

SAXON GROUP RIDING FOR THE DISABLED ASSOCIATION INCORPORATING CARRIAGE DRIVING

England & Wales · Charity number 1187766

Details

Other names	SAXON RIDING FOR DISABLED ASSOCIATION, SAXON GROUP RDA
Status	Registered
Legal form	CIO
Registered	2020-02-05
Register	View on the Charity Commission register

Contact

Address Widbrook Equestrian Centre
Bradford on Avon
Wiltshire
BA15 1UD

Phone 07956014865

Email saxonrda@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 BY PROVIDING DISABLED PEOPLE WITH THE OPPORTUNITY TO RIDE AND/OR CARRIAGE DRIVE TO BENEFIT THEIR HEALTH AND WELL BEING IN THE WEST WILTSHIRE AREA

Activities: We provide theraputic horse riding for Adults and Children with physical or learning disabilities, including all autistic spectrum disorders. Horse riding provides opportunities for improved physical and mental well being through therapy, enjoyment, skill development and achievement. Saxon RDA specialises in riding, dressage, show jumping and endurance activities and is completely volunteer-run.

Classification

- **How:** Provides Services
- **What:** Disability
- **Who:** People With Disabilities

Geography

- Wiltshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£41,673	£50,897	-	-
2024-03-31	£33,839	£41,445	-	-
2023-03-31	£51,046	£37,345	-	-
2022-03-31	£38,218	£38,080	-	-
2021-03-31	£24,341	£20,009	-	-

Trustees

Name	Role	Appointed
Avril Maria Richards		2019-10-24
Charlotte McNelis		2024-10-24
Donna Turnbull		2020-11-20
Ean Garner-Richardson		2021-05-06
Joanna Mary Rutherford		2019-10-24
KADY CHATMAN		2019-10-24
Patricia Jane Kimber		2019-10-24
Sharon Turnbull		2022-01-27

Accounts



Trustees' Annual Report for the period

From 1/04/2024 **To** 31/03/2025

Charity name: **SAXON GROUP RIDING FOR THE DISABLED ASSOCIATION
INCORPORATING CARRIAGE DRIVING**

Charity registration number: **1187766**

Objectives and Activities

<p>Summary of the purposes of the charity as set out in its governing document</p>	<p>Saxon Group RDA provides therapeutic horse riding and non-riding activities for Adults and Children with physical or learning disabilities, including all autistic spectrum disorders. Horse riding provides opportunities for improved physical and mental wellbeing through therapy, enjoyment, skill development and achievement. Saxon Group RDA specialises in riding, dressage, show jumping, endurance, horse-care and proficiency activities. It is completely volunteer run.</p>
<p>Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.</p>	<p>Saxon Group RDA are based at Widbrook Equestrian Centre in Bradford on Avon and operate riding and horse-care sessions on Mondays. Since September 2023, we have been running sessions which are called "Tea with a Pony" (TWP). This occurs on the second Tuesday each month, and is aimed at people living with Dementia, learning and/or physical disabilities or loneliness, along with their support workers, carers or family member. We currently own 7 equines, having purchased the 7th at the very end of March 2025. This is a pony suitable for our very junior riders. All our horses and ponies are trained in our activities as listed below:</p> <ul style="list-style-type: none">• Horse riding, including both coached individual, shared and group lessons and therapy riding to provide physical exercise to improve physical and mental well-being and build confidence.• Stable management sessions to encourage participation and knowledge of horse care.• Horse Grooming to encourage further interaction with equines, and build a greater rapport, understanding and confidence with them.• Proficiency and ASDAN Sessions to encourage additional learning and skill development to support the other "hands-on" activities.• All session are subject to a small fee in order to support the cost of horse upkeep, including, but not limited to, livery costs, venue hire, feed, tack, veterinary dentist, physiotherapy and farrier care and insurances.
<p>Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit</p>	<p>The Trustees have, at all times, taken due regard to the guidance issued by the Charity Commission on public benefit requirement.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

Policy on grant making	Not applicable
Policy on social investment including program related investment	Not applicable
Contribution made by volunteers	<p>Saxon Group RDA is run entirely by volunteers, without whom it would not be able to function.</p> <p>Volunteers undertake a minimum of two dedicated Training Days a year, plus continuous review, to ensure they continue to follow best practice. Activities they are trained can include:</p> <ul style="list-style-type: none">• Handling equines, including catching, grooming, tacking up, and leading.• Side-walking alongside vulnerable riders to ensure their safety.• Assisting riders to mount and dismount.• Assisting horse grooming and stable management sessions, including Proficiency or ASDAN sessions.• Coaching ridden sessions and leading non-ridden sessions as an Activity Leader• First Aid• Safeguarding <p>In addition to assisting with the weekly sessions, our volunteers also help raise awareness of the Group's activities and are enthusiastic in their fundraising activities.</p>
Other	

Achievements and Performance

Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	<ul style="list-style-type: none">• <u>Activities & Achievements: 2024-2025</u>• The Group is fully open to existing and new participants, and all regular riding, therapy and horse-care / proficiency sessions are conducted on the Monday of each week during school term time.• The interest in non-riding activities (eg stable management, grooming, proficiency and knowledge), has continued and these sessions remain an important part of the activities offered by the Group. By the end of the year, we were able to offer riding and therapy riding to a total of 32 participants, and grooming, horse-care and stable management to an additional 13 participants. It is hoped that these numbers will continue to remain steady, or increase through 2024-2025.• The Group also benefitted from new volunteers, and we now have about 60 on our register. This has allowed us to continue the sessions with either 1 to 1, shared or group coaching for all ridden and therapy sessions. This has also enabled the horses and volunteers to have their sessions staggered to allow them the additional benefit of a brief rest between sessions.• We are able to loan 2 additional ponies for grooming and horse-care sessions, which enables us to maintain the number of sessions for both children and adults. These
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sessions continue to be very beneficial for participants, who have enjoyed the close interaction with the ponies. For participants either unable to ride or waiting for a suitable space to become available, we are also able to offer sessions on a small “mechanical horse” (an “i-joy”) where they can carry out exercises, whilst sitting on a saddle, to help maintain their fitness.

- The “Tea with a Pony” (TWP) initiative, continues to provide a safe and welcoming environment where people living with Dementia, learning and/or physical disabilities or loneliness and their support or family member, can come and watch a coaching session, groom a pony or just have a cuddle with a pony. Participants can do as much or as little as they feel comfortable with, and are then able to partake of refreshments provided before heading home. Sessions are run every 2nd Tuesday of the month from 11am to midday, and are proving increasingly popular.
- In the summer, the Group qualified 16 riders for the RDA Nationals at Hartpury, and they attended with 6 of our horses. In addition, we were again able to lend the horses to other RDA Groups, including those from Scotland, Northern Ireland and the Isle of Man, who were unable to travel their own horses. All our horses were placed in a class they were entered with riders from both our own and the other Groups.
- We are recognised locally as part of the NHS Primary Care Network for Social Prescribing, which enables PCNs to offer alternative treatment, in the form of volunteering or joining a group or activity as an alternative to prescribing drugs to improve mental health for individuals.
- We achieved approval as a Wiltshire Approved Alternative Provider (WAAP) at the end of 2024.
- Our website has continued to be invaluable in raising awareness of the Group and in communications with riders and other interested parties.
- **Fundraising:**
- **Riding Fees**
- A large proportion of our income, comes from charging a small fee for riding and horse-care, proficiency and ASDAN sessions.
- **Grants:**
- Having previously acquired the number of equines identified as enabling the Group to remain in a sustainable position (ie 6), the Group concentrated on raising funds to repair, replace, or purchase much needed new equipment. However, we were offered the chance to purchase a slightly larger pony, suitable for our older junior riders, which we bought at the very end of this reporting period.
- In September/October, the Group received a grant from Wiltshire County Council, towards a new surface “topper” for the indoor arena that we use for our ridden sessions.
- In December, we also received grant from the Wiltshire Community Fund towards our “running costs”.
- **Donations**
- We were very fortunate to receive significant donations from a number of sources, and we would particularly like to thank the following: Clarendon Lodge (£1,610.00); CAF (£250.00); Winsley Bowls Club; and various WI groups including Box, Broughton Gifford, Corsley, Woodside, Kington Langley, Semington, Staverton, West Ashton, Monkton Farleigh, and the BoA CSF talk.

	<ul style="list-style-type: none"> • We had a number of donations from volunteers and families of some of our participants. • We also received donations from participants at Tea With a Pony (TWP) and from offering refreshments to participants and families during weekly sessions. A number of donations were also received via collection pots at functions such as the BoA Join In Day • We also received donations in memory of a former riding participant, Sue Lake, and in memory of a very long serving volunteer and former Trustee, Tessa Stanton. • Donations were also received via PayPal, Easyfundraising and Just Giving. • <u>Other Fundraising</u> • Several Trustees of the group undertook a “Trustees Challenge” to raise funds. Two Trustees undertook the 3 Peaks Challenge in September, climbing Ben Nevis, Snowdon and Scafell Pike within 24 hours – which unfortunately took slightly longer due to traffic on the motorway in between “Peaks”. Two other Trustees undertook to swim the equivalent distance of the climbs (64 miles), and another Trustee undertook to cycle the same distance. They were assisted by a number of other volunteers and together they raised £4,570.00 • Other fundraising efforts included a Curry Night, a Charity B&B coffee morning, and sales of custom Tea Towels with photos of our horses. • <u>Going Forward</u> • The Group will continue to offer riding and therapy to our riders, as well as non-riding horsecare proficiency and knowledge, both practical and theory. • We will continue to fundraise to sustain the group and support our horses, to raise awareness and generate support. • We will continue to embrace technology to keep riders and volunteers engaged and up to date with our activities and keep everyone connected and, • Most importantly, we will continue to keep everyone safe. • We will continue to maintain the website, to increase public awareness and help attract new volunteers, participants and supporters. • Whilst a pony on loan at the end of the previous year was not found to be suitable, we have since been able to purchase a seventh pony for our older children’s sessions, which is proving to be a success.
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Refer to previous commentary
Performance of fundraising activities against objectives set	<p>Targeted fundraising and grant applications focused on running costs, as well as purchasing a new surface for our indoor arena, which was considered essential as the old surface had ceased to perform up to standard.</p> <p>We continually need to replace old, worn, broken equipment, to carry out modifications to existing equipment for H&S reasons, and we were able to keep up with these during the year.</p>

	<p>These targets were achieved within this reporting period.</p> <p>The total number of equines owned by the Group, up to the end of March, was 6. This had been reviewed and assessed as being the minimum number necessary for the Group to remain in a sustainable situation. Having been given the opportunity to acquire a further pony, we were able to go ahead with this due to the generous donations we had received during the year. This resulted in increased running costs associated with livery fees, feed and tack costs, farrier, physio and veterinary visits.</p> <p>In summary, at the end of this reporting period, we had received two grants and a number of donations. These combined, enabled the Group to replace sub-standard arena surfacing, purchase a pony, contribute to "running costs" and update, repair, purchase necessary equipment, tack etc that had been identified during the year.</p>
Investment performance against objectives	Not applicable
Other	None

Financial Review

<p>Review of the charity's financial position at the end of the period</p>	<p>At the end of the accounting period, the Group remains in a financially stable position due to the fundraising efforts, grants, sponsorships, and donations of time and/or money. The Group had been open fully for lessons on Mondays during Term Times, and as a result, fees from participants (riding, therapy riding & horse care & proficiency) were payable regularly. In addition, the receipt of grants and generous donations, enabled purchase of new equipment, a new pony etc, which ensured the Group remains in a sustainable position going forward.</p>
<p>Statement explaining the policy for holding reserves stating why they are held</p>	<p>The Group holds reserve funds in a Deposit Account, separate but linked to the everyday Treasurers Account. Funds are set aside to cover unforeseen or unavoidable events such as:</p> <ul style="list-style-type: none"> • Emergency treatment to a sick or injured horse. • The equivalent of a minimum of 12 months running costs, ie livery, feed, farrier, insurance, etc in case of a sudden and steep drop in income, as experienced at the beginning of Lockdown in March 2020. • Unexpected replacement of broken equipment, tack, rugs etc that are necessary for the carrying out of our activities, or for horse welfare. • Unexpected repairs to essential equipment, such as hoist or trailer.
<p>Amount of reserves held</p>	<p>The Group's aim has been to maintain a minimum reserve of £10,000 in the Deposit Account, and a similar amount in the Treasurers Account, with 12 months normal running costs as a minimum. Balances at the end of the current reporting period are: <u>Deposit Account: £10,148.74</u> <u>Treasurers Account: £12,581.33</u></p>
<p>Reasons for holding zero reserves</p>	<p>Not applicable. Refer to previous commentary.</p>
<p>Details of fund materially in deficit</p>	<p>Not applicable</p>
<p>Explanation of any uncertainties about the charity continuing as a going concern</p>	<ul style="list-style-type: none"> • The main source of concern for the future of the Group, is keeping horses healthy, injury free and sound. This is essential in order to be able to conduct riding sessions. • Purchase costs of new horses is increasing all the time, and with each new purchase, the fundraising has to aim higher. Likewise, costs of tack, and equipment is increasing. • Livery and running costs associated with keeping horses are also increasing. With the horses aging, greater care will be needed to keep them in good health, and additional feeds, specialist health visits etc, will be necessary to maintain them. The small fee payable for riders will be reviewed annually to offset this. • All horses have regular physiotherapy, dentist and farrier visits to maintain their health and soundness, and these costs are also increasing. • Insurance costs increase at every renewal. • Lack of volunteers is always a concern as a proportionally large number are required to assist each individual rider. The website and an ongoing recruitment drive continues to generate interest and following an influx of new volunteers, numbers are once again stabilising.

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	<ul style="list-style-type: none">• Riders fees for riding sessions, therapy riding, stable management and proficiency sessions.• Donations from participants of "Tea with a Pony"• Fundraising activities• Grant applications• Gift Aid donations• Other donations
Investment policy and objectives including any social investment policy adopted	Not applicable
A description of the principal risks facing the charity	Refer to previous commentary
Other	

Structure, Governance and Management

Description of charity's trusts:	Not applicable
Type of governing document (trust deed, royal charter)	Constitution of the Saxon Riding for the Disabled Association Incorporating Carriage Driving
How is the charity constituted? (e.g unincorporated association, CIO)	Saxon Group RDA is a Charitable Incorporated Organisation (CIO).
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Trustees are self-nominated volunteers and voted onto the committee annually by the members at the AGM.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	There is a trustee induction pack provided to all new trustees issued by RDA UK.
The charity's organisational structure and any wider network with which the charity works	Saxon Group RDA is a member group of RDA UK, which is a network of staff and volunteers that exist to provide direction and support to it's 489 member groups. Saxon Group RDA is part of the 'Mid-West' Region of RDA UK, who provide further guidance on development and direction at a local level, and sits within the 'Wiltshire County' area.
Relationship with any related parties	We have a close working relationship with Widbrook Equestrian Centre (WEC) that has been our base for operation for over 40 years. There are signed contracts between Saxon RDA and WEC that govern the loan arrangements for the horses and the contract of use for the hire of facilities.
Other	

Reference and Administrative details

Charity name	Saxon Group Riding for the Disabled Association Incorporating Carriage Driving
Other name the charity uses	Saxon Group RDA
Registered charity number	1187766
Charity's principal address	Saxon Group Riding for the Disabled Association C/O Widbrook Arabian Stud & Equestrian Centre Trowbridge Road Bradford on Avon Wiltshire BA15 1UD

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Sharon Turnbull	Chair	24.10.24 - 31.03.25	
2	Kady Chatman	Vice Chair	24.10.24 - 31.03.25	
3	Ean Garner-Richardson	Group Organiser		
4	Patricia Jane Kimber	Treasurer		
5	Joanna Rutherford	Rider Coordinator		
6	Avril Richards	Volunteer Coordinator		
7	Donna Turnbull	Safeguarding Office & Horse Welfare Officer	24.10.24 - 31.03.25	
8	Charlotte McNelis	Admin Support	24.10.24 - 31.03.25	
9				
10				
11				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	Not applicable
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	Not applicable
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	Not applicable

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
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Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Sharon Turnbull	Patricia Jane Kimber
Position (eg Secretary, Chair, etc)	Chair of Trustees	Treasurer
Date	31/03/2025	

SAXON GROUP RIDING FOR THE DISABLED ASSOCIATION INCORPORATING CARRIAGE DRIVING				
BRADFORD-ON-AVON. CHARITY NO. 1187766				
INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR				
1ST APRIL 2024 TO 31st March 2025				
				31.03.25
TREASURERS ACCOUNT				
INCOME: 1/04/24 - 31/03/25				
			Treasurers Account	Total
		Rider Fees	Riding Fees	18395.00
			Competition Entries	2523.50
		Fundraising	Donations	11569.55
			Grants	5756.00
		Insurance	NFU refunds/pay outs	3955.14
		Other	Incl RDA NO refunds & hire of horses at National	5118.09
			TOTALS INCOME	£47,317.28
		Transfer to Deposit Account		0.00
EXPENDITURE: 1/04/24 - 31/03/25				
		Operating Costs	NFU Insurance	5923.16
			RDA Affiliation/insurance	713.00
			Cleaning Products	0.00
			Venue Hire	962.59
		Horses	Livery	4822.74
			Farrier	1500.00
			Feed	2931.25
			Vets fees	9496.51
		Horse Welfare	Saddler	830.00
			Physio	300.00
		Website	Hosting	0.00
		Competitions	Entry Fees	2448.70
			Towing	547.16
		Miscellaneous Purchases	Tack	740.46
			Equipment	2411.22
			Towing Costs	437.89
			Other, incl purchase new pony	16832.06
			TOTALS EXPENDITURE	£50,896.74
		Transfer from Treasurers Account		£0.00
				£0.00
EXCESS/DEFICIT OF INCOME OVER EXPENDITURE				-£3,579.46
DEPOSIT ACCOUNT				
				Total
		Transfers in / other deposits		£0.00
		Interest		£111.68
		Transfers out / other expenditure		£0.00
		TOTALS INCOME		£111.68
Income & Expenditure 1/04/2024 - 31/03/2025				
Overall Final Income (Treasurers Account)				£47,317.28
Overall Final Expenditure (Treasurers Account)				£50,896.74
Opening Balances: 1/04/2024				
Treasurers Account				£16,160.79
Deposit Account				£10,037.06
Balances brought forward				
Treasurers Account				-£3,579.46
Deposit Account				£111.68
Final Balances at year end 31/03/2025				
Treasurers Account				£12,581.33
Deposit Account				£10,148.74
Overall Final Balances (Treasurers & Deposit Accounts)				£22,730.07



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

**SAXON GROUP RIDING FOR THE DISABLED ASSOCIATION
INCORPORATING CARRIAGE DRIVING**

**On accounts for the year
ended**

31/03/2025

**Charity no
(if any)**

1187766

Set out on pages

1 & 2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended

**Responsibilities and
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (~~other than that disclosed below~~ *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed:

Date:

13.9.25

Name:

STUART M. BURRELL ACG

**Relevant professional
qualification(s) or body
(if any):**

**CHARTERED GOVERNANCE INSTITUTE
UK & IRELAND**

Address:

**THE BEECHES, WINDLEY ROAD
BRODFORD ON AVON
WILTSHIRE BA15 2HP**

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

Accounts



Trustees' Annual Report for the period

From 1/04/2023 **To** 31/03/2024

Charity name: **SAXON GROUP RIDING FOR THE DISABLED ASSOCIATION
INCORPORATING CARRIAGE DRIVING**

Charity registration number: 1187766

Objectives and Activities

Summary of the purposes of the charity as set out in its governing document	<p>Saxon Group RDA provides therapeutic horse riding and non-riding activities for Adults and Children with physical or learning disabilities, including all autistic spectrum disorders. Horse riding provides opportunities for improved physical and mental wellbeing through therapy, enjoyment, skill development and achievement.</p> <p>Saxon Group RDA specialises in riding, dressage, show jumping, endurance, horsecare and proficiency activities. It is completely volunteer run.</p>
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	<p>Saxon Group RDA are based at Widbrook Equestrian Centre in Bradford on Avon and operate riding and horsecare sessions on Mondays. In September 2023, we implemented a new initiative which takes place on the second Tuesday of each month. This is "Tea with a Pony" (TWP), which is aimed at people living with Dementia, learning and/or physical disabilities or loneliness, and their support or family member.</p> <p>We currently own 6 equines who are trained in our activities as listed below:</p> <ul style="list-style-type: none">• Horse riding, including both coached individual, shared and group lessons and therapy riding to provide physical exercise to improve physical and mental well-being and build confidence.• Stable management sessions to encourage participation and knowledge of horse care.• Horse Grooming to encourage further interaction with equines, and build a greater rapport, understanding and confidence with them.• Proficiency Sessions to encourage additional learning and skill development to support the other "hands-on" activities.• All session are subject to a small fee in order to support the cost of horse upkeep, including, but not limited to, livery costs, venue hire, feed, tack, veterinary dentist, physiotherapy and farrier care and insurances.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	<p>The Trustees have, at all times, taken due regard to the guidance issued by the Charity Commission on public benefit requirement.</p>

Additional information (optional)

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Policy on grant making	Not applicable
Policy on social investment including program related investment	Not applicable
Contribution made by volunteers	<p>Saxon Group RDA is run entirely by volunteers, without whom it would not be able to function.</p> <p>Volunteers undertake a minimum of two dedicated Training Days a year, plus continuous review, to ensure they continue to follow best practice. Activities they are trained can include:</p> <ul style="list-style-type: none">• Handling equines, including catching, grooming, tacking up, and leading.• Side-walking alongside vulnerable riders to ensure their safety.• Assisting riders to mount and dismount.• Assisting horse grooming and stable management sessions, including Proficiency sessions.• Coaching ridden sessions and leading non-ridden sessions as an Activity Leader• First Aid• Safeguarding <p>In addition to assisting with the weekly sessions, our volunteers also help raise awareness of the Group's activities and are enthusiastic in their fundraising activities.</p>
Other	

Achievements and Performance

Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	<p><u>Activities & Achievements: 2023-2024</u></p> <p>The Group has been fully open to existing and new participants, and all regular riding, therapy and horsecare/proficiency sessions are continuing on the Monday of each week.</p> <p>The interest for non-riding activities (eg stable management, grooming, proficiency and knowledge), has continued and these sessions remain an important part of the activities offered by the Group. By the end of the year, we were able to offer riding and therapy riding to a total of 33 participants, and grooming, horsecare and stable management to an additional 10 participants. It is hoped that these numbers will continue to remain steady, or increase through 2024-2025.</p> <p>One of our volunteers was nominated and recognised for her extraordinary work for our group, being chosen to be a King's Coronation Champion, one of just two awarded in Wiltshire and 500 across the whole of the UK.</p> <p>The Group also benefitted from a number of new volunteers, and we now have nearly 60 on our register. This has allowed us to continue the sessions with either 1 to 1, shared or group coaching for all ridden and therapy sessions. This has also enabled the horses and volunteers to have their sessions staggered to allow them the additional benefit of a brief rest between sessions.</p> <p>We are able to loan 2 additional ponies for grooming and horsecare sessions, which enables us to maintain the number of</p>
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sessions for both children and adults. These sessions continue to be very beneficial for participants, who have enjoyed the close interaction with the ponies. For participants either unable to ride or waiting for a suitable space to become available, we are also able to offer sessions on a small "mechanical horse" (an "i-joy") where they can carry out exercises, whilst sitting on a saddle, to help maintain their fitness.

The new "Tea with a Pony" (TWP) initiative, provides a safe and welcoming environment where people living with Dementia, learning and/or physical disabilities or loneliness and their support or family member, can come and watch a coaching session, groom a pony or just have a cuddle with a pony. Participants can do as much or as little as they feel comfortable with, and are then able to partake of refreshments provided before heading home. Sessions are run every 2nd Tuesday of the month from 11am to midday, and are proving increasingly popular.

In the summer, the Group qualified 8 riders for the RDA Nationals at Hartpury, and they attended with 5 of our horses. In addition, for some classes, we were able to lend the horses to other RDA Groups, including those from Scotland, Northern Ireland and the Isle of Man, who were unable to travel their own horses. All our horses were placed in a class they were entered with riders from both our own and the other Groups.

One of our horses was awarded the accolade of the RDA's Equine of the Year for 2023, which is given to the best RDA horse nationally. Another of our horses won the title of Best RDA Horse at the National Championships 2023.

Following our recommendation to be part of the NHS Primary Care Network for Social Prescribing, we are now recognised locally for this. Social Prescribing enables PCNs to offer alternative treatment, in the form of volunteering or joining a group or activity as an alternative to prescribing drugs to improve mental health for individuals.

Our website has continued to be invaluable in raising awareness of the Group and in communications with riders and other interested parties.

We worked successfully with other charities in our area, particularly the Corsham and Bradford on Avon Men's Sheds, who constructed a wheelchair access ramp, modified our mounting block for safer handling, and built storage trunks for each of our horses.

Fundraising:

Grants:

Having previously acquired the number of equines identified as enabling the Group to remain in a sustainable position (ie 6), the Group concentrated on raising funds to repair, replace, or purchase much needed new equipment.

The Group received Grants from RDA National Office, The Together Fund enabling us to purchase an ipad to help our sessions run more smoothly, and several grants from Wiltshire Council, enabling us to purchase seating for our participants and their families and support workers, plus storage trunks for each horse for their tack and rugs.

Donations

We were very fortunate to receive significant donations from a number of sources, and we would particularly like to thank the following: Warminster Carnival; Box Methodist Church; Royal Arch Masons of Wiltshire; Wilts Masonic Golf Society; various WI groups, including Colerne, Collingborne, Box, Devizes, Calne, Highworth, Neston, Seend, Bridge Holt, Derry Hill, Hook and Winsley; Calne Little Foxes;

We also had a number of donations from volunteers and families of some of our participants.

	<p>We also received donations from participants at Tea With a Pony (TWP) and from offering refreshments to participants and families during weekly sessions and from participants at our Coronation Tea Party.</p> <p><u>Other Fundraising</u> We attended the open days at Middlewick House, Corsham, in the summer, and received a donation from that, but we also able to significantly raise awareness of our group, within the local community.</p> <p><u>Going Forward</u></p> <ul style="list-style-type: none"> • The Group will continue to offer riding and therapy to our riders, as well as non-riding horsecare proficiency and knowledge, both practical and theory. • We will continue to fundraise to sustain the group and support our horses, to raise awareness and generate support. • We will continue to embrace technology to keep riders and volunteers engaged and up to date with our activities and keep everyone connected and, • most importantly, we will continue to keep everyone safe. • We will continue to maintain the website, to increase public awareness and help attract new volunteers, participants and supporters. • We have been able to loan an additional pony for some children's sessions, which may not be possible going forward, and the group will review this situation in the forthcoming year.
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Refer to previous commentary
Performance of fundraising activities against objectives set	<p>Targeted fundraising and grant applications were focussed primarily on securing funds to purchase much needed equipment, or to repair existing.</p> <p>We urgently needed to replace old, worn, broken equipment; to provide a removeable ramp for wheelchair users; to carry out modifications to existing equipment for H&S reasons; to purchase seating for carers and family of our participants; and purchase new equipment boxes for each horse, which were made to our specification, by the Bradford on Avon Men in Sheds. These targets were achieved within this reporting period.</p> <p>Currently, the total number of equines owned by the Group is 6, which, due to our increased number of participants, was reviewed and assessed as being the number necessary for the Group to remain in a sustainable situation. This has resulted in increased running costs associated with livery fees, feed and tack costs, farrier, physio and veterinary visits. Due to the increase in the number of equines, we also identified the need for an additional trailer, which we were able to purchase through the donations received.</p> <p>In summary, at the end of this reporting period, we had received several grants and a number of donations. These enabled the Group to update, repair, purchase all necessary equipment, tack etc that had been identified during the year.</p>

Investment performance against objectives	Not applicable
Other	None

Financial Review

<p>Review of the charity's financial position at the end of the period</p>	<p>At the end of the accounting period, the Group remains in a financially stable position due to the fundraising efforts, grants, sponsorships, and donations of time or money. The Group had been open fully for lessons, and as a result, fees from participants (riding, therapy riding & horse care & proficiency) were payable regularly. In addition, the receipt of grants and several generous donations, had enabled purchase of new equipment etc, which ensured the Group remains in a sustainable position going forward.</p>
<p>Statement explaining the policy for holding reserves stating why they are held</p>	<p>The Group holds reserve funds in a Deposit Account, separate but linked to the everyday Treasurers Account. Funds are set aside to cover unforeseen or unavoidable events such as:</p> <ul style="list-style-type: none"> • Emergency treatment to a sick or injured horse. • The equivalent of a minimum of 6 months running costs, ie livery, feed, farrier, insurance, etc in case of a sudden and steep drop in income, as experienced at the beginning of Lockdown in March 2020. • Unexpected replacement of broken equipment, tack, rugs etc that are necessary for the carrying out of our activities, or for horse welfare. • Unexpected repairs to essential equipment, such as hoist or trailer.
<p>Amount of reserves held</p>	<p>The Group's aim has been to maintain a minimum reserve of £10,000 in the Deposit Account, and a similar amount in the Treasurers Account, with 12 months normal running costs as a minimum. Balances at the end of the current reporting period are: <u>Deposit Account: £10,037.06</u> <u>Treasurers Account: £16,160.79</u></p>
<p>Reasons for holding zero reserves</p>	<p>Not applicable. Refer to previous commentary.</p>
<p>Details of fund materially in deficit</p>	<p>Not applicable</p>
<p>Explanation of any uncertainties about the charity continuing as a going concern</p>	<ul style="list-style-type: none"> • The main source of concern for the future of the Group, is keeping horses healthy, injury free and sound. This is essential in order to be able to conduct riding sessions. • Purchase costs of new horses is increasing all the time, and with each new purchase, the fundraising has to aim higher. Likewise, costs of tack, and equipment is increasing. • Livery and running costs associated with keeping horses are also increasing. With the horses aging, greater care will be needed to keep them in good health, and additional feeds, specialist health visits etc, will be necessary to maintain them. The small fee payable for riders will be reviewed annually to offset this. • All horses have regular physiotherapy, dentist and farrier visits to maintain their health and soundness, and these costs are also increasing. • Insurance costs increase at every renewal. • Lack of volunteers is always a concern as a proportionally large number are required to assist each individual rider. The website and an ongoing recruitment drive continues to generate interest and following an influx of new volunteers, numbers are once again stabilising.

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	<ul style="list-style-type: none">• Riders fees for riding sessions, therapy riding, stable management and proficiency sessions.• Donations from participants of "Tea with a Pony"• "Adopt a Pony" packs• Fundraising activities• Grant applications• Gift Aid donations• Other donations
Investment policy and objectives including any social investment policy adopted	Not applicable
A description of the principal risks facing the charity	Refer to previous commentary
Other	

Structure, Governance and Management

Description of charity's trusts:	Not applicable
Type of governing document (trust deed, royal charter)	Constitution of the Saxon Riding for the Disabled Association Incorporating Carriage Driving
How is the charity constituted? (e.g unincorporated association, CIO)	Saxon Group RDA is a Charitable Incorporated Organisation (CIO).
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Trustees are self-nominated volunteers and voted onto the committee annually by the members at the AGM.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	There is a trustee induction pack provided to all new trustees issued by RDA UK.
The charity's organisational structure and any wider network with which the charity works	Saxon Group RDA is a member group of RDA UK, which is a network of staff and volunteers that exist to provide direction and support to it's 489 member groups. Saxon Group RDA is part of the 'Mid-West' Region of RDA UK, who provide further guidance on development and direction at a local level, and sits within the 'Wiltshire County' area.
Relationship with any related parties	We have a close working relationship with Widbrook Equestrian Centre (WEC) that has been our base for operation for over 40 years. There are signed contracts between Saxon RDA and WEC that govern the loan arrangements for the horses and the contract of use for the hire of facilities.
Other	

Reference and Administrative details

Charity name	Saxon Group Riding for the Disabled Association Incorporating Carriage Driving
Other name the charity uses	Saxon Group RDA
Registered charity number	1187766
Charity's principal address	Saxon Group Riding for the Disabled Association C/O Widbrook Arabian Stud & Equestrian Centre Trowbridge Road Bradford on Avon Wiltshire BA15 1UD

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Kady Chatman	Chair		
2	Ean Garner-Richardson	Group Organiser		
3	Patricia Jane Kimber	Treasurer		
4	Joanna Rutherford	Rider Coordinator		
5	Avril Richards	Volunteer Coordinator		
6	Judy Buxton	Horse Welfare Officer		
7	Donna Turnbull	Safeguarding Officer		
8	Sharon Turnbull	Media Officer		
9	Tessa Stanton		Resigned from Trustees at AGM 02/11/2023	
10				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	Not applicable
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	Not applicable
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	Not applicable

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
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Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Kady Chatman	Patricia Jane Kimber
Position (eg Secretary, Chair, etc)	Chair of Trustees	Treasurer
Date	31/03/2024	

SAXON GROUP RIDING FOR THE DISABLED ASSOCIATION INCORPORATING CARRIAGE DRIVING BRADFORD-ON-AVON. CHARITY NO. 1187766 INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR 1ST APRIL 2023 TO 31st March 2024			
			31.03.24
TREASURERS ACCOUNT			
INCOME: 1/04/23 - 31/03/24			Total
	Rider Fees	Riding Fees	£17,579.00
		Competition Entries	£2,532.00
	Fundraising	Donations	£6,994.66
		Grants	£7,326.00
	Insurance	NFU refunds/pay outs	£3,001.14
	Other	Incl RDA NO refunds & hire of horses at National Champs	£3,670.81
		TOTALS INCOME	£41,103.61
	Transfer to Treasurers Account from closed accounts		£5,518.67
EXPENDITURE: 1/04/23 - 31/03/24			
	Operating Costs	NFU Insurance	£5,166.14
		RDA Affiliation/insurance	£681.00
		Cleaning Products	£0.00
		Venue Hire	£2,206.98
	Horses	Livery	£3,360.28
		Farrier	£1,490.00
		Feed	£2,133.92
		Vets fees	£6,249.33
	Horse Welfare	Saddler	£775.42
		Physio	£1,257.50
	Website	Hosting	£207.36
	Competitions	Entry Fees	£2,485.00
		Towing	£414.98
	Miscellaneous Purchases	Tack	£2,810.36
		Equipment	£3,507.40
		Towing Costs	£189.30
		Other	£8,509.63
		TOTALS EXPENDITURE	£41,444.60
	Transfer from Treasurers Account to Deposit Account		£10,001.00
EXCESS/DEFICIT OF INCOME OVER EXPENDITURE			-£340.99
DEPOSIT ACCOUNT			Total
	Closed old Account		-£5,473.36
	Opened new Account		£10,001.00
	Interest		£61.08
		TOTALS INCOME	£4,588.72
Income & Expenditure 1/04/2023 - 31/03/2024			
	Overall Final Income (Treasurers Account)		£41,103.61
	Overall Final Expenditure (Treasurers Account)		£41,444.60
Opening Balances: 1/04/2023			
	Treasurers Accounts		£20,984.11
	Deposit Account		£5,448.34
Balances brought forward			
	Treasurers Account		-£340.99
	Deposit Account		£4,588.72
Final Balances at year end 31/03/2024			
	Treasurers Account		£16,160.79
	Deposit Account		£10,037.06
Overall Final Balances (Treasurers & Deposit Accounts)			£26,197.85



Report to the trustees/
members of

**SAXON GROUP RIDING FOR THE DISABLED ASSOCIATION
INCORPORATING CARRIAGE DRIVING**

On accounts for the year
ended

31/03/2024

Charity no
(if any)

1187766

Set out on pages

1 & 2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended

Responsibilities and
basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- ~~accounting records were not kept in accordance with section 139 of the Act or~~
- ~~the accounts do not accord with the accounting records~~

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed:

Carver

Date:

26/01/2025

Name:

JUSTINE CARVER

Relevant professional
qualification(s) or body
(if any):

Address:

*50 MARICLOVE WAY
YATE, BRISTOL
BS37 7FF*

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

Accounts



Trustees' Annual Report for the period

From 1/04/2022 To 31/03/2023

**Charity name: SAXON GROUP RIDING FOR THE DISABLED ASSOCIATION
INCORPORATING CARRIAGE DRIVING**

Charity registration number: 1187766

Objectives and Activities

<p>Summary of the purposes of the charity as set out in its governing document</p>	<p>Saxon Group RDA provides therapeutic horse riding and non-riding activities for Adults and Children with physical or learning disabilities, including all autistic spectrum disorders. Horse riding provides opportunities for improved physical and mental wellbeing through therapy, enjoyment, skill development and achievement. Saxon Group RDA specialises in riding, dressage, show jumping and endurance activities and is completely volunteer run.</p>
<p>Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.</p>	<p>Saxon Group RDA are based at Widbrook Equestrian Centre in Bradford on Avon and operate riding and horsecare sessions on one day a week. In September, we implemented a new initiative which takes place on the second Tuesday of each month. This is "Tea with a Pony" (TWP), which is aimed at people living with Dementia, learning and/or physical disabilities or loneliness, and their support or family member. We currently own 6 equines who are trained in our activities as listed below:</p> <ul style="list-style-type: none">• Horse riding, including both coached individual, shared and group lessons and therapy riding to provide physical exercise to improve physical and mental well-being and build confidence.• Stable management sessions to encourage participation and knowledge of horse care.• Horse Grooming to encourage further interaction with equines, and build a greater rapport, understanding and confidence with them.• Proficiency Sessions to encourage additional learning and skill development to support the other "hands-on" activities.• All session are subject to a small fee in order to support the cost of horse upkeep, including, but not limited to, livery costs, venue hire, feed, tack, veterinary dentist, physiotherapy and farrier care and insurances.
<p>Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit</p>	<p>The Trustees have, at all times, taken due regard to the guidance issued by the Charity Commission on public benefit requirement.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

Policy on grant making	Not applicable
Policy on social investment including program related investment	Not applicable
Contribution made by volunteers	<p>Saxon Group RDA is run entirely by volunteers, without whom it would not be able to function.</p> <p>Volunteers undertake a minimum of two dedicated Training Days a year, plus continuous review, to ensure they continue to follow best practice. Activities they are trained in include:</p> <ul style="list-style-type: none">• Handling equines, including catching, grooming, tacking up, and leading.• Side-walking alongside vulnerable riders to ensure their safety.• Assisting riders to mount and dismount.• Assisting horse grooming and stable management sessions, including Proficiency sessions.• First Aid• Safeguarding <p>In addition to assisting with the weekly sessions, our volunteers also help raise awareness of the Group's activities and are enthusiastic in their fundraising activities.</p>
Other	

Achievements and Performance

Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	<p><u>Activities & Achievements: 2022-2023</u></p> <p>Following the uncertainty of the pandemic, the Group is fully open to existing and new participants, and all riding and therapy sessions have been resumed.</p> <p>The increase in interest for non-riding activities (eg stable management, grooming, proficiency and knowledge), has continued and these sessions remain an integral part of the activities offered by the Group. By the end of the year, we were able to offer riding and therapy riding to a total of 30 participants, and grooming, horse-care and stable management to an additional 9 participants. It is hoped that these numbers will continue to increase through 2023-2024.</p> <p>The Group also benefitted from a number of new volunteers, which has allowed us to continue the sessions with either 1 to 1 or shared coaching for all ridden and therapy sessions. This has had the additional benefit of allowing horses and volunteers to have a brief rest between sessions.</p> <p>We are able to loan 2 additional ponies for grooming and horse-care sessions, which enables us to maintain the number of sessions for both children and adults. These sessions continue to be very beneficial for participants, who have enjoyed the close interaction with the ponies. For participants either unable to ride or waiting for a suitable space to become available, we are also able</p>
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to offer sessions on a small “mechanical horse” where they can carry out exercises to help maintain their fitness.

In September, we implemented a new initiative, “Tea with a Pony” (TWP). We provide a safe and welcoming environment where people living with Dementia, learning and/or physical disabilities or loneliness and their support or family member, can come and watch a coaching session, groom a pony or just have a cuddle with a pony. Participants can do as much or as little as they feel comfortable with, and are then able to partake of refreshments provided before heading home. Sessions are run every 2nd Tuesday of the month from 11am to midday, and are proving increasingly popular.

In the summer, the Group qualified 8 riders for the RDA Nationals at Hartpury, and they attended with 4 of our horses. In addition, for some classes, we were able to lend the horses to other RDA Groups who were unable to travel their own horses. All our 4 horses were placed in every class they were entered, with riders from both our own and the other Groups. Sadly, classes were cancelled on the final day for H&S reasons due to the unusually high temperatures.

We were recommended as an active group to be part of the NHS Primary Care Network for Social Prescribing and invited to take part in a pilot for their JOY Scheme for Wiltshire. Social Prescribing enables PCNs to offer alternative treatment, in the form of volunteering or joining a group or activity as an alternative to prescribing drugs to improve mental health for individuals.

Our website was up and running by the end of the year, and has proved invaluable in raising awareness of the Group and in communications with riders and other interested parties.

Fundraising:

Grants:

Sadly, in June, we had to sell one of our horses who was no longer suitable for us, but we were fortunate to be offered a small pony almost immediately, as a replacement. We however, still required a larger horse to be able to take adult riders.

Having previously ascertained the minimum number of equines required to remain in a sustainable position, the Group concentrated on raising funds to purchase another horse, which would bring the number of equines in our Group, up to 6.

The Group was fortunate to obtain a National Lottery Community Fund Grant for £10,000.00 towards the purchase of another horse, and with a grant from Sporting Heritage and additional fundraising, we were able to purchase one by the end of 2022, bringing the total up to the desired 6.

Grants from Wiltshire Council, RDA National Office, Mid West RDA, and a Colonel William Llewellyn Grant also enabled us to purchase other greatly needed items of equipment.

Donations

We were also very fortunate to receive significant donations from a number of sources, and we would particularly like to thank the Beneficiaries of a lady who loved horses - J McLeman, E Walton, E Forryan, P Taylor, J Smith and A E White, for their generosity. We would also thank the following: Corsham Link; Warminster Bowls Club; Bradford on Avon Choral Society; Charities Aid Foundation; an anonymous donor; The Lodge of Friendship & Unity Raffle; Norton St Philip Co-op; Rotary Club of Frome; Worshipful Com Masters; K Chatman and several WI Groups for their generous donations.

We also had a number of donations from volunteers and families of some of our participants.

	<p><u>Other Fundraising</u> Other fundraising included a Tombola, a Bring and Buy sale in honour of a previous rider, a car boot sale, a Curry Night at the Agra restaurant in Warminster and a Tack Sale in October, all of which raised a total of £1,858.00.</p> <p><u>Going Forward</u></p> <ul style="list-style-type: none"> • The Group will continue to offer riding and therapy to our riders, as well as non-riding horsecare proficiency and knowledge, both practical and theory. • We will continue to fundraise to sustain the group and support our horses, to raise awareness and generate support. • We will continue to embrace technology to keep riders and volunteers engaged and up to date with our activities and keep everyone connected and, • most importantly, we will continue to keep everyone safe. • We will continue to maintain the website, to increase public awareness and help attract new volunteers participants and supporters.
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Refer to previous commentary
Performance of fundraising activities against objectives set	<p>Targeted fundraising and grant applications were focussed primarily on securing funds to purchase 2 horses. One to replace the horse we had to sell, and another larger horse, as noted previously. This brought the total number of equines owned by the Group up to 6, which, due to our increased number of participants, was reviewed and assessed as being the number necessary for the Group to remain in a sustainable situation.</p> <p>We also required funds to replace old, worn, broken equipment; to provide a removeable ramp for wheelchair users; to carry out modifications to existing equipment for H&S reasons; to purchase seating for carers and family of our participants; and purchase new equipment boxes for each horse, which are being made to our specification, by the Bradford on Avon Men in Sheds.</p> <p>At the end of this reporting period, we had received a National Lottery Community Fund Grant, several other grants and a number of substantial donations. This enabled the Group to purchase the equines and to update, repair, purchase all equipment, tack etc that had been identified during the year.</p>
Investment performance against objectives	Not applicable
Other	None

Financial Review

<p>Review of the charity's financial position at the end of the period</p>	<p>At the end of the accounting period, the Group remains in a financially stable position due to the fundraising efforts, grants, sponsorships, and donations of time or money. The Group had been open fully for lessons, and as a result, fees from participants (riding, therapy riding & horse care & proficiency) were payable regularly. In addition, the receipt of grants and several generous donations, had enabled purchase of a new horse, and a pony, along with tack etc, which has gone a long way to ensure the Group is in a sustainable position going forward.</p>
<p>Statement explaining the policy for holding reserves stating why they are held</p>	<p>The Group holds reserve funds in a Deposit Account, separate but linked to the everyday Treasurers Account. Funds are set aside to cover unforeseen or unavoidable events such as:</p> <ul style="list-style-type: none"> • Emergency treatment to a sick or injured horse. • The equivalent of a minimum of 6 months running costs, ie livery, feed, farrier, insurance, etc in case of a sudden and steep drop in income, as experienced at the beginning of Lockdown in March 2020. • Unexpected replacement of broken equipment, tack, rugs etc that are necessary for the carrying out of our activities, or for horse welfare. • Unexpected repairs to essential equipment, such as hoist or trailer.
<p>Amount of reserves held</p>	<p>The Group's aim has been to maintain a minimum reserve of £5,000 in the Deposit Account, and a similar amount in the Treasurers Account, with 6 months normal running costs as a minimum. Balances at the end of the current reporting period are: <u>Deposit Account: £5,448.34</u> <u>Treasurers Account: £20,984.42</u> The aim, going forward, is to increase the reserve funds to the equivalent of 9-12 months running costs.</p>
<p>Reasons for holding zero reserves</p>	<p>Not applicable. Refer to previous commentary.</p>
<p>Details of fund materially in deficit</p>	<p>Not applicable</p>
<p>Explanation of any uncertainties about the charity continuing as a going concern</p>	<ul style="list-style-type: none"> • The main source of concern for the future of the Group, is keeping horses healthy, injury free and sound. This is essential in order to be able to conduct riding sessions. • Purchase costs of new horses is increasing all the time, and with each new purchase, the fundraising has to aim higher. Likewise, costs of tack, and equipment is increasing. • Livery and running costs associated with keeping horses are also increasing. With the horses aging, greater care will be needed to keep them in good health, and additional feeds, specialist health visits etc, will be necessary to maintain them. The small fee payable for riders will be reviewed annually to offset this. • All horses have regular physiotherapy, dentist and farrier visits to maintain their health and soundness, and these costs are also increasing. • Insurance costs increase at every renewal. • Lack of volunteers is always a concern as a proportionally large number are required to assist each individual rider. The website and an ongoing recruitment drive continues to generate interest and following an influx of new volunteers, numbers are once again stabilising.

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	<ul style="list-style-type: none">• Riders fees for riding sessions, therapy riding, stable management and proficiency sessions.• Donations from participants of "Tea with a Pony"• Fundraising activities• Grant applications• Gift Aid donations• Other donations
Investment policy and objectives including any social investment policy adopted	Not applicable
A description of the principal risks facing the charity	Refer to previous commentary
Other	

Structure, Governance and Management

Description of charity's trusts:	Not applicable
Type of governing document (trust deed, royal charter)	Constitution of the Saxon Riding for the Disabled Association Incorporating Carriage Driving
How is the charity constituted? (e.g unincorporated association, CIO)	Saxon Group RDA is a Charitable Incorporated Organisation (CIO).
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Trustees are self-nominated volunteers and voted onto the committee annually by the members at the AGM.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	There is a trustee induction pack provided to all new trustees issued by RDA UK.
The charity's organisational structure and any wider network with which the charity works	Saxon Group RDA is a member group of RDA UK, which is a network of staff and volunteers that exist to provide direction and support to it's 489 member groups. Saxon Group RDA is part of the 'Mid-West' Region of RDA UK, who provide further guidance on development and direction at a local level, and sits within the 'Wiltshire County' area.
Relationship with any related parties	We have a close working relationship with Widbrook Equestrian Centre (WEC) that has been our base for operation for over 40 years. There are signed contracts between Saxon RDA and WEC that govern the loan arrangements for the horses and the contract of use for the hire of facilities.
Other	

Reference and Administrative details

Charity name	Saxon Group Riding for the Disabled Association Incorporating Carriage Driving
Other name the charity uses	Saxon Group RDA
Registered charity number	1187766
Charity's principal address	Saxon Group Riding for the Disabled Association C/O Widbrook Arabian Stud & Equestrian Centre Trowbridge Road Bradford on Avon Wiltshire BA15 1UD

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Kady Chatman	Chair		
2	Ean Garner-Richardson	Group Organiser		
3	Patricia Jane Kimber	Treasurer		
4	Joanna Rutherford	Rider Coordinator		
5	Avril Richards	Volunteer Coordinator		
6	Judy Buxton	Horse Welfare Officer		
7	Donna Turnbull	Safeguarding Officer		
8	Sharon Turnbull	Media Officer		
9	Tessa Stanton			
10				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	Not applicable
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	Not applicable
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	Not applicable

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
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Name of chief executive or names of senior staff members (Optional information)

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

--

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Kady Chatman	Patricia Jane Kimber
Position (eg Secretary, Chair, etc)	Chair of Trustees	Treasurer
Date	31/03/2023	

SAXON GROUP RIDING FOR THE DISABLED ASSOCIATION INCORPORATING CARRIAGE DRIVING				
BRADFORD-ON-AVON. CHARITY NO. 1187766				
INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR 2022-2023				
				31.03.2023
TREASURERS ACCOUNT				
INCOME: 1/04/22 - 31/03/23				Total
		Rider Fees	Riding Fees	£13,839.45
			Competition Entries	£1,982.00
		Fundraising	Donations	£10,137.77
			Grants	£12,401.10
			Donations (eligible gift aid)	£7,887.89
		Insurance	NFU refunds/pay outs	£1,555.11
		Other	Incl sale of horse	£3,232.28
			TOTALS INCOME	£51,035.60
EXPENDITURE: 1/04/22 - 31/03/23				
		Operating Costs	NFU Insurance	£4,093.75
			RDA Affiliation/insurance	£675.00
			Cleaning Products	£0.00
			Venue Hire	£2,381.85
		Horses	Livery	£3,130.27
			Farrier	£1,140.00
			Feed	£445.45
			Vets fees	£4,940.01
		Horse Welfare	Saddler	£1,375.00
			Physio	£355.00
		Website	Hosting	£144.00
		Competitions	Entry Fees	£1,518.50
			Towing	£457.28
		Miscellaneous Purchases	Tack	£1,912.42
			Equipment	£1,426.40
			Towing Costs	£325.30
			Other (incl 2 horse purchases)	£13,024.91
			TOTALS EXPENDITURE	£37,345.14
EXCESS/DEFICIT OF INCOME OVER EXPENDITURE				£13,690.46
DEPOSIT ACCOUNT				Total
			Interest	£10.32
			HMRC	£0.00
			TOTALS INCOME	£10.32
Income 1/04/2022 - 31/03/2023				
Overall Final Income (Treasurers & Deposit Accounts)				£51,045.92
Overall Final Expenditure (Treasurers & Deposit Accounts)				£37,345.14
Opening Balances: 1/04/2022				
			Treasurers Account	£7,293.96
			Deposit Account	£5,438.02
Balances brought forward				
			Treasurers Account	£13,690.46
			Deposit Account	£10.32
Final Balances at year end 31/03/2023				
			Treasurers Account	£20,984.42
			Deposit Account	£5,448.34
Overall Final Balances (Treasurers & Deposit Accounts)				£26,432.76



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

SAXON GROUP RIDING FOR THE DISABLED, INCORPORATING
CARRIAGE DRIVING

**On accounts for the year
ended**

31/03/2023

**Charity no
(if any)**

1187766

Set out on pages

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended

**Responsibilities and basis
of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's
statement**

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed:

Victoria H. Ody

Date:

29/12/2023

Name:

VICTORIA HELEN ODY

**Relevant professional
qualification(s) or body
(if any):**

CHARTERED MANAGEMENT ACCOUNTANT
(CIMA)

Address:

8 DOWNS CLOSE

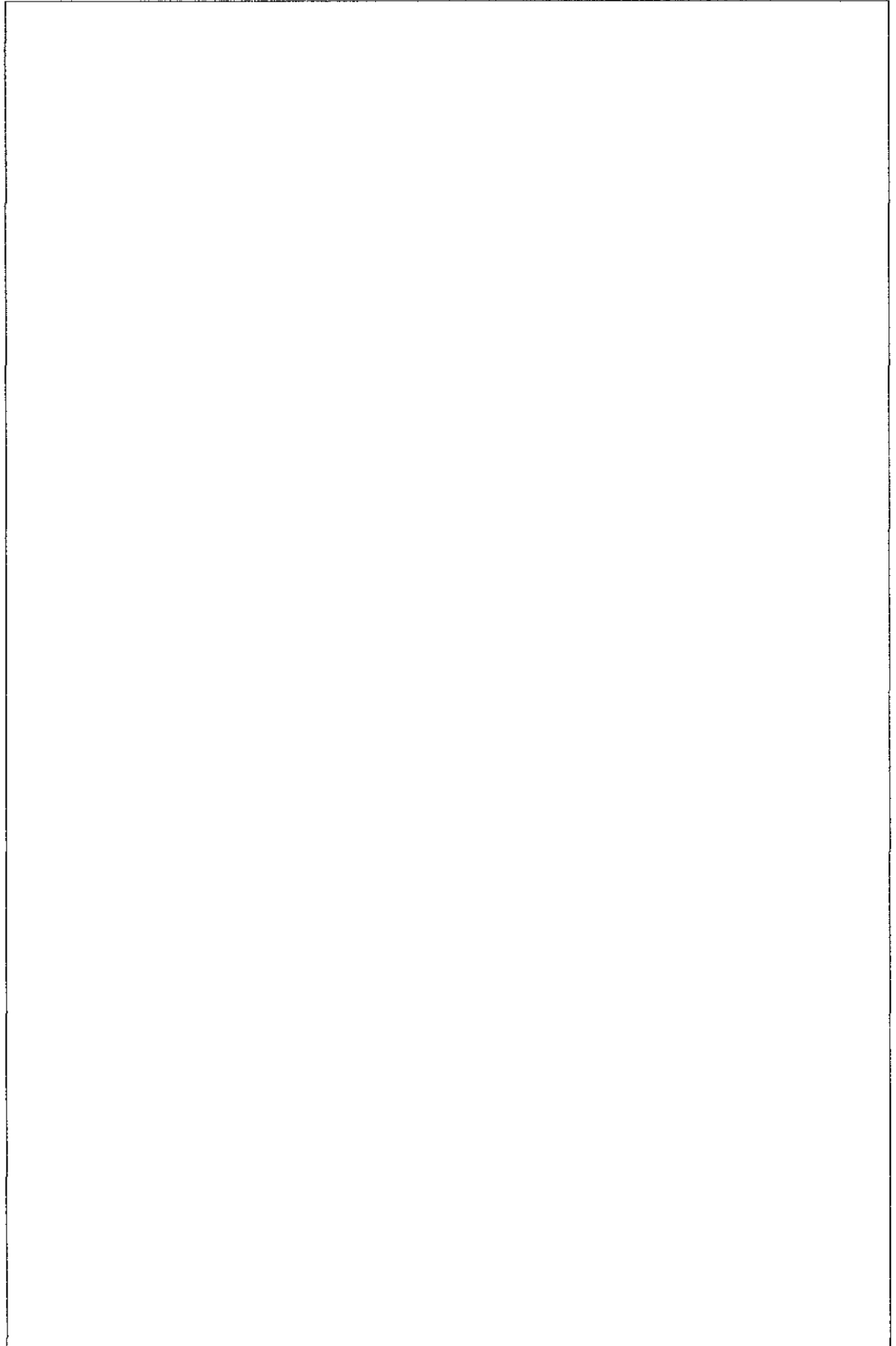
BRADFORD ON AVON

WILTS

BA15 1PR

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.



Accounts



Trustees' Annual Report for the period

From 1/04/2021 To 31/03/2022

**Charity name: SAXON GROUP RIDING FOR THE DISABLED ASSOCIATION
INCORPORATING CARRIAGE DRIVING**

Charity registration number: 1187766

Objectives and Activities

<p>Summary of the purposes of the charity as set out in its governing document</p>	<p>Saxon Group RDA provides therapeutic horse riding and non-riding activities for Adults and Children with physical or learning disabilities, including all autistic spectrum disorders. Horse riding provides opportunities for improved physical and mental wellbeing through therapy, enjoyment, skill development and achievement. Saxon Group RDA specialises in riding, dressage, show jumping and endurance activities and is completely volunteer run.</p>
<p>Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.</p>	<p>Saxon Group RDA are based at Widbrook Equestrian Centre in Bradford on Avon and operate on one day a week. We currently own 5 equines who are trained in our activities as listed below:</p> <ul style="list-style-type: none">• Horse riding, including both coached individual, shared and group lessons and therapy riding to provide physical exercise to improve physical and mental well-being and build confidence.• Stable management sessions to encourage participation and knowledge of horse care.• Horse Grooming to encourage further interaction with equines, and build a greater rapport, understanding and confidence with them.• Proficiency Sessions to encourage additional learning and skill development to support the other "hands-on" activities.• Session are subject to a small fee in order to support the cost of horse upkeep, including, but not limited to, livery costs, venue hire, feed, tack, veterinary dentist, physiotherapy and farrier care and insurances.
<p>Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit</p>	<p>The Trustees have, at all times, taken due regard to the guidance issued by the Charity Commission on public benefit requirement.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

Policy on grant making	Not applicable
Policy on social investment including program related investment	Not applicable
Contribution made by volunteers	<p>Saxon Group RDA is run entirely by volunteers, without whom it would not be able to function.</p> <p>Volunteers undertake a minimum of two dedicated Training Days a year, plus continuous review, to ensure they continue to follow best practice. Activities they are trained in include:</p> <ul style="list-style-type: none">• Handling equines, including catching, grooming, tacking up, and leading.• Side-walking alongside vulnerable riders to ensure their safety.• Assisting riders to mount and dismount.• Assisting horse grooming and stable management sessions.• First Aid• Safeguarding <p>In addition to assisting with the weekly sessions, our volunteers also help raise awareness of the Group's activities and are enthusiastic in their fundraising activities.</p>
Other	

Achievements and Performance

Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	<p><u>Activities & Achievements: 2021-2022</u></p> <p>Since lockdown restrictions were lifted, the Group was able to fully open up again to existing and new participants and resume riding and therapy sessions.</p> <p>There has been a significant increase in interest for non-riding activities (eg stable management, grooming, proficiency and knowledge), and these have now become an integral part of the activities offered by the Group. By the end of the year, we were able to offer riding and therapy riding to a total of 27 participants, and grooming, horsecare and stable management to an additional 6 participants. It is hoped that these numbers will continue to increase through 2022-2023.</p> <p>The Group has also benefitted from a number of new volunteers, which has allowed us to re-structure the sessions to give either 1 to 1 or shared coaching for all ridden and therapy sessions. This has had the additional benefit of allowing horses and volunteers to have a brief rest between sessions.</p> <p>We were also able to loan 2 additional ponies for grooming and horsecare sessions, which have enabled us to offer more of these sessions to both children and adults. These sessions have proved very beneficial for participants, who have enjoyed the close interaction with the ponies. For participants either unable to ride or waiting for a suitable space to become available, we are able to</p>
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	<p>offer sessions on a small “mechanical horse” where they can carry out exercises to help maintain their fitness. In the summer, and with very little practice, the Group entered 6 riders in the “RDA Virtual Regional Championships”. Filming was carried out with very little preparation, but the results were very impressive. 4 of our entrants won their classes and went on to be filmed for the “RDA Virtual National Championships”.</p> <p><u>Fundraising:</u> <u>Grants:</u> Having ascertained the minimum number of equines required to remain in a sustainable position, the Group concentrated on raising funds to purchase another horse. The Group was fortunate to obtain a National Lottery Grant towards the purchase of a horse, and with other fundraising, we were able to purchase 2 horses by the end of 2021. We also received a grant from the RDA UK from the Wooden Spoon Charity.</p> <p><u>Donations</u> We were also very fortunate to receive significant donations from several sources, and we would particularly like to thank Cereal Partners UK, the 4D Golf Club, Frome Round Table, Nationwide Building Society and several anonymous donors for their generous support.</p> <p><u>Other Fundraising</u> A tack sale was held in June, which raised £530, and a junior volunteer also raised £550 online. Fortunately, albeit sadly, we had an insurance payout for the loss of one of our horses during Covid, which was also put towards our funds for horse purchase.</p> <p><u>Going Forward</u></p> <ul style="list-style-type: none"> • The Group will continue to offer riding and therapy to our riders, as well as non-riding horsecare proficiency and knowledge, both practical and theory. • We will continue to fundraise to sustain the group and support our horses, to raise awareness and generate support. • We will continue to embrace technology to keep riders and volunteers engaged and up to date with our activities and keep everyone connected and, • most importantly, we will continue to keep everyone safe. • We are working on creating a new website and logo, to increase our public awareness and help attract new volunteers participants and supporters.
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Refer to previous commentary
Performance of fundraising activities against objectives set	Targeted fundraising and grant applications were focussed on securing funds to purchase 2 horses to replace those lost during Covid Lockdowns. At the end of this reporting period, we had received a National Lottery Grant, and several substantial donations. The Group had been able to source 2 suitable horses to bring the number up to 5, which had been assessed as the minimum number of equines necessary for the Group to remain in a sustainable situation.
Investment performance against objectives	Not applicable
Other	None

Financial Review

<p>Review of the charity's financial position at the end of the period</p>	<p>At the end of the accounting period, the Group was considered to be in a stable position due to the fundraising efforts, sponsorships, and donations of time or money.</p> <p>The Group had been able to open up fully for lessons again, and as a result, fees from participants (riding, therapy riding & horse care & proficiency) were payable again.</p> <p>In addition, the receipt of grants and several generous donations, had enabled purchase of 2 new horses to replace those lost during the Covid pandemic, along with tack etc, which has gone a long way to ensure the Group is in a sustainable position going forward.</p>
<p>Statement explaining the policy for holding reserves stating why they are held</p>	<p>The Group holds reserve funds in a Deposit Account, separate but linked to the everyday Treasurers Account. Funds are set aside to cover unforeseen or unavoidable events such as:</p> <ul style="list-style-type: none"> • Emergency treatment to a sick or injured horse. • The equivalent of 6 months running costs, ie livery, feed, farrier, insurance, etc in case of a sudden and steep drop in income, as experienced at the beginning of Lockdown in March 2020. • Unexpected replacement of broken equipment, tack, rugs etc that are necessary for the carrying out of our activities, or for horse welfare. • Unexpected repairs to essential equipment, such as hoist or trailer.
<p>Amount of reserves held</p>	<p>The Group aims to maintain a minimum reserve of £5,000 in the Deposit Account, and a similar amount in the Treasurers Account, with 6 months normal running costs as a minimum.</p> <p>Balances at the end of the current reporting period are:</p> <p><u>Deposit Account: £5,438.02</u></p> <p><u>Treasurers Account: £7,293.96</u></p>
<p>Reasons for holding zero reserves</p>	<p>Not applicable. Refer to previous commentary.</p>
<p>Details of fund materially in deficit</p>	<p>Not applicable</p>
<p>Explanation of any uncertainties about the charity continuing as a going concern</p>	<ul style="list-style-type: none"> • The main source of concern for the future of the Group, is keeping horses healthy, injury free and sound. This is essential in order to be able to conduct riding sessions. • Purchase costs of new horses is increasing all the time, and with each new purchase, the fundraising has to aim higher. • Running costs associated with keeping horses are also increasing. The small fee payable for riders will be reviewed annually to offset this. • All horses have regular physiotherapy, dentist and farrier visits to maintain their health and soundness, and these costs are also increasing. • Insurance costs increase at every renewal. • Lack of volunteers is always a concern as a proportionally large number of volunteers are required to assist each individual rider. Following the pandemic, there was a slight drop in the number of volunteers participating, however, following a recruitment drive, more interest has been generated and numbers are once again stabilising.

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	<ul style="list-style-type: none">• Riders fees for riding sessions, therapy riding, stable management and proficiency sessions.• Fundraising activities• Grant applications• Gift Aid donations• Other donations
Investment policy and objectives including any social investment policy adopted	Not applicable
A description of the principal risks facing the charity	Refer to previous commentary
Other	

Structure, Governance and Management

Description of charity's trusts:	Not applicable
Type of governing document (trust deed, royal charter)	Constitution of the Saxon Riding for the Disabled Association Incorporating Carriage Driving
How is the charity constituted? (e.g unincorporated association, CIO)	Saxon Group RDA is now a Charitable Incorporated Organisation (CIO).
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Trustees are self-nominated volunteers and voted onto the committee yearly by the members at the AGM.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	There is a trustee induction pack provided to all new trustees issued by RDA UK.
The charity's organisational structure and any wider network with which the charity works	Saxon Group RDA is a member group of RDA UK, which is a network of staff and volunteers that exist to provide direction and support to it's 489 member groups. Saxon Group RDA is part of the 'Mid-West' Region of RDA UK, who provide further guidance on development and direction at a local level, and sits within the 'Wiltshire County' area.
Relationship with any related parties	We have a close working relationship with Widbrook Equestrian Centre (WEC) that has been our base for operation for over 40 years. There are signed contracts between Saxon RDA and WEC that govern the loan arrangements for the horses and the contract of use for the hire of facilities.
Other	

Reference and Administrative details

Charity name	Saxon Group Riding for the Disabled Association Incorporating Carriage Driving
Other name the charity uses	Saxon Group RDA
Registered charity number	1187766
Charity's principal address	Saxon Group Riding for the Disabled Association C/O Widbrook Equestrian Centre Trowbridge Road Bradford on Avon Wiltshire BA15 1UD

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Kady Chatman	Chair		
2	Ean Garner-Richardson	Group Organiser	6/05/2021 – 31/03/2022	
3	Patricia Jane Kimber	Treasurer		
4	Joanna Rutherford	Rider Coordinator		
5	Avril Richards	Volunteer Coordinator		
6	Judy Buxton	Horse Welfare Officer		
7	Donna Turnbull	Safeguarding Officer		
8	Sharon Turnbull	Media Officer	27/01/2022 – 31/03/2022	
9	Tessa Stanton			
10				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	Not applicable
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	Not applicable
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	Not applicable

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
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Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Kady Chatman	Patricia Jane Kimber
Position (eg Secretary, Chair, etc)	Chair of Trustees	Treasurer
Date	27/03/2022	

**SAXON GROUP RIDING FOR THE DISABLED ASSOCIATION
INCORPORATING CARRIAGE DRIVING**

BRADFORD-ON-AVON. CHARITY NO. 1187766

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR

1ST APRIL 2021 TO 31st March 2022

TREASURERS ACCOUNT

INCOME: 1/04/21 - 31/03/22			Total
	Rider Fees	Riding Fees	£11,295.00
		Competition Entries	£210.00
	Fundraising	Donations	£3,096.36
		Grants	£9,000.00
		Donations (eligible gift aid)	£4,086.01
	Insurance	NFU refunds/pay outs	£2,453.63
	Other	Incl horse refund	£8,077.00
		TOTALS INCOME	£38,218.00
EXPENDITURE: 1/04/21 - 31/03/22			
	Operating Costs	NFU Insurance	£3,122.48
		RDA Affiliation/insurance	£537.50
		Cleaning Products	£57.33
		Venue Hire	£2,244.72
	Horses	Livery	£2,029.17
		Farrier	£920.00
		Feed	£280.04
		Vets fees	£3,972.41
	Horse Welfare	Saddler	£634.00
		Physio	£485.00
	Website	Hosting	£644.00
	Competitions	Entry Fees	£146.00
		Towing	£64.80
	Miscellaneous Purc	Tack	£1,173.56
		Equipment	£203.40
		Towing Costs	£205.80
		Other (incl horse purchase)	£21,360.66
		TOTALS EXPENDITURE	£38,080.87
EXCESS/DEFICIT OF INCOME OVER EXPENDITURE			£137.13
DEPOSIT ACCOUNT			Total
		Interest	£0.54
		HMRC	£0.00
		TOTALS INCOME	£0.54
Income 1/04/2021 - 31/03/2022			
Overall Final Income (Treasurers & Deposit Accounts)			£38,218.54
Overall Final Expenditure (Treasurers & Deposit Accounts)			£38,080.87
Opening Balances: 31/04/2021			
		Treasurers Account	£7,156.83
		Deposit Account	£5,437.48
Balances brought forward			
		Treasurers Account	£137.13
		Deposit Account	£0.54
Final Balances at year end 31/03/2022			
		Treasurers Account	£7,293.96
		Deposit Account	£5,438.02
Overall Final Balances (Treasurers & Deposit Accounts)			£12,731.98



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
Saxon Group Riding for the Disabled Association

**On accounts for the year
ended**

31st March 2022

**Charity no
(if any)**

1187766

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2022.

**Responsibilities and
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: Vicky Ody

Date: 04/01/2022

Name: Vicky Ody

**Relevant professional
qualification(s) or body
(if any):**

CIMA

Address:

8 Downs Close, Bradford on Avon, Wilts, BA15 1PR

Section B

Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.



Report to the trustees
members of
Sector Group Riding for the Disabled Association

On accounts for the year
ended
31 March 2022

Set out on pages

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 March 2022.

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (the Act).

I report in respect of my examination of the Trust's accounts covered under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(c) of the Act.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Independent
examiner's statement

Signed: Vicky Oby

Name: Vicky Oby

Relevant professional
qualification(s) or body
(if any): CIMA

Address: 8 Downs Close, Bradford on Avon, Wiltshire, BA15 1PR

Date: 04/01/2022

Only complete if the examiner needs to highlight matters of concern (see CO2).
Independent examination of charity accounts: direction and guidance for
examiners

Accounts



Trustees' Annual Report for the period

From **5/02/2020** To **31/03/2021**

Charity name: **SAXON GROUP RIDING FOR THE DISABLED ASSOCIATION
INCORPORATING CARRIAGE DRIVING:
BRADFORD ON AVON.**

Charity registration number: **1187766**

Objectives and Activities:

Summary of the purposes of the charity as set out in its governing document	<p>Saxon Group RDA provides therapeutic horse riding for Adults and Children with physical or learning disabilities, including all autistic spectrum disorders.</p> <p>Horse riding provides opportunities for improved physical and mental wellbeing through therapy, enjoyment, skill development and achievement.</p> <p>Saxon Group RDA specialises in riding, dressage, show jumping and endurance activities and is completely volunteer run.</p>
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	<p>Saxon Group RDA are based at Widbrook Equestrian Centre in Bradford on Avon and operate on one day a week. We currently own 5 equines who are trained in our activities as listed below:</p> <ul style="list-style-type: none">• Horse riding, including both coached individual and group lessons and therapy riding to provide physical exercise to improve physical and mental well-being and build confidence.• Stable management sessions to encourage participation and knowledge of horse care.• Horse Grooming to encourage further interaction with equines, and build a greater rapport, understanding and confidence with them.• Proficiency Sessions to encourage additional learning and skill development to support the other "hands-on" activities.• Session are subject to a small fee in order to support the cost of horse upkeep, including, but not limited to, livery costs, venue hire, feed, tack, veterinary dentist, physiotherapy and farrier care and insurances.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	<p>The Trustees have, at all times, taken due regard to the guidance issued by the Charity Commission on public benefit requirement.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

Policy on grant making	Not applicable
Policy on social investment including program related investment	Not applicable
Contribution made by volunteers	<p>Saxon Group RDA is run entirely by volunteers, without whom it would not be able to function.</p> <p>Volunteers undertake a minimum of two dedicated Training Days a year, plus continuous review, to ensure they continue to follow best practice. Activities they are trained in include:</p> <ul style="list-style-type: none">• Handling equines, including catching, grooming, tacking up, and leading.• Side-walking alongside vulnerable riders to ensure their safety.• Assisting riders to mount and dismount.• Assisting horse grooming and stable management sessions. <p>In addition to assisting with the weekly sessions, our volunteers also help raise awareness of the Groups activities and are enthusiastic in their fundraising activities.</p>
Other	

Achievements and Performance

Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	<p>Organisation: At the beginning of this reporting period, Saxon Group RDA became a Charitable Incorporated Organisation (CIO).</p> <p>Activities & Achievements 2020-2021</p> <p>Covid-19 Due to the unusual circumstances experienced from March 2020 through to the end of March 2021 as a result of the Covid-19 pandemic, we were not able to operate as usual. We were unable to provide riding, grooming or stable management sessions for much of this period, and as a result, had little or no income from riding fees. We were therefore entirely dependent on fundraising, donations and grants in order to maintain our equines.</p> <p>Post Lockdown Once lockdown restrictions lifted, a number of volunteers on a horse-care-rota were able to start a twice daily rota to care for the horses, bringing them in daily to be groomed, checked and ridden. They were carefully and slowly brought back to fitness, to get them used to being handled again ready for when the school could re-open, and this ensured that the horses continued to have a high standard of care, being brought in for regular visits from the farrier, dentist, loriner and equine physiotherapist.</p> <p>Easing of restrictions eventually enabled us to partially open again for some of our riders. The Trustees and Volunteers, following numerous safeguards, risk assessments, session planning, sanitising etc, were able to operate with 8 regular participants, a series of non-riding sessions, including two "meet and greet" events for riders to see the horses.</p>

	<p>These proved emotionally very beneficial to all those who attended, and the riders were clearly very happy to interact with the horses after a long break.</p> <p><u>Summary of Fundraising:</u></p> <p><u>Grants:</u> The Group was lucky to get a Sport England Covid 19 Grant which covered livery costs until the end of 2020, and money from Waitrose Community Matters, along with a grant from the RDA Mid-West Region for cleaning and sanitising products.</p> <p><u>Donations:</u> Just before lockdown, Hardenhuish Secondary School in Chippenham selected us as their charity of the year in memory of a pupil, Ellie Gould. Several Trustees took 2 of the horses to visit the school, along with cakes baked by volunteers for their bake sale. Despite lockdown, the school were able to raise £1,418.00 for us, and our Chairperson thanked them greatly.</p> <p><u>Other Fundraising:</u> Many other fundraising efforts through the year have contributed to the Group staying afloat, with particular thanks to Saxon Dressage Group, the Gibson Bursary, members of Frome Inner Wheel, Trowbride U3A, our riders and their families, along with everyone who has donated to the various campaigns, including to our Chairperson's virtual Land's End to John O'Groats running challenge, and finally, the readers of the Wiltshire Times for all the support received in the wake of the news articles appealing for help with the horses.</p> <p><u>Going Forward:</u></p> <ul style="list-style-type: none"> • The Group will carry on in whatever capacity we are able, to offer riding and therapy to our riders. • We will continue to fundraise to sustain the group and support our horses, to raise awareness and generate support. • We will continue to embrace technology to keep riders and volunteers engaged and up to date with our activities and keep everyone connected and, • most importantly, we will continue to keep everyone safe.
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Refer to previous commentary
Performance of fundraising activities against objectives set	<p>During Lockdown and immediately afterwards, the Group sadly lost 2 horses due to injury and ill health. Targeted fundraising and grant applications were focussed on securing funds in order to purchase 2 horses to replace these losses.</p> <p>At the end of this reporting period, we were waiting on the results of these applications, and had started searching for suitable horses, as we have assessed that a minimum number of 5 equines are required in order to remain sustainable as a Group.</p>
Investment performance against objectives	Refer to previous commentary
Other	None

Financial Review

<p>Review of the charity's financial position at the end of the period</p>	<p>At the end of the accounting period, the Group was considered to be in a stable position due to the fundraising efforts, sponsorships, and donations of time or money.</p> <p>Due to the pandemic, income from riders fees was greatly reduced, and greater reliance was put on fundraising and grant applications.</p> <p>The Treasurer gave a comparison between this year and the previous 4 years fundraising efforts to show successful the fundraising has been.</p> <p>2016/17 raised £2,037; 2017/18 raised £5,959; 2018/19 raised £6,100; 2019/20 raised £9,014; 2020/21 raised £14,461</p> <p>The Treasurer closed his report by saying that although things were likely to continue to be tough as a result of the on-going pandemic, he believed that Saxon Group RDA would come out of it in as strong a financial position as was possible in such an unknown climate.</p>
<p>Statement explaining the policy for holding reserves stating why they are held</p>	<p>The Group holds reserve funds in a Deposit Account, separate but linked to the everyday Treasurers Account. Funds are set aside to cover unforeseen or unavoidable events such as:</p> <ul style="list-style-type: none"> • Emergency treatment to a sick or injured horse. • The equivalent of 6 months running costs, ie livery, feed, farrier, insurance, etc in case of a sudden and steep drop in income, as experienced at the beginning of Lockdown in March 2020. • Unexpected replacement of broken equipment, tack, rugs etc that are necessary for the carrying out of our activities, or for horse welfare. • Unexpected repairs to essential equipment, such as hoist or trailer.
<p>Amount of reserves held</p>	<p>The Group aims to maintain a minimum reserve of £5,000 in the Deposit Account, and a similar amount in the Treasurers Account, with 6 months normal running costs as a minimum.</p> <p>Balances at the end of the current reporting period are: <u>Deposit Account: £5,437.48</u> <u>Treasurers Account: £7,156.83</u></p>
<p>Reasons for holding zero reserves</p>	<p>Not applicable. Refer to previous commentary.</p>
<p>Details of fund materially in deficit</p>	<p>Not applicable</p>
<p>Explanation of any uncertainties about the charity continuing as a going concern</p>	<ul style="list-style-type: none"> • The main source of concern for the future of the Group is due to the uncertainty associated with the ongoing effects of the Covid-19 pandemic. • In addition, keeping horses healthy, injury free and sound is essential in order to be able to conduct riding sessions. • Purchase costs of new horses is increasing all the time, particularly following the series of lockdowns, and with each new purchase, the fundraising has to aim higher. • Running costs associated with keeping horses are also increasing, and a small increase in riders fees will be implemented to offset this. • All horses have regular physiotherapy, dentist and farrier visits to maintain their health and soundness, and these costs are also increasing. • Insurance costs increase at every renewal.

	<ul style="list-style-type: none"> • Lack of volunteers is always a concern as a proportionally large number of volunteers are required to assist each individual rider. Following the pandemic, there has been a slight drop in the number of volunteers participating. A recruitment drive to raise more interest is to be planned.
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Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	<ul style="list-style-type: none"> • Riders fees for riding sessions, therapy riding, stable management and proficiency sessions. • Fundraising activities • Grant applications • Gift Aid donations • Other donations
Investment policy and objectives including any social investment policy adopted	Not applicable
A description of the principal risks facing the charity	Refer to previous commentary
Other	Due to the recent loss of 2 horses, the Group will be looking to purchase, or lease if purchase is not feasible, 2 more horses/ponies in order to maintain the number of riding and non-riding sessions for all our participants.

Structure, Governance and Management

Description of charity's trusts:	Not applicable
Type of governing document (trust deed, royal charter)	Constitution of the Saxon Riding for the Disabled Association Incorporating Carriage Driving
How is the charity constituted? (e.g unincorporated association, CIO)	Saxon Group RDA is now a Charitable Incorporated Organisation (CIO).
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Trustees are elected annually at the AGM, onto the Group's Committee. Once elected, the Trustees elect the Officers from amongst them: <u>The Officers are:</u> Chair Group Organiser / Honorary Secretary <u>Additional Offices</u> Treasurer Horse Welfare Officer Safeguarding Officer Rider Liaison Rider Coordinator Volunteer Coordinator

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	
The charity's organisational structure and any wider network with which the charity works	Saxon Group RDA is a member group of RDA UK, which is a network of staff and volunteers that exist to provide direction and support to it's 489 member groups. Saxon Group RDA is part of the 'Mid-West' Region of RDA UK, who provide further guidance on development and direction at a local level, and sits within the 'Wiltshire County' area.
Relationship with any related parties	We have a close working relationship with Widbrook Equestrian Centre (WEC) that has been our base for operation for over 40 years. There are signed contracts between Saxon RDA and WEC that govern the loan arrangements for the horses and the contract of use for the hire of facilities.
Other	

Reference and Administrative details

Charity name	Saxon Group Riding for the Disabled Association Incorporating Carriage Driving
Other name the charity uses	Saxon Group RDA
Registered charity number	1187766
Charity's principal address	Saxon Group Riding for the Disabled Association C/O Widbrook Equestrian Centre Trowbridge Road Bradford on Avon Wiltshire BA15 1UD

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Kady Chatman	Chair		
2	Patricia Jane Kimber	Group Organiser		
3	Stephen Ashton	Treasurer		
4	Joanna Rutherford	Rider Coordinator		
5	Avril Richards	Volunteer Coordinator		
6	Judy Buxton	Horse Welfare Officer		
7	Tessa Stanton			
8	Hollie Drewitt		5.02.20 – 19.11.20	
9	Donna Turnbull	Safeguarding Officer	19.11.20 – 31.03.21	

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	Not applicable
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	Not applicable
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	Not applicable

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
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Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Kady Chatman	Patricia Jane Kimber
Position (eg Secretary, Chair, etc)	Chair of Trustees	Group Organiser

Date	25/03/2021
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SAXON GROUP RIDING FOR THE DISABLED ASSOCIATION, BRADFORD-ON-AVON. CHARITY NO.1187766	
INCOME AND EXPENDITURE ACCOUNT	
FOR THE PART YEAR 5th February 2020 - 31st March 2020 & YEAR 1st April 2020 - 31st March 2021	
<u>TREASURERS ACCOUNT</u>	
<u>Income: 05/02/2020 - 31/03/2021</u>	<u>Total</u>
Riding Fees	£1,975.00
Gift Aid / donations	£2,770.10
Donations/Grants Received :	£14,641.40
Miscellaneous Income/competitions	£4,274.41
Income	£23,660.91
<u>Expenditure: 05/02/2020 - 31/03/2021</u>	
	<u>Total</u>
Widbook Equestrian Centre Venue Hire	£2,644.82
Affiliation Fee & Insurance/Misc;	£3,208.31
Competition fees & Expenses	£108.00
Horse Expenses	£9,931.10
Misc: Expense	£4,117.04
Expenditure	£20,009.27
Excess/(Deficit) of Income over Expenditure	£3,651.64
<u>DEPOSIT ACCOUNT</u>	
	<u>Total</u>
Interest	£1.53
HMRC	£679.13
Income	£680.66
Income 05/02/2020 - 31/03/2021	
Overall Final Income	£24,341.57
Overall Final Expenditure	£20,009.27
<u>Funds brought forward</u>	
Treasurers Account	£3,651.64
Deposit Account	£680.66
<u>Final Balances at year end 31.03.2021</u>	
Treasurers Account	£7,156.83
Deposit Account	£5,437.48
Overall Final Balances (Treasurers & Deposit Accounts)	£12,594.31