

REGISTERED COMPANY NUMBER: CS000485 (Scotland)  
REGISTERED CHARITY NUMBER: SC009696

**Report of the Trustees and**  
**Unaudited Financial Statements**  
**for the Year Ended 31st March 2025**  
**for**  
**Border Group Of Riding For The Disabled**  
**(Scio)**

**Border Group Of Riding For The Disabled**  
**(Scio)**

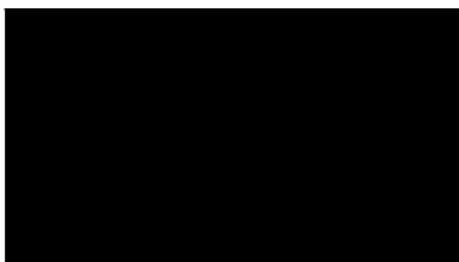
**Contents of the Financial Statements**  
**for the year ended 31st March 2025**

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**Border Group Of Riding For The Disabled**  
**(Scio)**

**Reference and Administrative Details**  
**for the year ended 31st March 2025**

**Trustees**



**Registered office**

Coach House  
Craig Mount Park  
Minto  
Hawick  
Roxburghshire  
TD9 8SB

**Registered company number**

CS000485 (Scotland)

**Registered charity number**

SC009696

**Independent examiner**

Rennie Welch LLP  
Academy House  
Shedden Park Road  
Kelso  
Roxburghshire  
TD5 7AL

**Border Group Of Riding For The Disabled**  
**(Scio) (Registered number: CS000485)**

**Report of the Trustees**  
**for the year ended 31st March 2025**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st March 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

**Objectives and activities**

**Objectives and aims**

The aim of the parent charity Riding for the Disabled Association (RDA) is to ensure that everyone with a disability can benefit from the unique bond between humans and horses.

The objective of the Borders Group of RDA, registered under charity number SC009696, is to provide disabled people in the Scottish Borders area with the opportunity to ride or experience other interactions with horses, to the benefit of their health and well-being.

**Coaches**

Coaches are the glue that binds the daily sessions together. An RDA qualified coach must be present before any activity can be undertaken, they decide on the training objectives for each session and volunteers support the coaches to form an effective working team. The coach provides continuity for the team and training for the horses, and this in turn allows for expansion of the group and its aims.

**Volunteers**

Borders Group of RDA meet at their Monteviot Riding Centre, near Ancrum, up to 5 days per week, Monday to Friday, in order to provide a riding experience for disabled children and adults improving their physical and psychological well-being.

The volunteers' first daily task is to gather in the horses from the adjacent fields and prepare them for the riding session - grooming and tacking up. They also need to ensure that the arena is clean and tidy and is properly prepared by laying out various items of equipment to support the rides.

Children arrive as individuals and in groups from local schools or institutions, and they also have to be prepared and issued with riding hats etc. They are then introduced to their mounts by their supporters - one, but often two to each rider. Some with severe disabilities are seated on their mounts via a special hoist.

Volunteers are assigned a variety of tasks in ways that ensure team building, familiarity with their colleagues and with their charges, who also normally attend on a particular day. Riding sessions vary but normally include walking or trotting with their horse, and participating in various games involving riding set patterns, collecting, or dropping toys and so on. These activities are recognised as building confidence and assisting greatly in an individual's development.

At the end of each session (normally about an hour or two), the volunteers feed and return the horses to their field(s) and attend to the arena, tack and equipment used.

In other roles, volunteers support the qualified coaches to encourage participation in National disabled equine competition. They also fulfil the usual roles on the Board of Trustees, such as Chair, Secretary and Treasurer.

In addition, we help young people undertaking Duke of Edinburgh's awards or those vulnerable teenagers, who may be struggling with personal development and work experience in a school, to fulfil their potential in a different environment.

**Support**

Considerable work is necessary to maintain these activities, including fundraising and committee work. Routine expenditure is considerable and includes veterinary and blacksmith bills, the purchase of horses, horse care and feed, equipment renewal, maintenance of the arena facility and the usual utilities. Income is derived entirely from fundraising activities, personal donations and the group routinely applies to trusts and local government for support.

**Border Group Of Riding For The Disabled**  
**(Scio) (Registered number: CS000485)**

**Report of the Trustees**  
**for the year ended 31st March 2025**

**Achievements and performance**

**Charitable activities**

Border Group of RDA continues to provide regular riding sessions at its Monteviot Riding Centre. These are attended by individuals and groups from local schools, supported by volunteers who facilitate appropriate riding activities in a safe environment.

Trustee and Deputy Chair provides "Equine Facilitated Learning (EFL)", the benefits of which are well recognized, and this enables the Group to expand the type of experience on offer to clients with particular mental health issues. She is providing EFL services to a small number of clients and has been approached by a local organisation to provide such for clients on their books.

The Trustees continue to develop the service that the Group provides for the benefit of the children and young people with disabilities or health problems within the Scottish Borders area. We are also acting as a centre for EquiScotia for holding the practical section of their courses

We have a number of volunteers who take care of the horses' welfare including feeding, exercising and maintaining their fields. These are paid a small sum to reflect their contribution.

The main source of funding for the Group continues to be generous donations from local people and organisations, and through suitable fundraising events. Most adult participants, and the parents of younger participants contribute to costs through modest voluntary donations on a regular basis. Over the last year, clients and sponsors have been encouraged to make such donations via on-line banking, ideally for blocks of sessions co-incident with school terms, or on a weekly basis.

**Financial review**

**Financial position**

Receipts for the unrestricted fund totalled £42,802 (2024 - £46,756).

Expenses for the unrestricted fund totalled £41,036 (2024 - £36,732). There were also restricted costs of £1,892 (2024 - £2,103). These costs represent depreciation of Warm Room assets.

At the year-end the charity had net current assets of £34,689 (2024 - £30,227). In addition, the charity held assets at a book value of £164,480 (2024 - £169,068).

**Reserves policy**

The charity aims to hold sufficient reserves to cover expenses for at least six months.

**Future plans**

In addition to the generous donations from members of the public and our usual fundraising activities, and in the face of increasing running costs, the Trustees continue to develop and promote sponsorship opportunities for local businesses and organisations, in order to boost annual income.

**Structure, governance and management**

**Governing document**

The charity is controlled by its governing document, a deed of trust and constitutes a SCIO, having converted from an unincorporated charity on 31st December 2015. Border Group of Riding for the Disabled has been a registered Scottish charity since 27th August 1980.

**Border Group Of Riding For The Disabled**  
**(Scio) (Registered number: CS000485)**

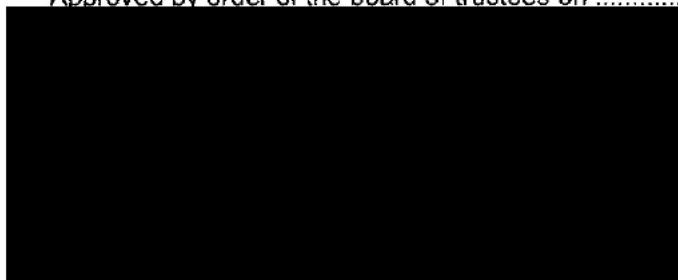
**Report of the Trustees**  
**for the year ended 31st March 2025**

**Structure, governance and management (continued)**

**Recruitment and appointment of new trustees**

The Group has a number of Trustees with varied expertise, bringing a greater variation to the Board. These now include a vet, a retired school principal, one with IT experience and, importantly, a participant. There were no new Trustees appointed during this financial year.

Approved by order of the board of trustees on 18th December 2025 and signed on its behalf by:



**Independent Examiner's Report to the Trustees of**  
**Border Group Of Riding For The Disabled**  
**(Scio) (Registered number: CS000485)**

I report on the accounts for the year ended 31st March 2025 set out on pages six to fifteen.

**Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity's trustees consider that the audit requirement of Regulation 10(1)(a) to (c) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under Section 44(1)(c) of the Act and to state whether particular matters have come to my attention.

**Basis of the independent examiner's report**

My examination was carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

**Independent examiner's statement**

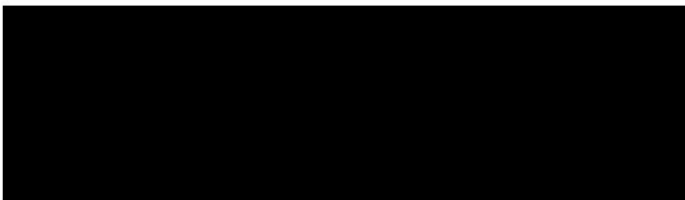
In connection with my examination, no matter has come to my attention :

(1) which gives me reasonable cause to believe that, in any material respect, the requirements

- to keep accounting records in accordance with Section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
- to prepare accounts which accord with the accounting records and to comply with Regulation 8 of the 2006 Accounts Regulations

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Rennie Welch LLP  
Academy House  
Shedden Park Road  
Kelso  
Roxburghshire  
TD5 7AL

Date: .....23/12/2025.....

**Border Group Of Riding For The Disabled**  
**(Scio)**

**Statement of Financial Activities**  
**for the year ended 31st March 2025**

	Notes	Unrestricted funds £	Restricted fund £	2025 Total funds £	2024 Total funds £
<b>Income and endowments from</b>					
Donations and legacies	2	36,543	-	36,543	36,140
<b>Charitable activities</b>					
General		3,500	-	3,500	5,196
Other trading activities	3	2,759	-	2,759	4,220
Other income		-	-	-	1,200
<b>Total</b>		<u>42,802</u>	<u>-</u>	<u>42,802</u>	<u>46,756</u>
<b>Expenditure on</b>					
<b>Charitable activities</b>					
General		40,151	-	40,151	36,732
Warm		-	1,892	1,892	2,103
Other		<u>885</u>	<u>-</u>	<u>885</u>	<u>-</u>
<b>Total</b>		<u>41,036</u>	<u>1,892</u>	<u>42,928</u>	<u>38,835</u>
<b>NET INCOME/(EXPENDITURE)</b>		1,766	(1,892)	(126)	7,921
<b>Reconciliation of funds</b>					
Total funds brought forward		<u>179,374</u>	<u>19,921</u>	<u>199,295</u>	<u>191,374</u>
<b>Total funds carried forward</b>		<u>181,140</u>	<u>18,029</u>	<u>199,169</u>	<u>199,295</u>

The notes form part of these financial statements



**Border Group Of Riding For The Disabled**  
**(Scio) (Registered number: CS000485)**

**Balance Sheet**  
**31st March 2025**

	Notes	Unrestricted funds £	Restricted fund £	2025 Total funds £	2024 Total funds £
<b>Fixed assets</b>					
Tangible assets	6	147,451	17,029	164,480	169,068
<b>Current assets</b>					
Stocks	7	8,400	-	8,400	9,900
Debtors	8	117	-	117	315
Cash at bank		<u>26,163</u>	<u>1,000</u>	<u>27,163</u>	<u>21,020</u>
		34,680	1,000	35,680	31,235
<b>Creditors</b>					
Amounts falling due within one year	9	(991)	-	(991)	(1,008)
<b>Net current assets</b>		<u>33,689</u>	<u>1,000</u>	<u>34,689</u>	<u>30,227</u>
<b>Total assets less current liabilities</b>		<u>181,140</u>	<u>18,029</u>	<u>199,169</u>	<u>199,295</u>
<b>NET ASSETS</b>		<u>181,140</u>	<u>18,029</u>	<u>199,169</u>	<u>199,295</u>
<b>Funds</b>	10				
Unrestricted funds				181,140	179,374
Restricted funds				<u>18,029</u>	<u>19,921</u>
<b>Total funds</b>				<u>199,169</u>	<u>199,295</u>

The notes form part of these financial statements

**Border Group Of Riding For The Disabled**  
**(Scio) (Registered number: CS000485)**

**Balance Sheet - continued**  
**31st March 2025**

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st March 2025.

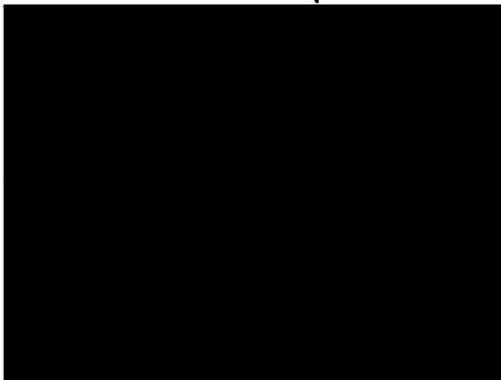
The members have not required the company to obtain an audit of its financial statements for the year ended 31st March 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 18 December 2025..... and were signed on its behalf by:



**Border Group Of Riding For The Disabled**  
**(Scio)**

**Notes to the Financial Statements**  
**for the year ended 31st March 2025**

**1. Accounting policies**

**Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

**Financial reporting standard 102 - reduced disclosure exemptions**

The charitable company has taken advantage of the following disclosure exemption in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows.

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Improvements to property	- 10% on reducing balance
Plant and machinery	- 10% on reducing balance
Motor vehicles	- 10% on reducing balance

Tangible fixed assets are stated at cost less accumulated depreciation and accumulated impairment losses.

Property improvements include an arena constructed by the Charity at a cost of £129,000, which has not been depreciated. The arena is built on rented land and can be dismantled, with this fact written into the lease. The trustees therefore feel that, as the arena can be moved and used elsewhere should the land no longer be available, that it should not be depreciated.

**Stocks**

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

**Taxation**

The charity is exempt from corporation tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

**Border Group Of Riding For The Disabled**  
**(Scio)**

**Notes to the Financial Statements - continued**  
**for the year ended 31st March 2025**

**1. Accounting policies - continued**

**Fund accounting**

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

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

**Going concern**

The directors have assessed a period of 12 months from the date of approval of the financial statements and consider that no material uncertainties exist that cast significant doubt about the ability of the company to continue as a going concern. Thus, the directors adopt the going concern basis of accounting in preparing the financial statements.

**2. Donations and legacies**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Gifts	-	-
Donations	<u>36,543</u>	<u>36,140</u>
	<u><u>36,543</u></u>	<u><u>36,140</u></u>

**3. Other trading activities**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Fundraising events	2,392	3,915
Hire of Arena	67	-
Other income	<u>300</u>	<u>305</u>
	<u><u>2,759</u></u>	<u><u>4,220</u></u>

**4. Trustees' remuneration and benefits**

There were no trustees' remuneration or other benefits for the year ended 31st March 2025 nor for the year ended 31st March 2024.

**Trustees' expenses**

During the year 4 (2024 - 4) trustees received reimbursement of expenses totalling £3,639 (2024 - £3,371). No transactions with connected parties took place during 2024 or 2025.

**Border Group Of Riding For The Disabled**  
**(Scio)**

**Notes to the Financial Statements - continued**  
**for the year ended 31st March 2025**

**5. Comparatives for the statement of financial activities for the year ended 31st March 2024**

	Unrestricted funds £	Restricted fund £	Total funds £
<b>Income and endowments from</b>			
Donations and legacies	36,140	-	36,140
<b>Charitable activities</b>			
General	5,196	-	5,196
Other trading activities	4,220	-	4,220
Other income	<u>1,200</u>	<u>-</u>	<u>1,200</u>
<b>Total</b>	<u>46,756</u>	<u>-</u>	<u>46,756</u>
<b>Expenditure on</b>			
<b>Charitable activities</b>			
General	36,732	-	36,732
Warm	<u>-</u>	<u>2,103</u>	<u>2,103</u>
<b>Total</b>	<u>36,732</u>	<u>2,103</u>	<u>38,835</u>
<b>NET INCOME/(EXPENDITURE)</b>	10,024	(2,103)	7,921
<b>Reconciliation of funds</b>			
Total funds brought forward	<u>169,350</u>	<u>22,024</u>	<u>191,374</u>
<b>Total funds carried forward</b>	<u><u>179,374</u></u>	<u><u>19,921</u></u>	<u><u>199,295</u></u>

**Border Group Of Riding For The Disabled**  
**(Scio)**

**Notes to the Financial Statements - continued**  
**for the year ended 31st March 2025**

**6. Tangible fixed assets**

	Improvements to property £	Plant and machinery £	Motor vehicles £	Totals £
<b>Cost</b>				
At 1st April 2024	227,796	20,564	1,000	249,360
Disposals	-	-	(1,000)	(1,000)
At 31st March 2025	<u>227,796</u>	<u>20,564</u>	-	<u>248,360</u>
<b>Depreciation</b>				
At 1st April 2024	73,787	6,390	115	80,292
Charge for year	2,483	1,220	-	3,703
Eliminated on disposal	-	-	(115)	(115)
At 31st March 2025	<u>76,270</u>	<u>7,610</u>	-	<u>83,880</u>
<b>Net book value</b>				
At 31st March 2025	<u>151,526</u>	<u>12,954</u>	-	<u>164,480</u>
At 31st March 2024	<u>154,009</u>	<u>14,174</u>	<u>885</u>	<u>169,068</u>

Within Improvements to property, the arena constructed by the charity at a cost of £129,000, is not depreciated. All other property improvements are depreciated at 10% reducing balance.

**7. Stocks**

	2025 £	2024 £
Stocks	<u>8,400</u>	<u>9,900</u>

**8. Debtors: amounts falling due within one year**

	2025 £	2024 £
Prepayments	<u>117</u>	<u>315</u>

**9. Creditors: amounts falling due within one year**

	2025 £	2024 £
Trade creditors	313	333
Accrued expenses	<u>678</u>	<u>675</u>
	<u>991</u>	<u>1,008</u>

**Border Group Of Riding For The Disabled**  
**(Scio)**

**Notes to the Financial Statements - continued**  
**for the year ended 31st March 2025**

**10. Movement in funds**

	<b>At 1.4.24 £</b>	<b>Net movement in funds £</b>	<b>At 31.3.25 £</b>
<b>Unrestricted funds</b>			
General fund	179,374	1,766	181,140
<b>Restricted funds</b>			
Warm Room	19,921	(1,892)	18,029
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>199,295</u>	<u>(126)</u>	<u>199,169</u>

Net movement in funds, included in the above are as follows:

	<b>Incoming resources £</b>	<b>Resources expended £</b>	<b>Movement in funds £</b>
<b>Unrestricted funds</b>			
General fund	42,802	(41,036)	1,766
<b>Restricted funds</b>			
Warm Room	-	(1,892)	(1,892)
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>42,802</u>	<u>(42,928)</u>	<u>(126)</u>

**Comparatives for movement in funds**

	<b>At 1.4.23 £</b>	<b>Net movement in funds £</b>	<b>At 31.3.24 £</b>
<b>Unrestricted funds</b>			
General fund	169,350	10,024	179,374
<b>Restricted funds</b>			
Warm Room	22,024	(2,103)	19,921
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>191,374</u>	<u>7,921</u>	<u>199,295</u>

**Border Group Of Riding For The Disabled**  
**(Scio)**

**Notes to the Financial Statements - continued**  
**for the year ended 31st March 2025**

**10. Movement in funds - continued**

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	46,756	(36,732)	10,024
<b>Restricted funds</b>			
Warm Room	-	(2,103)	(2,103)
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>46,756</u>	<u>(38,835)</u>	<u>7,921</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.23 £	Net movement in funds £	At 31.3.25 £
<b>Unrestricted funds</b>			
General fund	169,350	11,790	181,140
<b>Restricted funds</b>			
Warm Room	22,024	(3,995)	18,029
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>191,374</u>	<u>7,795</u>	<u>199,169</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	89,558	(77,768)	11,790
<b>Restricted funds</b>			
Warm Room	-	(3,995)	(3,995)
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>89,558</u>	<u>(81,763)</u>	<u>7,795</u>

**Warm Room Fund**

The Charity has a restricted fund for the Warm Room, which was constructed in 2010. It is being depreciated on an annual basis at a rate of 10% of net book value.



**Border Group Of Riding For The Disabled**  
**(Scio)**

**Notes to the Financial Statements - continued**  
**for the year ended 31st March 2025**

**11. Related party disclosures**

There were no related party transactions for the year ended 31st March 2025.