2025
.....

Lindsay Beeston FCCA
Afford Bond Holdings Limited
Chartered Accountants
31 Wellington Road
Nantwich
CW5 7ED

MID CHESHIRE RIDING FOR THE DISABLED ASSOCIATION
STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 MARCH 2025

	Unrestricted		Unrestricted	
	<u>2025</u>		<u>2024</u>	
	£	£	£	£
Income:				
Donations	3,168		1,974	
Riding Fees	11,620		8,545	
First Aid Training/Sundries	371		85	
Sale of RDA Clothing/Countryside challenge	458		262	
Fund Raising - Race Night	110		2,781	
Fund Raising - Cheshire Horse Show	848		-	
Fund Raising - Quiz	995		-	
Fund Raising - Other	109		729	
Regional Grant	1,350		-	
Sale of Horses	500		-	
Other Income	39		222	
	<hr/>		<hr/>	
		19,567		14,598
Expenditure:				
Purchase of Horses	-		7,950	
Horse Upkeep - Vet & Dental Fees	5,127		5,213	
- Farrier Charges	2,545		2,290	
- Livery Charges	39,671		38,837	
- Physio Charges	660		740	
- Passports	-		25	
Horse Welfare Visits	3,826		3,026	
Equipment and Tack	609		719	
Insurance	1,064		1,010	
Legal and Audit fees	540		731	
DBS Checks	160		140	
RDA Clothing	-		606	
Bank Charges	104		111	
Course Fees	970		501	
Laptop, Printer, and stationery	100		223	
Office Equipment	95		521	
Countryside Challenge/National Championships	119		-	
Telephone	64		59	
Travelling Expenses	164		285	
Sundry Expenses incl AGM Costs	136		544	
Subscriptions	-		50	
	<hr/>		<hr/>	
		55,954		63,581
		(36,387)		(48,983)
Movement in value of Investment Portfolio				
- decrease/increase	Note 5	6,918		26,830
		<hr/>		<hr/>
Net outgoing resources for the year		(29,469)		(22,153)

**MID CHESHIRE RIDING FOR THE DISABLED ASSOCIATION
BALANCE SHEET
AS AT 31 MARCH 2025**

	<u>Notes</u>	<u>2025</u> £	<u>2024</u> £
Fixed Assets			
Investments	5	242,150	270,232
Current Assets			
Balance at Bank - Barclays Current Account		6,792	8,217
Balance at Bank - Barclays Savings Account		<u>261</u>	<u>223</u>
Total Current Assets	6	7,053	8,440
Total Assets		<u>249,203</u>	<u>278,672</u>
Reserves			
Unrestricted Reserves	7	<u>249,203</u>	<u>278,672</u>

Approved by the Board of trustees on ^{15th May} 2025 and signed on their behalf:



Janine Wallace – Chair

**MID CHESHIRE RIDING FOR THE DISABLED ASSOCIATION
NOTES TO THE ACCOUNTS
YEAR ENDED 31 MARCH 2025**

1. Legal Form

The Charity is a Charitable Incorporated Organisation (CIO) run by its Trustees, registration number 1173890. The Charity constitutes a Public Benefit entity as defined by FRS 102.

2. Basis of Preparation

The financial statements have been prepared under the historical cost convention subject to an annual revaluation of its investment portfolio.

The Charity follows best practice as set out in the Statement of Recommended Practice (SORP), "Accounting and Reporting by Charities."

The Charity has adopted the small entity provisions of FRS 102 1A.

The financial statements have been prepared on a going concern basis. They are evaluated in sterling and rounded to the nearest pound.

The significant accounting policies applied in the preparation of the attached financial statements are set out below. Such policies have been applied consistently in the years presented unless otherwise stated.

3. Accounting Policies

Income is accounted for when receivable.

Investment income is rolled up into the value of the investment.

Expenditure is accounted for when incurred on an accrual's basis.

Restricted fund reserves represent donations which have arisen from donations received for specific purposes not yet spent on such purposes as at the year end.

Unrestricted fund reserves represent net income or donations received without any restrictions on how they are applied.

4. Taxation

As a Charity the organisation benefits from rates relief and is generally exempt from income tax and capital gains tax but not from VAT. Irrecoverable VAT is included in the cost of those items to which it relates.

**MID CHESHIRE RIDING FOR THE DISABLED ASSOCIATION
NOTES TO THE ACCOUNTS
YEAR ENDED 31 MARCH 2025**

5. Investments

The Charity's investments are managed by a firm of professional investors, Brown Shipley, who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority.

The investment portfolio is valued at market value by Brown Shipley and the movements therein during the year can be summarised as follows:

	£
Valuation as at close of business 31 March 2024	270,232
Less transfers to the Charity Bank Account	35,000
	<hr/> 235,232
Plus, increase in the valuation of investments	6,918
Valuation as at 31 March 2025	<hr/> <hr/> 242,150

The year end valuation is made up as follows:

Bonds	57,610
Equities	160,914
Hedge Funds	12,288
Commodities	5,530
Cash	5,808
	<hr/> 242,150 <hr/> <hr/>

6. Bank Accounts – Barclays Bank, Leicester Branch

	£
Balance as at 1 April 2024	8,440
Add incoming receipts	19,567
Add transfers from investment portfolio	35,000
	<hr/> 63,007
Less expenditure	55,954
Balance as at 31 March 2025	<hr/> <hr/> 7,053

**MID CHESHIRE RIDING FOR THE DISABLED ASSOCIATION
NOTES TO THE ACCOUNTS
YEAR ENDED 31 MARCH 2025**

7. Unrestricted Reserves

	£
Balance as at 1 April 2024	278,672
Less net outgoings for the year	<u>29,469</u>
Balance as at 31 March 2025	<u><u>249,203</u></u>

MID CHESHIRE RIDING FOR THE DISABLED ASSOCIATION

England & Wales - Charity number 1173890

Accounts

MID CHESHIRE RIDING FOR THE DISABLED ASSOCIATION

CHARITY REGISTRATION NUMBER 1173890

**TRUSTEES' REPORT AND
FINANCIAL STATEMENTS FOR THE YEAR ENDED
31 MARCH 2024**

MID CHESHIRE RIDING FOR THE DISABLED ASSOCIATION

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**MID CHESHIRE RIDING FOR THE DISABLED ASSOCIATION
TRUSTEES' REPORT
YEAR ENDED 31 MARCH 2024**

The trustees present their report along with the financial statements of the Charity for the year ended 31 March 2024.

Objects and activities

The Charity provides horse riding facilities for disabled persons from the age five upward.

Structure, Governance and Management

Governing document

The Charity's rules and regulations are comprised in its governing document dated 21 July 2017.

Management

The Charity is managed by the trustees who comprise a Committee of Management with each trustee having designated areas of responsibility.

The Committee of management have due regard to issues such as risk management and to trustees' training.

Achievements during the year and future plans

During the year we brought a new horse, Rosie and have recently been loaned another horse called Shadow. We also recruited and trained more volunteers, allowing us to restart Friday lessons which ceased when we moved to Allostock Hall. Given we had a full complement of horses for some of the year, the indoor facilities meant we did not need to cancel classes because of inclement weather and were able to run more lessons a week, income from riding was considerably higher than in the previous financial year. Sadly, the costs of keeping horses has increased and in September 2023 we took the decision to increase riding fees to £10 a lesson.

Whilst our horses are all looking well, and are happy in their surroundings, we have had some medical issues. Ted and Pip, both in their twenties, require regular medication, and Bertie, who is younger, had some health issues that required him to have more exercise than we could supply. Consequently, he is on loan to a local riding school and has settled well and has lost weight.

All our new volunteers have completed their training or very nearly have. Jo Price is well on her way to completing her coach training and two other volunteers have started the training

**MID CHESHIRE RIDING FOR THE DISABLED ASSOCIATION
TRUSTEES' REPORT
YEAR ENDED 31 MARCH 2024**

programme. We also are fortunate to have a new, experienced, RDA coach, Megan Holland, who also agreed to take over responsibility for fund raising.

We ran several fundraising events, the biggest being a Race Night in March 2024, which was well attended and lucrative. Our thanks to all those who attended and sponsored races and horses.

In September we hosted a local 'Countryside Challenge' event, with riders from Pegasus. As well as raising some funds, the day was enjoyed by riders, parents, and the horses.

We also booked a stand at the Cheshire Horse Show to both raise funds and raise awareness of our Charity. It was largely as a result of this that we received a number of new applications for new volunteers.

We are fortunate to have investments, but our expenditure continues to exceed our income and we are continuously looking of ways to manage the differential. We have a five-year plan which shows we can still operate as a going concern, even with this differential.

Trustees

The trustees who served during the year were as follows:

Sarah Payne	Chair
Lindsey Tucker	Riding
Brian McNulty	Treasurer (resigned in July 2023)
Janine Wallace	Treasurer (appointed 12 July 2023)
Jane Wellstead	Volunteers
Pamela Rigby MBE	Coaches
Anthea Hardeker	Secretary (appointed 12 July 2023)

Approval

This report was approved by the trustees on 21st May and signed on their behalf by:
2024



Sarah Payne - Chair

**MID CHESHIRE RIDING FOR THE DISABLED ASSOCIATION
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

Independent Examiner's Report to the Trustees 'of Mid Cheshire Riding for the Disabled Association

I report on the accounts of Mid Cheshire Riding for the Disabled for the year ended 31st March 2024, which are set out on pages 2 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 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.
- Follow the procedures laid down in the general directions given by the Charity Commission under section 145 (5) (b) of the 2011 Act; and
- State whether particular matters have come to my attention.

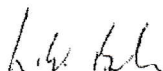
Basis of independent examiner's report

My examination was conducted 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 explanation 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.
2. to which attention should be drawn in order to enable proper understanding of the accounts to be reached.



Lindsay Beeston FCCA

Date: 13 May 2024

Afford Bond Holdings Limited
Chartered Accountants
31 Wellington Road
Nantwich
CW5 7ED

MID CHESHIRE RIDING FOR THE DISABLED ASSOCIATION
STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 MARCH 2024

	Unrestricted <u>2024</u>		Unrestricted <u>2023</u>	
	£	£	£	£
Income:				
M. Griffiths Estate	-		-	
Donations and Gift Aid	1,974		750	
Riding Fees	8,767		3,329	
First Aid Training	85		200	
Sale of Horses	-		-	
Sale of Tack	-		-	
Sale of RDA clothing	262		246	
Sale of Raffle Tickets	-		112	
Fund Raising - Race Night	2,781		-	
Fund Raising - Other	729		-	
	<hr/>		<hr/>	
		14,598		4,637
Expenditure:				
Purchase of Horses	7,950		-	
Horse Upkeep - Vet & Dental fees	5,213		4,054	
- Farrier charges	2,290		1,585	
- Livery charges	38,837		31,312	
- Physio charges	740		660	
- Passports	25		-	
Welfare visits	3,026		3,583	
Insurance	1,010		715	
Stationery	-		98	
Telephone	59		252	
Travelling expenses	285		44	
Equipment and Tack	719		3,313	
Repairs	-		42	
Countryside challenge costs and virtual national championships	-		165	
RDA clothing	606		502	
Legal fees	731		2,963	
DBS Checks	140		88	
Course fees	501		10	
Subscriptions	50		320	
Bank charges	111		110	
Laptop and Printer	223		475	
Office Equipment	521		-	
Sundry expenses incl AGM costs	544		240	
	<hr/>		<hr/>	
		63,581		50,531
		-		48,983
Movement in value of Investment Portfolio -increase / decrease	Note 4	26,830		- 24,627
		<hr/>		<hr/>
Net outgoing resources for the year	£	<u>-22,153</u>		£ - <u>70,521</u>

MID CHESHIRE RIDING FOR THE DISABLED ASSOCIATION

BALANCE SHEET

AS AT 31 MARCH 2024

	<u>Notes</u>	<u>2024</u> <u>£</u>	<u>2023</u> <u>£</u>
Fixed Assets			
Investments	4	270,232	283,402
Current Assets			
Barclays Bank accounts	5	8,440	17,423
Total Assets		<u>278,672</u>	<u>300,825</u>
Reserves			
Unrestricted reserves	6	<u>278,672</u>	<u>300,825</u>

Approved by the Board of trustees on 21st May and signed on their behalf by:
2024

S Payne
Sarah Payne - Chair

MID CHESHIRE RIDING FOR THE DISABLED ASSOCIATION

NOTES TO THE ACCOUNTS

YEAR ENDED 31 MARCH 2024

1 Legal form

The Charity is a Charitable Incorporated Organisation (CIO) run by its Trustees, registration number 1173890. The Charity constitutes a Public Benefit entity as defined by FRS 102.

2 Basis of Preparation

The financial statements have been prepared under the historical cost convention subject to an annual revaluation of its investment portfolio.

The Charity follows best practice as set out in the Statement of Recommended Practice, (SORP), "Accounting and Reporting by Charities".

The Charity has adopted the small entity provisions of FRS 102 1A.

The financial statements have been prepared on a going concern basis. They are evaluated in sterling and rounded to the nearest pound.

The significant accounting policies applied in the preparation of the attached financial statements are set out below. Such policies have been applied consistently in the years presented unless otherwise stated.

3 Accounting Policies

Income is accounted for when receivable.

Investment income is rolled up into the value of the investment.

Expenditure is accounted for when incurred on an accruals basis.

Restricted fund reserves represent donations which have arisen from donations received for specific purposes not yet spent on such purposes as at the year-end.

Unrestricted fund reserves represent net income or donations received without any restrictions on how they are applied.

4 Investments

The Charity's investments are managed by a firm of professional investors, Brown Shipley who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority.

The investment portfolio is valued at market value by Brown Shipley and the movements therein during the year can be summarised as follows:

MID CHESHIRE RIDING FOR THE DISABLED ASSOCIATION

NOTES TO THE ACCOUNTS

YEAR ENDED 31 MARCH 2024

4 Investments contd..	£
Valuation as at 1 April 2023	283,402
Less transfers to the Charity current bank account	<u>40,000</u>
	243,402
Plus increase in valuation of investments	26,830
Valuation as at 31 March 2024	<u><u>270,232</u></u>
The year end valuation is made up as follows:	£
Bonds	73,202
Equities	185,600
Commodities	5,370
Nominee Bank Accounts	6,060
	<u><u>270,232</u></u>

5 Bank Account - Barclays Bank, Leicester branch

Balance as at 1 April 2023	17,423
Add incoming receipts	14,598
transfers from investment portfolio	<u>40,000</u>
	72,021
Less expenditure	63,581
Balance as at 31 March 2024	<u><u>8,440</u></u>

6 Unrestricted Reserves

Balance as at 1 April 2023	300,825
Less net outgoings for the year	22,153
Balance as at 31 March 2024	<u><u>278,672</u></u>

MID CHESHIRE RIDING FOR THE DISABLED ASSOCIATION

England & Wales - Charity number 1173890

Accounts

MID-CHESHIRE RIDING FOR THE DISABLED ASSOCIATION
CHARITY REGISTRATION NUMBER: 1178890

TRUSTEES' REPORT AND
FINANCIAL STATEMENTS FOR THE YEAR ENDED
31 MARCH 2023

MID-CHESTERE RIDING FOR THE DISABLED ASSOCIATION

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TRUSTEES REPORT

YEAR ENDED 31 MARCH 2023

The trustees present their report along with the financial statements of the Charity for the year ended 31 March 2023.

Objects and activities

The Charity provides horse riding facilities for disabled persons from the age five upward.

Structure, Governance and Management

Governing document

The Charity's rules and regulations are comprised in its governing document dated 21 July 2017.

Management

The Charity is managed by the trustees who comprise a Committee of Management with each trustee having designated areas of responsibility.

The Committee of Management have due regard to issues such as risk management and to trustees' training.

Achievements during the year and future plans

It has been a really busy and successful year at Mid Cheshire, and we are now settled and happy in our luxury accommodation in the indoor arena. The surface is superb, and the ramp makes everything much easier for mounting our less able riders. Parents and carers are also very happy to be out of the rain and able to view from the viewing area.

This will be so much better for us in the winter as we cancelled several sessions in the year due to the bad weather.

We have had eight new riders start and one returning from before COVID. On top of this we have had five new volunteers who have either completed their training or very nearly have. Lindsey completed her coach training and is well on her way to completing hers. This has all been done with the help and supervision of Janet and Gill. We are lucky to have them both here working with us.

We increased our fees for riding in December from £5 for thirty minutes to £7.50 but our costs continue to rise, and our savings have taken a hit due to both this and the falling stock market. We just did the one fundraising event in the year which was the Easter raffle which raised £370. This doesn't all show in this year's accounts as some of the money did not come in until after the end of the financial year.

We plan to look into doing more fundraising and seeing if there are any grants or subsidies we may be entitled to. We encourage all our riders and volunteers to sign up to 'easy fundraising' as that is a very straightforward way of raising some funds.

All the horses are looking well, and touchwood are healthy, this is with the huge help of Karen and her team at Allstock as well as our farrier, dentist and physio.

We have still been looking for one or two additions to the stables but haven't been able to find the perfect ponies yet. We will keep looking and ask that you also let us know if you hear of anything which may be suitable.

We decided not to attend the National Championships last July as the weather was so hot and we felt it was a long way to travel with the horses and then to spend a day competing. After we made this decision, the show was, in fact, cancelled on the Sunday - a sensible decision.

Four riders had competed in Country Side Challenge at the Regional Qualifiers in May, and all did superbly well, especially considering it was their first time. Quinn disgraced himself slightly with our first rider by his inability to resist the grass. However, our other three riders all qualified and then went on to compete in the Virtual Championships which we fitted at home and submitted to RDA for judging. Verity and Nicola were placed third in the respective classes and Dylan came fourth. We were very proud of them all and Lindsey and I want to thank everyone who helped, especially Willie for her fabulous filming.

We were very lucky to have an article about us in the Shire Life earlier in the year and their photographer took some fabulous photos. I believe these are still for sale if anyone is interested.

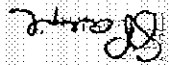
Sadly, we are saying goodbye to Brian our Treasurer, after nearly two years. Brian has worked really hard to make sure all the bills are paid on time and I'd like to thank him for that. We just have two long service awards to present this AGM. Both are for ten years of service and the first one goes to Juanita. The second one is actually, Sarah, our chair, so Pam is going to do the presentation.

Trustees

The trustees who served during the year were as follows:

- Sarah Payne : Chair
- Lindsey Tucker : Riding (Appointed 5 October 2022)
- Brian McElvilly : Treasurer
- Jane Wellstead : Volunteers
- Pamela Rigby MBE : Coaches

Sarah Payne - Chair



This report was approved by the trustees on 12 July 2023 and signed on their behalf by:

Approval

MIND GESHIRE RIDING FOR THE DISABLED ASSOCIATION
 STATEMENT OF FINANCIAL ACTIVITIES
 YEAR ENDED 31 MARCH 2023

	2023	2022
Income:		
McGriffiths Estate	750	1,160
Donations and Gift Aid	3,329	1,282
Riding fees	200	1,800
First Aid Training	-	7,000
Sale of Horses	-	490
Sale of Tack	246	-
Sale of RDA clothing	112	-
Sale of Raffle tickets	-	-
Expenditure:	4,637	14,328
Purchase of Horses	-	19,500
Horse Keep - Vet & Dental fees	4,054	-
- farrier charges	1,585	220,894
- livery charges	660	-
- Physio charges	-	-
- Passports	-	49
Welfare visits	3,583	-4,553
Insurance	715	888
Stationery	98	244
Telephone	252	-
Travelling expenses	44	-
Equipment and Tack	3,313	-8,032
Repairs	42	-
(Countryside challenge costs and	-	-
virtual national championships	165	-
RDA clothing	502	-
Legal fees	2,968	300
IDBS checks	88	-
Course fees	10	725
Subscriptions	320	138
Bank charges	110	106
Laptop and Printer	475	-
Sundry expenses incl AGM costs	240	148
50,531	50,531	55,494
Movement in value of Investment	- 45,894	- 41,156
Portfolio -decrease/ increase	- 24,627	3,888
£ - 70,521	£ - 37,278	£ - 37,278
Net outgoing resources for the year		

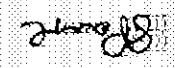
MID CHESTER RIDING FOR THE DISABLED ASSOCIATION

BALANCE SHEET

AS AT 31 MARCH 2023

	2023	2022
	£	£
	Notes	
Fixed Assets		
Investments	4	283,402
Current Assets		
Balance at Bank - Barneys	5	17,428
Total Assets		300,825
Reserves		
Unrestricted Reserves	6	300,825
		371,346

Approved by the Board of trustees on 12 July 2023 and signed on their behalf by:



Sarah Payne - Chair

MIND CHESHIRE RIDING FOR THE DISABLED ASSOCIATION

NOTES TO THE ACCOUNTS

YEAR ENDED 31 MARCH 2023

1 Legal form

The Charity is a Charitable Incorporated Organisation (CIO) run by its Trustees, registration number 1173890. The Charity constitutes a Public Benefit entity as defined by FRS 102.

2 Basis of Preparation

The financial statements have been prepared under the historical cost convention subject to an annual revaluation of the investment portfolio.

The Charity follows best practice as set out in the Statement of Recommended Practice, (SORP), "Accounting and Reporting by Charities".

The Charity has adopted the small entity provisions of FRS 102 1A.

The financial statements have been prepared on a going concern basis. They are evaluated in sterling and rounded to the nearest pound.

The significant accounting policies applied in the preparation of the attached financial statements are set out below. Such policies have been applied consistently in the years presented unless otherwise stated.

3 Accounting Policies

Income is accounted for when receivable.

Investment income is rolled up into the value of the investment.

Expenditure is accounted for when incurred on an accruals basis.

Restricted fund reserves represent donations which have arisen from donations received for specific purposes not yet spent on such purposes as at the year-end.

Unrestricted fund reserves represent net income or donations received without any restrictions on how they are applied.

4 Investments

The Charity's investments are managed by a firm of professional investors, Brown Shipley who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority.

The investment portfolio is valued at market value by Brown Shipley and the movements therein during the year can be summarised as follows:

	# Investments cont..
368,029	Valuation as at 1 April 2022
60,000	Less transfer to the Charity/current bank account
308,029	Less decrease in valuation of investments
24,627	Valuation as at 31 March 2022
£	(The year end valuations made up as follows:
83,727	Bonds
183,757	Equities
10,523	Commodities
5,395	Nominee Bank Accounts
283,402	5 Bank Account - Barclays Bank, Leicester branch
3,317	Balance as at 1 April 2022
4,637	Add incoming receipts
60,000	transfers from investment portfolio
67,954	less expenditure
17,428	Balance as at 31 March 2023
371,346	# Unrestricted Reserves
70,521	Balance as at 1 April 2022
300,825	less net outgoings for the year
	Balance as at 31 March 2023

MID CHESHIRE RIDING FOR THE DISABLED ASSOCIATION

England & Wales - Charity number 1173890

Accounts

CHAIRMAN'S REPORT

2021 – 2022

Welcome everyone to our AGM which once again has been delayed so please note this report goes from beginning of April 2021 to the end of March 2022. Therefore I will state that Sue Walsh is retiring as a Trustee at this AGM and Barrie Dixon has done so. This will also be confirmed in next year's report.

We will vote on the inclusion of Lindsey Tucker as a Trustee during this meeting.

Each Trustee will have a role and this will be as follows:

Chairman – Sarah Payne

Treasurer – Brian McNulty

Trustee for Volunteers – Jane Wellstead

Trustee for Riders – Lindsey Tucker

Trustee for Coaches – Pam Rigby

There is not a designated Trustee for the Equines as this role is carried out by Gill Maddock

It's been a successful year with many riders returning and this could not have happened without the hard work and dedication of all our volunteers so thank you to everyone. We still have some riders waiting to return and we eagerly await the completion of the indoor school and the installation of a ramp so those riders needing extra assistance can be invited back.

The move to Allostock Hall has been really successful with fabulous facilities and the generosity and support of the Reilly family and Kerry. All the horses are going on to full livery which will make life simpler.

We have not done any social or fundraising activities since the Pandemic and we plan to start doing some in this coming year. I would however urge everyone to use easyfundraising (£116.72) and Amazon Smile when doing (£42.67) their on line shopping.

I sincerely hope all volunteers and riders will support any fundraising we do.

The RDA Championships were again cancelled in 2021 but in next year's report we will be able to talk about 2022 championships. Let's hope for a 'normal' 2023 show.

That concludes the Chairman's report and I will now read the Treasurer's report and accounts for the year ended 31 March 2022

Mid Cheshire RDA

CASH BOOK

01/04/21- 31/03/22

	0.00
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Barclays	£3,316.97
Brown Shipley	£368,029.00
Add Unpresented Cheques	£0.00
Less O/S Banking	£0.00
	£371,345.97

Barclays -Cash Book	
Opening Balance 01.04.21	£4,483.38
01.04.21 -31.03.22 Receipts	£54,327.76
01.04.21-31.03.22 Payments	£55,494.17
BALANCE	£3,316.97

Brown Shipley	£368,029.00
Total	£371,345.97
Increase since year end -Barclays	-£1,166.41
Increase since year end -Brown Shipley	£368,029.00

Charities Aid/ My Donate	Riding Monies	OTHER
-------------------------------------	--------------------------	--------------

I make it £895

9/10 £25

8/10 £70

Roworth £25

REG. PAYMENTS

Item	Sub-Item	Name	Year	Initial Payment Entry	Payment Due	Due Date	Acc. Charges	AMT. Received	Balance	Comments
010001		...	2011	
010002		...	2011	
010003		...	2011	
010004		...	2011	
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**Brown Shipley
Reconciliation
Year Ended 31st March 2022**

Valuation @ 31/3/2021
Drawdowns
Increase in valuation
Valuation 31/3/2022

£404,141.00
-£40,000.00
£3,888.00
£368,029.00

**Mid Cheshire RDA
Income & Expenditure
1st April 2021 to 31st March 2022**

	12 Months 01.04.21-31.03.22 2021-22		12 Months 01.04.20-31.03.21 2020-21	
Income		£		£
Donations & Gift Aid	£1,159.66		£4,827.31	
Sale of horses	£7,000.00			
Race Night-net				
Riding Monies	£1,282.16			
Adopt a Pony/Name a Pony			£150.00	
M. Griffiths Estate	£2,635.94			
HM Charities	£0.00			
Tack Sale	£450.00		£320.00	
Chaffs Hague & Lambert				
First Aid Recharge Pendle				
First Aid Training	£1,800.00			
Interest Received			£0.00	
Investment Movement	£3,888.00		£87,702.15	
Total Income		£18,215.76		£92,999.46
Less Expenditure				
Livery/Farrier/Vet	£20,830.75		£9,129.30	
Horses	£19,500.00			
Conference/Courses	£724.80			
Equipment/Repairs/Cleaning Mats	£8,032.44		£1,629.76	
Rider Subsidy (inc Cathy Lloyd Subsidy)			£4,500.00	
Insurance	£867.75		£607.75	
Leaflets/Stationery/Christmas Cards	£244.06		£179.82	
RDA Fees/Membership/CRB	£138.00		£340.25	
Audit Fees/Legal/Communications	£300.00		£850.00	
Bank Charges	£106.35		£111.24	
Welfare Visits(G Maddock)	£4,553.02		£370.00	
AGM Room Hire	£70.00			
Horse Passports	£49.00			
Flowers	£78.00			
Website			£188.76	
		£55,494.17		£17,906.88
Excess Income/Expenditure		-£37,278.41		£75,092.58

Reconciliation		
Opening Balance	£408,624.38	£333,531.95
01.04.21 -31.03.22 Receipts	£14,327.76	£5,279.93
01.04.21-31.03.22 Payments	-£55,494.17	-£17,889.50
Investment Transfer/Movement	£3,888.00	£87,702.00
Closing Balance 31.03.22	£371,345.97	£408,624.38

Cash Book Balances		
Barclays	£3,316.97	£4,483.38
Brown Shipley Investment Portfolio	£368,029.00	£404,141.00
Closing Balance 31.03.22	£371,345.97	£408,624.38

Value in Movement in Financial Year

-£37,278.41

£75,092.43

MID CHESHIRE RIDING FOR THE DISABLED ASSOCIATION

England & Wales - Charity number 1173890

Accounts

TRUSTEES ANNUAL REPORT AND FINANCIAL REPORT FOR THE YEAR ENDING 31ST MARCH 2021

<u>Name</u>	Mid Cheshire Riding for the Disabled
<u>Charity No</u>	1173890
<u>Address & Contact</u>	Mr Barrie Dixon 11 Dean Close Partington Manchester M31 4BQ

Constitution

We are a member group with the federation for the Riding for the Disabled Association. We existed as an independently registered charity since 1st April 1999 under a Standard Constitution and Membership Agreement for an Unincorporated group (England & Wales) with the charity number 1074130 but became a Charitable Incorporated Organisation under the above charity number on 21st July 2017, this being accepted at an Extraordinary General Meeting of the charity held on 30th August 2016 according to the requirements laid down by the Charities Act 1993.

Officers and Trustees

There are currently five (5) Trustees, three of whom are also officers of the Charity committee. During the year one Trustee resigned and two new Trustees were officially elected at the last Annual General Meeting. There are a further five (5) officers of the Charity committee:

Chair:	Mrs Sarah Payne + safeguarding officer
Treasurer:	Mr Ian Coop (Trustee)
Secretary:	Mr Barrie Dixon (Trustee) Mrs Susan Walsh (Trustee) Miss Pamela Rigby MBE (Trustee) Mrs Jane Wellstead (Trustee)
Committee:	Mrs Jeanette Dixon – charity administrator/rider representative Mrs Charlotte McNulty Mr Richard Pickering Mrs Alison Procter

Aims and Objectives

The aims and objectives of the Charity are linked to the objectives of the Riding for the Disabled Association, a charity registered under Charity no 244108, namely, 'to provide disabled people with the opportunity to ride within the area of Mid Cheshire, to benefit their health and wellbeing'.

Organisation

Voting members of the Charity are unpaid volunteers and consist of current Trustees, members of the committee and coaches. The organisation consists of:

Trustees and committee - are voted in annually at the general meeting. They are elected from the following categories:

Charity supporters – volunteers interested in our work

Helpers – members who give general assistance in the running of the riding sessions

Beneficiaries – the 'clients' with disabilities for whom the Charity exists

A list of voting members is maintained as per RDA requirements

The Charity has a written policy on safeguarding vulnerable adults and children and has Safeguarding officers in attendance at all sessions. All our coaches have undertaken safeguarding courses as required, a number of other volunteers have also taken a course. The Charity has in place a written procedure and method to be followed in the event of any reports. The Charity has a code of conduct, a Digital safety policy, child and vulnerable adults protection policies that are provided to all service users when joining the Charity and when the policies are updated.

Our Data Protection Policy has been updated and we work in line with the GDPR. The policy is provided to all those involved with the Charity.

There have been no reportable serious incidents relating to the Charity over the year.

Where relevant any decisions made by the Trustees give due regard to the public benefit guidance from the Charity Commission. The disabled users of our Charity are the beneficiaries. The benefits include physical, mental and social improvements to their well-being. The benefits may be measured by the use of the Riding for the Disabled Association Therapy Tracker, which measures improvement in areas such as confidence, horsemanship, communication, relationships and physical change.

Financial Review

The portfolio continues to be overseen by the Trustees of the Charity in conjunction with regular updates and discussion with a professional investment body who manage the portfolio on the Charity's behalf. The Charity remains committed to responsible fundraising and do not employ professional fundraisers. Fundraising is mostly through small social events, occasional sponsored events run by our volunteers and overseen by our Trustees and through donations. Our fundraising conforms to recognised standards and we have received no fundraising complaints. We are aware of the need to protect the public, including vulnerable people, from unreasonable pressure to give and we do not sell or pass on individual's details to third parties.

Income

Donations for the year were £4,807 up from previous year by £2,740.

The main income stream was from the increase in our Brown Shipley investment this increased by £75,202 this was mainly due to increase in the Markets since the crash in last March 2020.

Expenditure

Expenditure was down in view of the Covid 19 situation to £17,889 from £24,922 this was mainly driven by reduction in riders subsidy this is paid to support riders down to £4,500 from £12,075 the previous year.

Total funds were 31st March 2021 £408,624 compared to the previous year end £333,532 an increase of £75,092 mainly all attributable to the investment income increase.

The Charity's bank account is at Barclays Bank, 51 Mosley Street, Manchester. The accounts were independently reviewed by Castletree Consultants Ltd.

Progress and Achievements

During the year to 31st March 2021 the Charity was greatly impacted by the Covid-19 pandemic. Due to social distancing regulations all riding had to stop although several volunteers continue to assist with the care of our ponies whilst still maintaining safe conditions as this was classed as essential welfare. We were able to restart riding in September with only 10 riders who were able to mount and dismount with the assistance of one person from their household. Sadly we were unable to provide riding activities for anybody who required help from more than one person due to social distancing regulations. Later in the summer we were able to offer pony visits to those who wanted to visit but we maintained strict criteria in order to adhere to government regulations and following advice from RDA UK. Unfortunately when regulations changed again to reflect the increase in the virus our activities were again curtailed in November 2020. We were unable to carry out any fundraising activities and relied completely on the capital already held.

We have continued to keep contact with both participants and volunteers through regular email updates, activities (particularly for riders), which have been sent out to our riders and through our Facebook page where we have posted something every day. We also held several zoom meetings for our volunteers to keep in touch. We appreciate what a difficult time the past year has been for all.

During this period we also had to move from our venue of the last twelve years due to the retirement of the owner, but have been fortunate to find a new venue, although this is still under construction. The move necessitates a big change as we will no longer be based in a riding school so will only have use of the ponies belonging to the Charity. This has meant the acquisition of more equines so that we can continue to provide our service once regulations are eased. The latest restrictions have given time to allow the move and the construction of the new facilities, which, when we can open fully, we are sure will allow our Charity to continue to prosper.

Throughout the pandemic we have been mindful of all safety aspects that we have been required to fulfill and we are ever grateful to a number of our volunteers who have shown great resilience in continuing to support us.

Some of our riders have been able to take part in the RDA proficiency tests where appropriate and a number achieve Endeavour Awards and badges, doing this virtually.

The Charity now owns three ponies and are looking to add more suitable equines to our base. Those we currently own are settled into their new home. The well-being of our ponies is recognised as vital to our objectives.

To help us to continue to achieve our stated objectives the Charity has a number of volunteers who attend training sessions provided by Riding for the Disabled and within our Charity within the current restrictions. Our coaches are assessed on a regular basis, this was completed prior to the first covid regulations. We have nine first aiders, with at least one being present at each session. We have a safeguarding officer present at each session. Our policies on Risk Analysis, Risk Assessment, Data Protection and Safeguarding are reviewed on a regular basis. We are aware that riding is a high-risk activity and safety is always of foremost concern.

We ensure that our long term volunteers are recognised with awards for their service and recognise the essential role and value that all volunteers add to our Charity and have continued with this during our enforced closure.

Conclusion Our aim for the coming year is to phase all existing riders who wish to return to riding, into sessions as soon as social distancing restrictions allow us to do so.

Dated: 5.10.2021

Signed on behalf of all Trustees:

Full Name: Sarah Payne
Position Chairman



Mid Cheshire RDA
Income & Expenditure
1st April 2020 to 31st March 2021

	12 Months 01.04.20-31.03.21 2020-21	£	12 Months 01.04.19-31.03.20 2019-20	£
Income				
Donations & Gift Aid	4,827.31		1,999.25	
Chaffs Hague & Lambert			14,145.71	
Race Night-net				
Adopt a Pony/Name a Pony	150.00		125.00	
HM Charities			284.67	
Tack Sale	320.00		254.70	
Interest Received	0.00		0.02	
First Aid Recharge Pendle			200.00	
Investment Movement	87,702.15		(26,807.90)	
Total Income		92,999.46		(9,798.55)
Less Expenditure				
Rider Subsidy (inc Cathy Lloyd Subsidy)	4,500.00		12,075.00	
Livery/Farrier/Vet	9,129.30		8,433.54	
Conference/Courses			1,816.07	
Equipment/Repairs/Cleaning Mats	1,629.76		769.70	
Insurance	607.75		715.00	
Leaflets/Stationery/Christmas Cards	179.82		50.82	
RDA Fees/Membership/CRB	340.25		449.00	
Audit Fees/Legal/Communications	850.00		300.00	
Bank Charges	111.24		125.45	
Welfare Visits(G Maddock)	370.00			
Website	188.76		181.71	
		17,906.88		24,916.29
Excess Income/Expenditure		75,092.58		(34,714.84)

Reconciliation	
Opening Balance 01-04-20	333,531.80
Bank Receipts	6,282.38
Bank Payments (Inc Transfers below)	(18,891.95)
Transfers to(from) Investment Portfolio	87,702.15
Closing Balance 31-03-20	408,624.38
Cash Book Balances	
Barclays Current Account 60989770	4,483.38
Barclays Deposit Account 40354376	0.00
Unpresented Cheques@31-03-20	0.00
Unpresented receipts @ 31-03-20	0.00
HSBC Deposit Account	0.00
Brown & Shipley Investment Portfolio	404,141.00
Closing Balance 31-03-20	408,624.38

333,531.80
6,282.38
(18,891.95)
87,702.15
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408,624.38

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(26,807.90)
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328,938.85
333,531.80

Value Movement in Financial Year

Check

75,092.58

0.00


(34,714.84)

0.00

I approve of these accounts and confirm that I have made available all relevant records and information for their preparation and review.

Ian Coop - Treasurer

Signed:


Date: 14/8/2021

Date:

Having reviewed the records and documents supplied, I can confirm that these accounts represent a true and fair reflection of the Club's activities for the year and it's current financial position.

Anna Wickham FCCA

Castletree Consultants Ltd
24a Market Street
Disley
Cheshire
SK14 2AA

Signed:



Date:

12th August 2020