

**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 2025**



St Ives (Bingley) Riding for the Disabled Association incorporating Carriage Driving

Annual Report and Financial Statements for the year ended 31 March 2025

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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 2025

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:

Name	Position	Dates
John Chuter	Chair	
Barbara Chuter	Secretary	
Karen Battye	Treasurer	
Julia Blackburn		
David Blackburn		
Joanna Tansley		
Philip Calvert		
Jeanette Wheeler		
Shaun Barker		
Vicky Shaw		Resigned September 2024
Charity number	1198525	Registered in England and Wales

Registered and principal address	Bankers
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 2025

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

We started off the year with 20 riders and around 20 volunteers, these numbers fluctuated throughout the year with riders and volunteer numbers going up and down as people left. Volunteer numbers increased slightly with the addition of some younger volunteers who were completing the Duke of Edinburgh award scheme, we are pleased to add that a couple of these have stayed on and regularly support us during the school holidays. We also did a couple of social media appeals for volunteers which resulted in several enquiries and some new volunteers joining our team. We end the year with 26 riders and 23 volunteers.

Our Head Coach unfortunately had a fall which resulted in a broken elbow. We had rallied around and cut our days from 3 to 2 to try and fill in for her absence. Unfortunately, things did not go according to plan and by the summer she had decided that she could no longer carry on with her coaching role. We continued with the 2-day riding sessions but maintained the 3rd day as a horse welfare day and tack cleaning sessions.

One of our horses had gone down with laminitis at the beginning of March and we embarked on a long course of rehabilitation with him. We had to put him on Livery with the Equestrian Centre as we just did not have enough volunteers to maintain his daily care in the stable. Patience paid off in the end and by the end of the summer he was being reintegrated into lessons and trialled for use in the Riding school. The shared use of some of the Equestrian Centre horses and our horses has been something we have investigated and has resulted in 2 of our horses being added to the riding school licence and 2 of the Riding school horses being added to ours. It is beneficial to our horses as they need more exercise than just 2 sessions per week.

We decided this year we would submit entries to the RDA National Virtual Championships; this proved quite a daunting task. In the Spring we had an in-house competition for Dressage and Countryside Challenge, where all the riders were videoed, these were scored in line with National standards, we entered 10 videos in 4 different classes with 3 riders gaining a place in the top 3 in their class which resulted in their video being shown on the National Virtual Championship coverage on YouTube

Over the year 3 of our riders have been working on their bronze award for horse care and knowledge. All our riders have shown dedication and progress this year.

As a result of the Head Coach leaving, we have consolidated all the Admin, Horse Care and Lesson Admin between the 3 remaining Coaches and the group Volunteer Admin Officer. These roles have been documented, and we look forward to continuing the progress we have made.

St Ives (Bingley) Riding for the Disabled Association
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Trustees' report (continued) for the year ended 31 March 2025

Financial review

The net receipts for the year were £921, wholly on unrestricted funds .

Reserves policy

The charity's free reserves, at the year end were £29,443.

The trustees have decided on a reserves policy to maintain between £12K and £14K representing six months running costs.

The trustees are looking at how best to utilise the surplus reserves, including funds to purchase an additional horse.

Approved by the board of trustees on 23/1/2026

J 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 2025, 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

25/1/2026

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 2025

	Notes	2025	2025	2025	2024
		Unrestricted	Restricted	Total	Total
		funds	funds	funds	funds
		£	£	£	£
Receipts					
Grants and donations	(2)	3,201	-	3,201	2,548
Riders fees		19,838	-	19,838	19,921
Field lease income		-	-	-	4,200
BMDC Day Care Support		3,589	-	3,589	3,151
Competitions		92	-	92	69
Membership income		350	-	350	525
Bank interest		630	-	630	220
Other income		159	-	159	240
Total receipts		27,859	-	27,859	30,874
Payments					
Instructors fees		1,212	-	1,212	8,902
Equestrian centre		15,232	-	15,232	12,252
Field lease		-	-	-	600
Repairs, maintenance and cleaning		3,688	-	3,688	907
Vets fees		1,401	-	1,401	1,127
Farrier		420	-	420	1,075
Livery charges		-	-	-	20
Equipment, materials and resources		1,502	-	1,502	1,319
Events and competitions		258	-	258	145
Clothing and PPE		204	-	204	339
RDA Memberships and insurance		1,064	-	1,064	2,065
Independent examination of accounts		600	-	600	600
Training		256	-	256	-
Other expenses		1,101	-	1,101	663
Marketing, publicity and website		-	-	-	163
Total payments		26,938	-	26,938	30,177
Net receipts / (payments)		921	-	921	697
Transfers between funds		950	(950)	-	-
Net movement in funds		1,871	(950)	921	697
Fund balances brought forward		27,572	950	28,522	27,825
Fund balances carried forward	(3)	29,443	-	29,443	28,522

St Ives (Bingley) Riding for the Disabled Association
incorporating Carriage Driving
Statement of assets and liabilities
as at 31 March 2025

	2025 Unrestricted £	2025 Restricted £	2025 Total £	2024 Total £
Cash funds				
Cash at bank	29,375	-	29,375	28,485
Cash in hand	68	-	68	37
Total cash funds	<u>29,443</u>	<u>-</u>	<u>29,443</u>	<u>28,522</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

Liabilities

	2025 £
Accruals	600
	<u>600</u>

The financial statements were approved by the board of trustees on 23/1/2026

J W Chuter (Trustee)

St Ives (Bingley) Riding for the Disabled Association

incorporating Carriage Driving

Notes to the accounts

for the year ended 31 March 2025

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.

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 2025

2 Grants and donations	2025 Unrestricted funds £	2025 Restricted funds £	2025 Total funds £	2024 Total funds
Other donations	3,201		3,201	2,548
	<u>3,201</u>	<u>-</u>	<u>3,201</u>	<u>2,548</u>

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

Fund name

Bailey Thomas

Purpose of restriction

Support for a college leaver to gain skills for the workplace. The transfer represents the notional cost of training provided by the charity for two individuals met from this funding.

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.