

# **St Ives (Bingley) Riding for the Disabled Association Incorporating Carriage Driving**

Charity number 1198525

## **Annual Report and Financial Statements for the year ended 31 March 2024**



# **St Ives (Bingley) Riding for the Disabled Association Incorporating Carriage Driving**

## **Annual Report and Financial Statements for the year ended 31 March 2024**

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**Prepared by West Yorkshire Community Accountancy Service CIO**

# **St Ives (Bingley) Riding for the Disabled Association**

## **Incorporating Carriage Driving**

### **Trustees' report for the year ended 31 March 2024**

#### **Reference and administrative details of the charity, its trustees and advisors**

The trustees during the financial year and up to and including the date the report was approved were:

| <b>Name</b>      | <b>Position</b> | <b>Dates</b>            |
|------------------|-----------------|-------------------------|
| John Chuter      | Chair           |                         |
| Barbara Chuter   | Secretary       |                         |
| Karen Battye     | Treasurer       | Appointed February 2024 |
| Vicky Shaw       |                 | Resigned September 2024 |
| Julia Blackburn  |                 |                         |
| David Blackburn  |                 |                         |
| Joanna Tansley   |                 |                         |
| Philip Calvert   |                 |                         |
| Jeanette Wheeler |                 |                         |
| Shaun Barker     |                 |                         |

**Charity number** 1198525 Registered in England and Wales

|                                         |                 |
|-----------------------------------------|-----------------|
| <b>Registered and principal address</b> | <b>Bankers</b>  |
| Aireview Equestrian Centre              | NatWest Bank    |
| Harden Road                             | 63 North Street |
| Keighley                                | Keighley        |
| BD21 4TP                                | BD21 3SN        |

#### **Independent examiner**

Alan Dodd FCCA

#### **West Yorkshire Community Accountancy Service CIO**

Stringer House  
34 Lupton Street  
Leeds  
LS10 2QW

#### **Structure, governance and management**

The charity is a Charitable Incorporated Organisation (CIO) association formed on 5 April 2022 and is governed by a constitution. Previously unincorporated charity number 1093306 which has since been dissolved.

#### **Method of recruitment and appointment of trustees**

The trustees of the charity are appointed by the members at the AGM.

# **St Ives (Bingley) Riding for the Disabled Association**

## **Incorporating Carriage Driving**

### **Trustees' report (continued) for the year ended 31 March 2024**

#### **Objectives and activities**

##### **The charity's objects**

The objects for which the CIO is established are to promote the objects of the Riding for the Disabled Association incorporating Carriage Driving a charity registered under charity number 244108 ("RDA") by providing disabled people with the opportunity to ride and/or to carriage drive to benefit their health and wellbeing in the Bingley Area.

##### **The charity's main activities**

To provide riding and related equestrian activities for disabled people of all ages.

##### **Public benefit statement**

In setting our objectives and planning our activities our Trustees have given serious consideration to the Charity Commission's general guidance on public benefit in particular benefit of disabled people.

##### **Achievements and performance**

2023 was a challenging year weatherwise, we battled rain, wind, ice and snow. Panels in the riding school roof were ripped off, the track was too icy to bring the horses from the field, the car park too dangerous to walk across, the wind so strong that it was difficult to get up to check the horses, the snow at times so deep that we needed a tractor to go and feed the horses, and we experienced one day when it was too hot to operate!

Despite all this the lessons have gone on, all with the help of our wonderful volunteers and amazing coaches. Our riders have been incredible, showing so much progress and determination. In the Spring we did an in-house competition for Dressage and Countryside Challenge, everyone was marked in line with National standards and everyone was given feedback and rosettes. Many of our riders have also worked on their Gradings for riding and horse care and knowledge, During the summer we took advantage when the weather was good to take riders out for short hacks along the tracks at Aireview. Some of our riders and volunteers also received awards at our AGM in February

Our volunteers turn out in all weathers to check and feed the horses on the days when we are not operating, they report anything untoward like ripped rugs, lost over reach boots cuts and grazes, not to mention reports of waterlogged tracks and snow and ice. A group of volunteers developed a water system that catches and stores the run off from the barn roof, and the storage tanks are pretty full.

Rider and volunteer numbers continue to grow and we are developing a more centralised system of recording data. We continue to feed back information to RDA National Office and benefit from their support.

This year saw the renewal of our Local Authority Riding School Licence for two years after a successful inspection in February

# **St Ives (Bingley) Riding for the Disabled Association**

## **Incorporating Carriage Driving**

### **Trustees' report (continued) for the year ended 31 March 2024**

#### **Financial review**

The net receipts for the year were £697, wholly on unrestricted funds.

#### **Reserves policy**

The charity's free reserves, at the year end were £27,572.

The purpose of the policy is to sustain the group as a going concern for up to two months in the event of an interruption of income.

Group income consists of unrestricted income (riders fees, memberships, donations and field grazing) and restricted income (grants and other payments for specific projects and initiatives).

Group reserves comprise of unrestricted reserves (General Purpose Fund) and restricted reserves for various projects and activities based on funding received.

The group is subject to a number of risks of varying impact and likelihood. Some, such as the closure of the Equestrian Centre would result in closure of the group. Others, such as the temporary closure of the Riding School would result in a temporary loss of income. It is the latter category of risk that this policy is designed to mitigate.

The group is budgeted on a full running cost basis. For a limited period (i.e. up to two months) it could restrict its costs solely to the upkeep of the horses. This includes their stabling, forage, bedding, shoeing and vetting requirements. Therefore this policy requires the group to maintain the General Purpose Fund above the level of these minimum running costs.

The trustees are currently looking at how to best utilise the surplus reserves.

Approved by the board of trustees on 22/1/2025

John W Chuter (Trustee)

# **St Ives (Bingley) Riding for the Disabled Association Incorporating Carriage Driving**

## **Independent examiner's report to the trustees of St Ives (Bingley) Riding for the Disabled Association Incorporating Carriage Driving**

I report to the charity trustees on my examination of the accounts of the CIO for the year ended 31 March 2024, which are set out on pages 6 to 9.

### **Responsibilities and basis of report**

As the charity trustees of the CIO 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 CIO's accounts as carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all 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 in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the Charities Act;
- 2 the accounts do not accord with those records.

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

Alan Dodd FCCA

23/1/2025

### **West Yorkshire Community Accountancy Service CIO**

Stringer House  
34 Lupton Street  
Leeds  
LS10 2QW

**St Ives (Bingley) Riding for the Disabled Association**  
**Incorporating Carriage Driving**  
**Receipts and payments account**  
**for the year ended 31 March 2024**

|                                      | Notes | 2024<br>Unrestricted<br>funds<br>£ | 2024<br>Restricted<br>funds<br>£ | 2024<br>Total<br>funds<br>£ | 2023<br>Total<br>funds<br>£ |
|--------------------------------------|-------|------------------------------------|----------------------------------|-----------------------------|-----------------------------|
| <b>Receipts</b>                      |       |                                    |                                  |                             |                             |
| Grants and donations                 | (2)   | 2,548                              | -                                | 2,548                       | 14,690                      |
| Riders fees                          |       | 19,921                             | -                                | 19,921                      | 19,818                      |
| Field lease income                   |       | 4,200                              | -                                | 4,200                       | 4,800                       |
| BMDC Day Care Support                |       | 3,151                              | -                                | 3,151                       | 2,196                       |
| Competitions                         |       | 69                                 | -                                | 69                          | 34                          |
| Membership income                    |       | 525                                | -                                | 525                         | 462                         |
| Bank interest                        |       | 220                                | -                                | 220                         | -                           |
| Other income                         |       | 240                                | -                                | 240                         | 954                         |
| Transfer on incorporation            |       | -                                  | -                                | -                           | 15,963                      |
| <b>Total receipts</b>                |       | <b>30,874</b>                      | <b>-</b>                         | <b>30,874</b>               | <b>58,917</b>               |
| <b>Payments</b>                      |       |                                    |                                  |                             |                             |
| Instructors fees                     |       | 8,902                              | -                                | 8,902                       | 10,680                      |
| Equestrian centre                    |       | 12,252                             | -                                | 12,252                      | 11,854                      |
| Field lease                          |       | 600                                | -                                | 600                         | 600                         |
| Repairs, maintenance and cleaning    |       | 907                                | -                                | 907                         | 820                         |
| Vets fees                            |       | 1,127                              | -                                | 1,127                       | 1,184                       |
| Farrier                              |       | 1,075                              | -                                | 1,075                       | 1,085                       |
| Livery charges                       |       | 20                                 | -                                | 20                          | -                           |
| Equipment, materials and resources   |       | 1,319                              | -                                | 1,319                       | 1,721                       |
| Events and competitions              |       | 145                                | -                                | 145                         | 152                         |
| Clothing and PPE                     |       | 339                                | -                                | 339                         | 928                         |
| RDA Memberships and insurance        |       | 2,065                              | -                                | 2,065                       | 985                         |
| Independent examination of accounts  |       | 600                                | -                                | 600                         | 492                         |
| DBS checks                           |       | -                                  | -                                | -                           | 26                          |
| Other expenses                       |       | 663                                | -                                | 663                         | 450                         |
| Marketing, publicity and website     |       | 163                                | -                                | 163                         | 115                         |
| <b>Total payments</b>                |       | <b>30,177</b>                      | <b>-</b>                         | <b>30,177</b>               | <b>31,092</b>               |
| <b>Net receipts / (payments)</b>     |       | <b>697</b>                         | <b>-</b>                         | <b>697</b>                  | <b>27,825</b>               |
| <b>Fund balances brought forward</b> |       | <b>26,875</b>                      | <b>950</b>                       | <b>27,825</b>               | <b>-</b>                    |
| <b>Fund balances carried forward</b> | (3)   | <b>27,572</b>                      | <b>950</b>                       | <b>28,522</b>               | <b>27,825</b>               |

**St Ives (Bingley) Riding for the Disabled Association**  
**Incorporating Carriage Driving**  
**Statement of assets and liabilities**  
**as at 31 March 2024**

|                         | 2024          | 2024       | 2024          | 2023          |
|-------------------------|---------------|------------|---------------|---------------|
|                         | Unrestricted  | Restricted | Total         | Total         |
|                         | £             | £          | £             | £             |
| <b>Cash funds</b>       |               |            |               |               |
| Cash at bank            | 27,535        | 950        | 28,485        | 27,797        |
| Cash in hand            | 37            | -          | 37            | 28            |
| <b>Total cash funds</b> | <u>27,572</u> | <u>950</u> | <u>28,522</u> | <u>27,825</u> |

|                                |            |
|--------------------------------|------------|
| <b>Debtors and prepayments</b> | 2024       |
|                                | £          |
| Debtors                        | 173        |
|                                | <u>173</u> |

**Assets retained for the charity's own use**

Toilet block and infrastructure  
 2 Field shelters  
 Water supply system  
 Arena equipment  
 Saddles and tack  
 3 horses

|                    |            |
|--------------------|------------|
| <b>Liabilities</b> | 2024       |
|                    | £          |
| Accruals           | 630        |
|                    | <u>630</u> |

The financial statements were approved by the board of trustees on 22/1/2025

John W Chuter (Trustee)

# **St Ives (Bingley) Riding for the Disabled Association**

## **Incorporating Carriage Driving**

### **Notes to the accounts**

#### **for the year ended 31 March 2024**

#### **1 Accounting policies**

##### **Basis of accounting**

The trustees have taken advantage of section 133 of the Charities Act 2011 and have prepared the accounts on a receipts and payments basis.

There has been no change to the accounting policies since last year.

No changes have been made to the accounts for previous years.

The previous accounts were prepared for the period from 5 April 2022 to 31 March 2023.

##### **Taxation**

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

##### **Fund accounting**

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

Further explanation of the nature and purpose of each fund is included in the notes to the accounts.

**St Ives (Bingley) Riding for the Disabled Association**  
**Incorporating Carriage Driving**  
**Notes to the accounts continued**  
**for the year ended 31 March 2024**

| 2 Grants and donations         | 2024<br>Unrestricted<br>funds<br>£ | 2024<br>Restricted<br>funds<br>£ | 2024<br>Total<br>funds<br>£ | 2023<br>Total<br>funds<br>£ |
|--------------------------------|------------------------------------|----------------------------------|-----------------------------|-----------------------------|
| Scope                          | -                                  | -                                | -                           | 10,538                      |
| Sovereign Health Care          | -                                  | -                                | -                           | 1,000                       |
| The Craig Charity for Children | -                                  | -                                | -                           | 490                         |
| Other donations                | 2,548                              | -                                | 2,548                       | 2,662                       |
|                                | <u>2,548</u>                       | <u>-</u>                         | <u>2,548</u>                | <u>14,690</u>               |

| 3 Restricted funds | Balance b/f<br>£ | Incoming<br>£ | Outgoing<br>£ | Transfers<br>£ | Balance c/f<br>£ |
|--------------------|------------------|---------------|---------------|----------------|------------------|
| Bailey Thomas      | 950              | -             | -             | -              | 950              |
|                    | <u>950</u>       | <u>-</u>      | <u>-</u>      | <u>-</u>       | <u>950</u>       |

**Fund name**

Bailey Thomas

**Purpose of restriction**

Support for a college leaver to gain skills for the workplace.

**4 Related party transactions**

**Trustee expenses**

No trustee received any expenses during this year or the previous year.

**Trustee remuneration and benefits**

No trustee received any remuneration or benefit during this or the previous year.