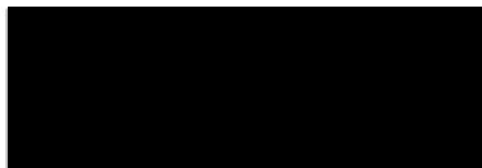


RIDING FOR THE DISABLED MORAY (SCIO)
SCOTTISH CHARITY NUMBER SC010025

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



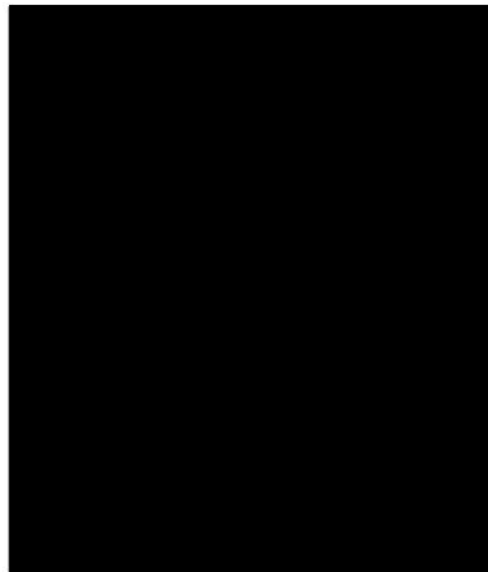
RIDING FOR THE DISABLED MORAY (SCIO)
SCOTTISH CHARITY NUMBER SC010025

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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

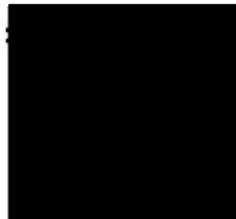
resigned 27.08.2024

appointed as Trustee 27.08.2025

appointed as Trustee 12.06.2025

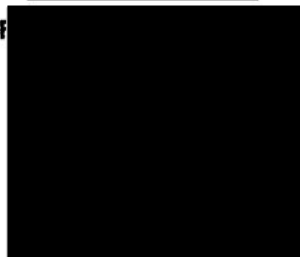
appointed as Trustee 12.06.2025

CONTACT ADDRESS



INDEPENDENT EXAMINER

ACCOUNTANTS



nts

BANKERS

: Bank of Scotland
90 High Street
ELGIN

CHARITY NUMBER

: SC010025

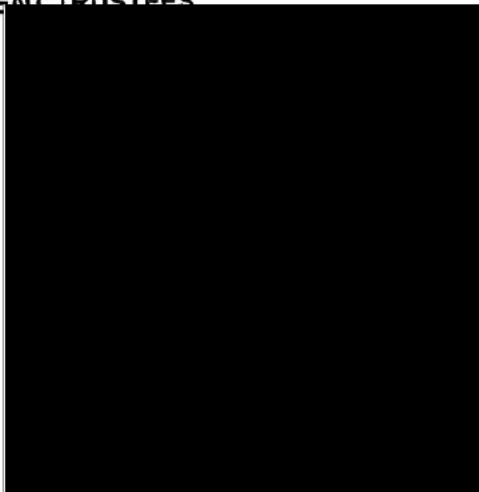
CONSTITUTIONAL FROM

: 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

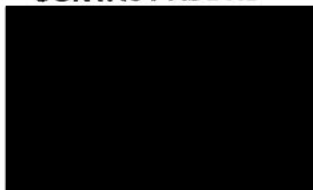


Chairperson resigned 06.06.2024
resigned 06.06.24
treasurer
resigned 30.05.25

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>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Receipts				
Donations	15,051	0	15,051	3,406
Receipts from fundraising activities Note 1	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
Total receipts	31,521	695	32,216	46,252
Payments				
Expenses for fundraising activities:				
Items for fundraising	950	0	950	664
Total expenses for fundraising activities	950	0	950	664
Gross trading payments:				
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
Total gross trading payments	22,886	6,891	29,777	20,167
Payments relating directly to charitable activities:				
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
	4,599	1,303	5,903	8,244
Total payments	28,435	8,195	36,630	29,075
Surplus/(Defecit) for year	3,085	(7,500)	(4,414)	17,177

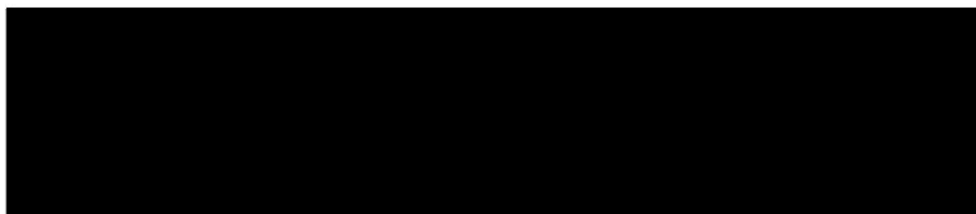
RIDING FOR THE DISABLED MORAY (SCIO)
SCOTTISH CHARITY NUMBER SC010025

STATEMENT OF BALANCES AS AT 31ST MAY 2025

	<u>2025</u>	<u>2024</u>
	£	£
Bank and cash in hand		
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>
 Reserves		
Restricted Funds Note 4	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

	<u>2025</u>	<u>2024</u>
	£	£
Note 1 - Receipts from fundraising activities		
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
	<u>6,738</u>	<u>10,252</u>

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	
	<u>8,701</u>	<u>695</u>	<u>8,195</u>	<u>0</u>	<u>1,201</u>	