

# Riding For The Disabled Moray (SCIO)

Scotland · Charity number SC010025

## Details

---

Status	Active
Legal form	SCIO (Scottish Charitable Incorporated Organisation)
Registered	1974-12-24
Register	<a href="#">View on the OSCR register</a>

## Contact

---

Address Pinewood  
Inchbroom  
Elgin  
Moray  
Scotland  
IV30 8NQ

Website <https://morayrda.org.uk/>

## Activities

---

**Activities:** 'It carries out activities or services itself'

**Purposes:** 'the relief of those in need by reason of age, ill-health, disability, financial hardship or other disadvantage'

**What the charity does:** We have provided a services to riders from schools, day centres and individuals, with all sessions being supported by our four riding instructors and a band of volunteers. Some of our riders have been working towards qualifications reconised by RDA National.

**Beneficiaries:** 'People with disabilities or health problems'

**Objectives:** The organisation's purpose is to promote the objects of the Riding for the Disabled Association incorporating Carriage Driving (Company No 5010395) a charity registered under Charity Number SC039473 (lithe Company') by providing disabled people with the opportunity to ride and/or to carriage drive to benefit their health and wellbeing in the Moray area .

## Geography

---

- **Main operating location:** Outwith Scotland
- **Geographical spread:** A specific local point, community or neighbourhood

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-05-31	£32,216	£36,630	-	0
2024-05-31	£46,252	£29,074	-	0
2023-05-31	£26,380	£30,292	-	0
2022-05-31	£10,906	£16,134	-	0
2021-05-31	£2,636	£8,866	-	0

**Riding For The Disabled Moray (SCIO)**

Scotland - Charity number SC010025

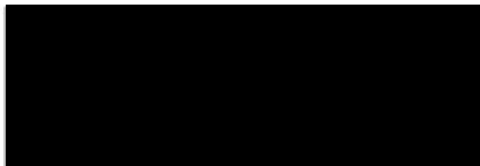
---

# Accounts

---

**RIDING FOR THE DISABLED MORAY (SCIO)**  
**SCOTTISH CHARITY NUMBER SC010025**

**RECEIPTS AND PAYMENT ACCOUNT**  
**FOR THE YEAR ENDED**  
**31ST MAY 2025**



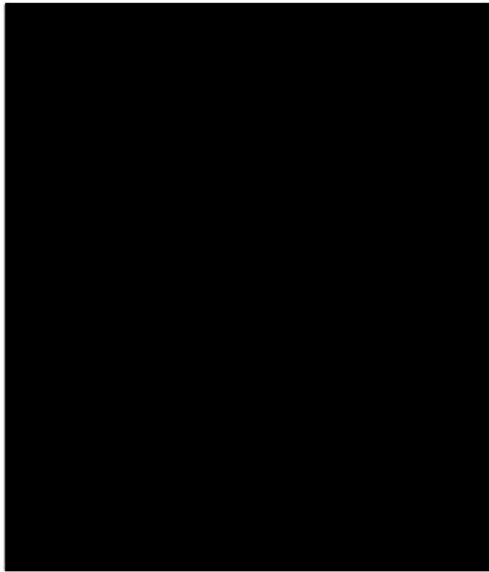
**RIDING FOR THE DISABLED MORAY (SCIO)**  
**SCOTTISH CHARITY NUMBER SC010025**

**Contents**

	<b>Page</b>
Trustees, Officers and Professional Advisors	1
Trustees Report	2 to 3
Independent Examiner's Report	4
Receipts and Payments Account	5
Statement of Balances	6
Notes to the Accounts	7

**RIDING FOR THE DISABLED MORAY (SCIO)**  
**SCOTTISH CHARITY NUMBER SC010025**  
**TRUSTEES, OFFICERS AND PROFESSIONAL ADVISERS**

**TRUSTEES**



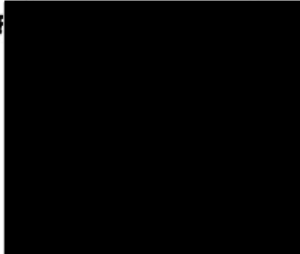
Chairperson resigned 06.06.2025  
resigned 06.06.25  
Treasurer  
resigned 30.05.25  
  
Secretary  
  
Chairperson from 12.06.2025  
resigned 27.08.2024  
appointed as Trustee 27.08.2025  
appointed as Trustee 12.06.2025  
appointed as Trustee 12.06.2025

**CONTACT ADDRESS**



**INDEPENDENT EXAMINER**

**ACCOUNTANTS**



ants

**BANKERS**

: Bank of Scotland  
90 High Street  
ELGIN

**CHARITY NUMBER**

: SC010025

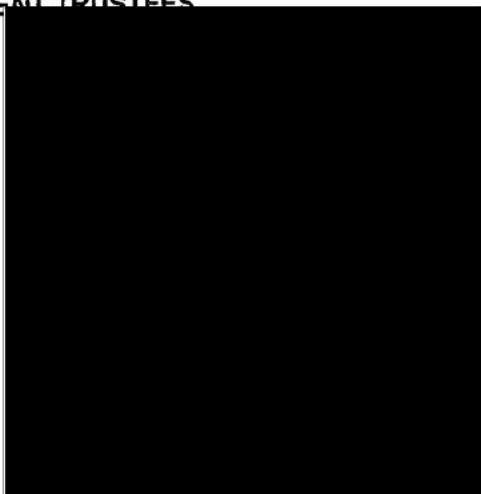
**CONSTITUTIONAL FROM**

: SCIO (Scottish Charitable Incorporation Organisation)  
From 28th January 2016

**RIDING FOR THE DISABLED MORAY (SCIO)**  
**SCOTTISH CHARITY NUMBER SC010025**

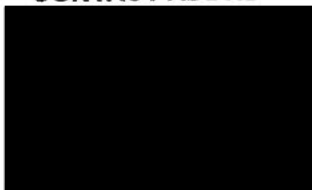
**TRUSTEES' ANNUAL REPORT**  
**FOR THE YEAR ENDED 31ST MAY 2025**

**CURRENT TRUSTEES**



Chairperson resigned 06.06.2024  
Resigned 06.06.24  
Treasurer  
Resigned 30.05.25  
  
Secretary from 08.06.23  
  
Chairperson from 12.06.2025  
Resigned 27.08.2024  
Appointed as Trustee 27.08.2025  
Appointed as Trustee 12.06.2025  
Appointed as Trustee 12.06.2025

**CONTACT ADDRESS**



**Constitution**

The charity is a Scottish Charitable Incorporated Organisation (a SCIO). It was registered in its current legal form on 28th January 2016. The charity was previously an unincorporated but changed its legal form to a SCIO. The assets of the unincorporated concern were transferred to the SCIO on 28th January 2016. It has a single tier structure and as such, the trustees are members of the charity.

**Recruitment and Appointment of Trustees**

One third of the Trustees shall retire at each Annual General Meeting (but shall be eligible for re-election) with those longest in office retiring first. The charity members are responsible for electing Committee members to replace those who are retiring.

**Charitable Purpose**

The objects of the charity are to promote the objects of the Riding For The Disabled Association incorporating Carriage Driving, a charity registered under Charity Number SC039473 by providing disabled people with the opportunity to ride and/or to carriage drive, to benefit their health and well being in the Moray area.

**Activities and Achievements**

We have provided a services to riders from schools, day centres and individuals, with all sessions sessions being supported by our four riding instructors and a band of volunteers.  
Some of our riders have been working towards qualifications reconised by RDA National.

**RIDING FOR THE DISABLED MORAY (SCIO)**  
**SCOTTISH CHARITY NUMBER SC010025**

**TRUSTEES' ANNUAL REPORT**  
**FOR THE YEAR ENDED 31ST MAY 2025 (Continued)**

**Financial Review**

The charity has achieved total income for the year of £32,216 (2024 £46,252) derived mainly from grants, donations, fundraising activities and 'riders' donations.

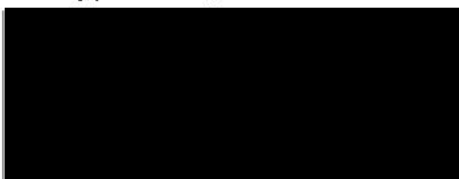
Expenditure totals £36,630 (2024 £29,074) for the year, giving an overall net (deficit)/surplus of (£4,414), (2024 £17,177) being carried from/to reserves.

At the year end total reserves were £74,166 of which £1,201 were restricted.

**Reserves policy**

The Statement of Balances shows funds at the year end of £74,166 (2024 - £78,580) which are held by the charity for use in future charitable events and activities. Included in the 2025 balance £1,201 (2024 £8,701) is a restricted fund.

**Approved by the Trustees and signed on their behalf**



Trustee

Date: 10. 12 25

**RIDING FOR THE DISABLED MORAY (SCIO)**  
**SCOTTISH CHARITY NUMBER SC010025**

**Independent Examiner's Report to the Trustees of Riding for the Disabled Moray**

I report on the accounts of the charity for the year ended 31st May 2025 which are set out on pages 5 to 7.

**Respective Responsibilities of Trustees and Examiners**

The Charity's Trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustees Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity Trustees consider that the audit requirement of Regulation 10(1) (d) 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 Independent Examiner's Statement**

My examination is 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 seeks explanations from the 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 the course of 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 Accounting Regulations, and

to prepare accounts which accord with the accounting records and comply with Regulation 9 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

Date:

17/12/25

**RIDING FOR THE DISABLED MORAY (SCIO)**  
**SCOTTISH CHARITY NUMBER SC010025**

**STATEMENT OF RECEIPTS AND PAYMENTS**  
**FOR THE YEAR ENDED 31ST MAY 2025**

	<u>Unrestricted</u>	<u>Restricted</u>	<u>Year ended</u>	<u>Year ended</u>
	<u>Funds</u>	<u>Funds</u>	<u>31/05/2025</u>	<u>31/05/2024</u>
	£	£	£	£
<b>Receipts</b>				
Donations	15,051	0	15,051	3,406
Receipts from fundraising activities <b>Note 1</b>	6,738	0	6,738	10,252
Gross receipts from trading	8,379	0	8,379	10,169
Interest	1,353	0	1,353	963
Grants	0	695	695	21,462
<b>Total receipts</b>	<b>31,521</b>	<b>695</b>	<b>32,216</b>	<b>46,252</b>
<b>Payments</b>				
<b>Expenses for fundraising activities:</b>				
Items for fundraising	950	0	950	664
<b>Total expenses for fundraising activities</b>	<b>950</b>	<b>0</b>	<b>950</b>	<b>664</b>
<b>Gross trading payments:</b>				
Pony Costs	0	6,891	6,891	4,459
Hire of facilities & ponies	18,508	0	18,508	11,643
Instructors' fees	4,378	0	4,378	4,065
<b>Total gross trading payments</b>	<b>22,886</b>	<b>6,891</b>	<b>29,777</b>	<b>20,167</b>
<b>Payments relating directly to charitable activities:</b>				
Postage, stationery and printing	305	0	305	262
Insurance and subscriptions	999	0	999	460
Hall Hire	220	0	220	166
RDA Clothing	1,047	0	1,047	1,586
Repairs and renewals	0	0	0	62
Electricity	57	0	57	0
Sundry	131	0	131	251
Tack	219	0	219	133
Judging Expenses	74	0	74	0
Competition Fees	159	0	159	0
Supplies for Regional Championships	0	0	0	278
ASDA Grant	0	53	53	1,569
Horses for Health & St James Tea with Pony Grant	0	546	546	652
Event Tickets	578	150	728	216
Asdan & YELA	75	545	620	222
Laptop Upgrade - website	120	0	120	620
Expences to represent RDA at Westminster Abbey	0	0	0	200
Nov 23 Conference fees & Travel	0	0	0	476
Rider Supplies	574	0	574	1,091
Trophies & engraving	41	10	51	0
	<b>4,599</b>	<b>1,303</b>	<b>5,903</b>	<b>8,244</b>
<b>Total payments</b>	<b>28,435</b>	<b>8,195</b>	<b>36,630</b>	<b>29,075</b>
<b>Surplus/(Defecit) for year</b>	<b>3,085</b>	<b>(7,500)</b>	<b>(4,414)</b>	<b>17,177</b>

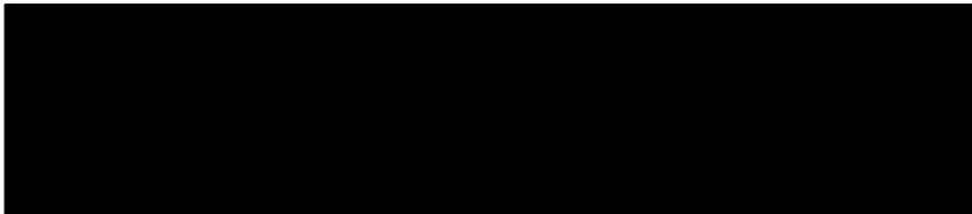
**RIDING FOR THE DISABLED MORAY (SCIO)**  
**SCOTTISH CHARITY NUMBER SC010025**

**STATEMENT OF BALANCES AS AT 31ST MAY 2025**

	<u>2025</u>	<u>2024</u>
	£	£
<b>Bank and cash in hand</b>		
Opening balance	78,580	61,403
Surplus/Deficit for year	<u>(4,414)</u>	<u>17,177</u>
	<u>74,166</u>	<u>78,580</u>
<b>Reserves</b>		
Restricted Funds <b>Note 4</b>	1,201	8,701
Unrestricted funds	<u>72,965</u>	<u>69,879</u>
	<u>74,166</u>	<u>78,580</u>

At 31st May 2025, the charity owned Ponies worth an estimated £2,500, equipment of £3,200 and a Pony shelter worth £1,500

Approved by the Trustees and signed on their behalf.



Trustee

Trustee

Date : 10.12.25

**RIDING FOR THE DISABLED MORAY (SCIO)**  
**SCOTTISH CHARITY NUMBER SC010025**

**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MAY 2025**

	<b><u>2025</u></b>	<b><u>2024</u></b>
	£	£
<b>Note 1 - Receipts from fundraising activities</b>		
Penny Pots	155	298
Local sales	0	1,167
Raffles	2817	5,078
Speyside Car Stages Parking	1466	0
Fundraising	1532	3,010
Rag Bag	168	227
Christmes Cards	0	36
Kiltwalk 2023	0	436
Designated Funds Towards Nationals	600	0
	<b>6,738</b>	<b>10,252</b>

**Note 2 - Trustees remuneration and expenses**

No remuneration was paid to trustees during the year (2024 - nil)

**Note 3 - Transactions with Trustees**

None

**Note 4 - Restricted Funds**

	Opening balance 01/06/24	Grant Income	Grant Expenditure	Transfers	Closing balance 31/05/25	
Trophy Grant	40	0	10	0	30	Trophy
St James Place	546	0	546	0	0	
Benzie Foundation	8,062	0	6,891	0	1,171	Benzie
Asda Foundation	53	0	53	0	0	
Scotmid	0	150	150	0	0	
Gordon & Ena Baxter Foundation	0	545	545	0	0	
	<b>8,701</b>	<b>695</b>	<b>8,195</b>	<b>0</b>	<b>1,201</b>	