

APPENDIX 1

OSCr

Trustees' Annual Report for the period

Period start date				Period end date			
	Day	Month	Year		Day	Month	Year
From	1st	August	2024	To	31st	July	2025

Office of the Scottish Charity Regulator

Reference and administration details

Charity name	East Fife & Scooniehill Riding for the Disabled SCIO
Other names charity is known by	N/A
Registered charity number	SC042433
Charity's principal address	<div></div>
	Postcode <div></div>

Names of the charity trustees on date of approval of Trustees' Annual Report

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	<div></div>	Trustee/Chair		n/a
2	<div></div>	Trustee/Secretary		n/a
3	<div></div>	Trustee/Treasurer		n/a
4	<div></div>	Trustee		n/a
5	<div></div>	Trustee/ CPO		n/a
6	<div></div>	Trustee		n/a
7	<div></div>	Trustee		n/a
8	<div></div>	Trustee		n/a
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Reference and administration details

Names of all other charity trustees during the period, if any, (for example, those who resigned part way through the financial period)

Name	Dates acted if not for whole year
N/A	

Structure, governance and management

Type of governing document

SCIO

Trustee recruitment and appointment

Nominations at AGM & Voting

Objectives and activities

Charitable purposes

Charitable Purpose.

To provide participants with the facility and opportunity to participate in horse riding and other physical, mental and educational benefits to improve their health and wellbeing.

Summary of the main activities
in relation to these objects

Each riding session is made up of four riders and is supervised by a fully qualified RDA coach. There is also input from our regional RDA physiotherapist. The sessions provide therapy through exercise tailored to the individual rider's needs. The rides provide mental as well as a physical stimulation for both riders and volunteers. Up to three volunteers provide support for riders who require it, although we have riders who need no support at all. The lessons take place mainly in the indoor arena, although outdoor facilities are available when the weather permits. Now offering sensory activities to the blind and those with illnesses such as alzheimer's

APPENDIX 1

Achievements and performance

Summary of the main achievements of the charity during the financial period

Our sessions provide all of our participants with the opportunity for learning and achievement. Participants can work towards achieving RDA Proficiency Tests and Endeavour awards.

They also have the opportunity to take part in the RDA UK Art and Writing competitions.

Our participants have taken part in the RDA UK Virtual Championships, entering, and placing, in the Musical Ride and Dressage competitions. One of our participants has also competed in the Regional and National Championships.

We have worked with a local special school to enable some of the pupils to achieve a National 1 or 2 certificate in Animal Care through their stable management sessions.

Our group also has its own award scheme which enables every participant to continue to learn and achieve and to be able to follow their own area of interest.

Financial review

Brief statement of the charity's policy on reserves

The Trustee's policy is to retain 1 years running costs in reserve, this is reviewed quarterly in line with our reserves policy, to ensure that we can meet our commitment to Balcormo and also meet all other salary, pension and annual general expenditure. Funds must be retained to ensure we are in a position to re-establish the Group at a new livery and the costs that this entails. The commitment going forward will be to retain £100k in our reserves and continually raise £100k per annum to meet these costs and to ensure we can responsibly support the Group and its' future going forward. Our current position following the bequest from Mr Hallyburton means that we are in a very positive position but we intend to continue fund raising to maintain the profile and awareness of the group to attract new riders and offer our new range of facilities

Details of any deficit

The main running costs during the financial year have been the rental fees paid to Balcormo at £23,000, salary, National Insurance and pension costs £51,458, horse replacement £9,500, Horse Welfare £8,884 and project/maintenance costs £14,683.

The group sets out to achieve an income of £100k and managed to achieve the sum of £87,831.81 in the financial year – leaving a deficit of -£38,385.24. The Trustees have approved the transfer of funds from our capital funds to meet the shortfall in income.

Donated facilities and services (if any)

None

Other optional information

Future Plans

In 2024, it was agreed that during 2025, the Trustees would be focused on consolidating and building on all of its efforts of the last few years. Five main objectives were set, and positive progress has been recorded.

The finance working group reviewed the cash deposits options with our bank, RBS and Brewin Dolphin was appointed to manage a set sum of our cash reserves. By revising our investment strategy, the range of options utilised and their projected returns, will improve the annual earnings and make a noteworthy contribution to offsetting our current annual running costs.

By increasing awareness and widening our fundraising efforts, we made an increased number of applications to historic and new funding sources. While we recognise it is challenging to raise funds while having significant reserves, our compelling offer delivered a growth in funds raised to support investment in projects, horse purchase and the schools' programme.

The first stage of our IT investment was completed albeit progress with implementing our centralised system and new website/social media activities has been slower than planned.

We have continued to build our relationship with the RDA National Office & Scottish Regional Office by attending key meetings and conferences. We will continue to analyse their development plans to capitalise on the opportunities covering fundraising, marketing and training and development.

The importance of raising the profile of the Charity within the East Fife community and with other potential supporter groups in Fife, Scotland & beyond was another key objective. The financial results of this policy have been beneficial,

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

Full name(s)

Position (e.g. Chair)

Chair/Trustee

Date

15/12/2025

OSCR

Office of the Scottish Charity Regulator

Independent examiner's report on the accounts

Report to the trustees/members of

Charity name

East Fife & Scooniehill Riding for the Disabled SCIO

Registered charity number

SC 042433

On the accounts of the charity for the period

Period start date

Day

Month

Year

1st

August

2024

to

Day

Month

Year

31st

July

2025

Set out on pages

(remember to include the page numbers of additional sheets)

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) 2005 Act and the Charities Accounts (Scotland) Regulations 2006. The charity 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 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 accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention [other than that disclosed on the attached page*]

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 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 the accounts to be reached.

Signed:

Date:

29/1/26

Name:

Relevant professional qualification(s) or body (if any):

Retired Senior Bank Official

Address:

APPENDIX 3

Disclosure section

Only complete if the examiner needs to highlight material problems.

Give here brief details of
any items that the
examiner wishes to
disclose

EAST FIFE AND SCOONIEHILL
RIDING FOR THE DISABLED SCIO
SC 042433



East Fife & Scooniehill Riding for the Disabled SCIO
Known name EAST FIFE RDA & Equestrian Group
Scottish Charity Number – SC042433

Annual Report and Financial Statement for year
ended 31 July 2025

A Member of the Riding for the Disabled Association Incorporating Carriage Driving
Registered under Charity Number 244108

President: HRH The Princess Royal KG GCVO

Trustees' Annual Report and financial statement for the year ended 31 July 2025.

The trustees have pleasure in presenting their report together with the financial statements for the year ended 31 July 2025.

Reference and Administrative Information

Charity name

East Fife & Scooniehill Riding for the Disabled SCIO
Known Name: East Fife RDA & Equestrian Group

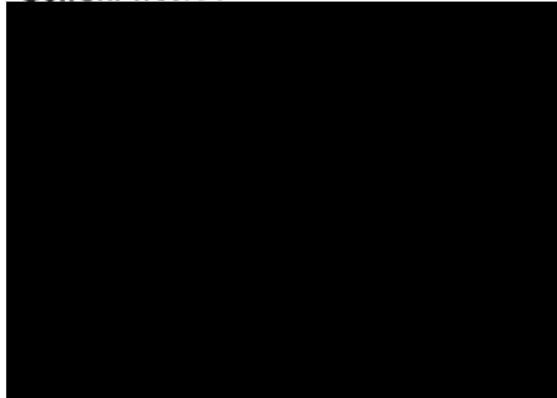
Charity no

SC042433

Address



Current Trustees



Structure, Governance and Management

Constitution

The Charity is a Scottish Charitable Incorporated Organisation (SCIO). It was registered in its current legal form on 23 July 2012. The assets of the unincorporated association were transferred to the SCIO on 1 August 2012. It has a single tier structure band as such the Trustees are the members of the charity

Appointment of Trustees

Trustees are elected at the annual general meeting which is held annually in November. There must be a minimum of 3 and a maximum of 11 Trustees.

Known Name

It was decided to change the "known" name of the group to reflect the facilities now offered. A vote was taken by all Trustees, employees and volunteers and the decision was made to use EAST FIFE RDA & Equestrian Group. OSCR was advised in June 2024 and confirmation of approval was given on 3 June 2024. East Fife & Scooniehill Riding for the Disabled (SCIO) remains our legal entity.

Objectives and Activities

Charitable Purpose.

To provide participants with the facility and opportunity to participate in horse riding and other physical, mental and educational benefits to improve their health and wellbeing.

Background

The horses that RDA riders require have to be of a relevant size and temperament to suit all types of disability and is constantly under review to ensure we can support all riders.

To enable the group to provide coaching and riding to the disabled riders we are required to have suitably qualified coaches to enable the group to provide these facilities. The Group has 3 qualified coaches which allows for continuity and succession.

Activities

We provide both ridden and non-ridden equine activities to our local community. Our participants range in age from 5 years old to 100 years old. We support participants from support units and nurture groups in schools, care homes, supported living centres as well as those who come to us individually. The group provided 844 individual sessions to 100 participants from 1st April 2024 to 31st March 2025.

Our ridden activities provide a fun and stimulating experience for our participants. The sessions are planned to meet the needs of each participant with the appropriate level of challenge. At the same time the participants also gain from the therapeutic benefits of being on the horse.

We also provide groundwork sessions which are attended by groups from all of our local high schools. During these sessions the pupils learn equine handling skills which help to improve confidence and communication skills and encourage teamwork. The sessions provide a learning opportunity outside of the classroom and a totally new experience for the pupils.

We also run stable management sessions where our participants learn about how to care for the horses, grooming, feeding and mucking out. Time is also spent in our outdoor area where participants can learn about field management.

Our stable and outdoor areas, including the sensory garden, are also used for our Quiet Corner sessions. These sessions are enjoyed by our participants from the local care homes and supported living centres. The sessions provide a space for participants to enjoy being around the horses and enable the opportunity for social interaction in a different environment.

All of our sessions are supported by a team of trained RDA volunteers.

Our outdoor area and sensory garden are also the setting for social activities where all of our participants and volunteers can enjoy spending time together.

Achievements and Performance

Training and Assessment Participants

Our sessions provide all of our participants with the opportunity for learning and achievement. Participants can work towards achieving RDA Proficiency Tests and Endeavour awards.

They also have the opportunity to take part in the RDA UK Art and Writing and Photography competitions.

Our participants have taken part in the RDA UK Virtual Championships, entering, the Musical Ride, Dressage and Countryside Challenge competitions. One of our participants has also competed in the Regional and National Championships.

We have worked with a local special school to enable some of the pupils to achieve a National 1, 2 and 4 certificate in Animal Care through their stable management sessions.

Our group also has its own award scheme which enables every participant to continue to learn and achieve and to be able to follow their own area of interest.

Volunteers

All of our volunteers receive Green Card training from our RDA coaches. A Green Card is required to ensure that all volunteers have the basic training needed to enable them to support participants during the sessions.

The coaches also provide regular training sessions and volunteers also have access to online training modules through the RDA UK website.

The opportunity is available for volunteers to become Activity Leaders and Coaches with the support of our coaching team.

Volunteers are also able to undertake First Aid Training and Defibrillator Training.

Regular volunteer meetings are held to share information and ideas.

Coaches and Activity Leaders

Our coaches have all undertaken their training through the RDA UK Coaching Pathway. The group currently has two Group Coaches and one Advanced Coach.

Our coaches continue to develop, learn and keep up to date via CPD training. They attend training days throughout the year as well as online training sessions and are regularly assessed by the Regional RDA Coach.

The group has two Activity Leaders who are able to assist with the non-ridden activities. Throughout the year riders work towards RDA Proficiency Certificates at appropriate levels and are assessed by an RDA coach. Participants also work towards achieving Endeavour awards.

New Volunteers are given instruction before and during the riding sessions and complete their Green Card training at a dedicated training session. A Green Card is required to ensure that all volunteers have the basic training to allow them to support the riders.

Financial Review

The main running costs during the financial year have been the rental fees paid to Balcormo at £23,000, salary, National Insurance and pension costs £51,458, horse replacement £9,500, Horse Welfare £8,884 and project/maintenance costs £14,683.

The group sets out to achieve an income of £100k and managed to achieve the sum of £87,831.81 in the financial year – leaving a deficit of **-£38,385.24**. The Trustees have approved the transfer of funds from our capital funds to meet the shortfall in income.

Going forward the ongoing annual costs, at the current level of rides and non-ridden facilities, include the riding fees to Balcormo of £23,000, salary and pension costs of £52,000 and general running costs of circa £35,000, will be at the increased level of £120,000 and the fund raising efforts will reflect this.

Whilst our current financial position appears well established the Group needs to safeguard its investments to satisfy the Charities Register. We have made a commitment to retain one years' running costs to ensure that we can responsibly support the Group and its future going forward and it is imperative that we continue this focus to prove that we can maintain the appropriate level of fund raising and donations to meet our annual running costs.

The trustees have a huge challenge ahead to continue to raise funds to meet our costs and all suggestions and ideas from anyone who participates within or outwith the group are and continue to be greatly appreciated.

Reserves Policy

The Trustee's policy is to retain 1 years running costs in reserve, this is reviewed quarterly in line with our reserves policy, to ensure that we can meet our commitment to Balcormo and also meet all other salary, pension and annual general expenditure. Funds must be retained to ensure we are in a position to re-establish the Group at a new livery and the costs that this entails. The commitment going forward will be to retain £100k in our reserves and continually raise £100k per annum to meet these costs and to ensure we can responsibly support the Group and its' future going forward. Our current position following the bequest from Mr Hallyburton means that we are in a very positive position but we intend to continue fund raising to maintain the profile and awareness of the group to attract new riders and offer our new range of facilities

Future Plans

In 2024, it was agreed that during 2025, the Trustees would be focused on consolidating and building on all of its efforts of the last few years. Five main objectives were set, and positive progress has been recorded.

The finance working group reviewed the cash deposits options with our bank, RBS and Brewin Dolphin was appointed to manage a set sum of our cash reserves. By revising our investment strategy, the range of options utilised and their projected returns, will improve the annual earnings and make a noteworthy contribution to offsetting our current annual running costs.

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We have continued to build our relationship with the RDA National Office & Scottish Regional Office by attending key meetings and conferences. We will continue to analyse their development plans to capitalise on the opportunities covering fundraising, marketing and training and development.

The importance of raising the profile of the Charity within the East Fife community and with other potential supporter groups in Fife, Scotland & beyond was another key objective. The financial results of this policy have been beneficial,

Areas for improvement

The Group has made a number of positive improvements to the current RDA venue. We have installed new Stabling and field shelters, new matting, provided a safe outdoor ride in RDA field, created a fenced and reinforced grass area (30m x 50m) to act as grassed outdoor school, games area, demonstration area and winter turn out area

The Group has also created a multi-purpose 'corral area' which is used for demonstration purposes, an educational games space, horse care and grooming activities. An area has been created alongside this for social and 'quiet corner' sessions. In our outdoor space we have created a sensory garden and built a cabin which to date has been used as a comfortable place from which to observe the horses and for social activities. Improvements will continue to be made as and when required.

Basis of Accounting

These accounts have been prepared on the Payments and Receipts basis in accordance with the Charities & Trustees Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 and will be scrutinised by an independent examiner.

Nature & Purpose of funds

Unrestricted funds are those that are made at the discretion of the Trustees to support the Groups' objectives and the day to day running costs of the Group.

Restricted funds may only be used for a specific purpose. Restrictions arise when funds are donated for a specific purpose.

INCOME

Donations and Grants
Fund Raising
Investment Growth & Dividend
Bank Interest
Others
Special Projects
Total Income

2025

£54,582.27
£2,925.49
£8,706.19
£12,980.53
£8,637.33
£0.00

£87,831.81

2024

£22,513.09
£2,251.33
£0.00
£9,022.45
£1,600.70
£0.00

£35,387.57

EXPENDITURE

Balcormo Rental Fees
Horses Purchase
Travel Expenses
HMRC Tax & Nat Ins
Employee Salaries
Creative Auto Enrolment Pension
Leaving/Thank you Gifts
RDA Insurance
RDA Membership
Farrier A Nicol
Lotteries Licence
Vets fees
Horse Feed
Fire Extinguisher Servicing
Monor Stable Expenses
PATs Testing
Saddle/Equipment
Rug Purchase & Cleaning Cleaning
Fife Council Riding Licence
Training
Electricity Costs Balcormo
Transport Support
Fencing
Project Costs/Maintenance
IT
Garden Maintenance
Marketing/New Logo ~& Name
Rosettes
Horse Welfare
Horse Retrival
Float
PPE/Instructor Workwear
Petty Cash
RDA Clothing New Logo
Printing/Stationery
Miscellaneous
Mobile Contact
Lease Review
PVGs

2025

£23,000.40
£9,520.00
£76.50
£6,478.66
£41,488.75
£3,490.56
£118.20
£1,091.00
£410.00
£1,736.00
£20.00
£3,933.53
£1,950.00
£247.80
£0.00
£34.20
£2,033.71
£0.00
£543.00
£252.00
£0.00
£600.00
£0.00
£14,683.77
£1,904.99
£0.00
£0.00
£0.00
£3,214.60
£0.00
£100.00
£847.17
£1,415.00
£1,838.50
£725.30
£1,864.41
£63.00
£2,496.00
£40.00

£126,217.05

2024

£23,250.44
£10,000.00
£639.48
£5,871.82
£35,232.46
£3,169.43
£85.50
£0.00
£0.00
£1,320.00
£20.00
£4,175.27
£1,344.87
£234.00
£1,040.00
£34.20
£1,652.30
£288.84
£518.00
£240.00
£186.07
£605.00
£554.89
£5,366.53
£199.73
£302.88
£1,174.10
£120.00
£1,213.91
£241.74
£100.00
£1,124.65
£0.00
£0.00
£0.00
£0.00
£0.00
£0.00
£59.00

£100,365.11

Signed

Signed

Signed

Date

Date

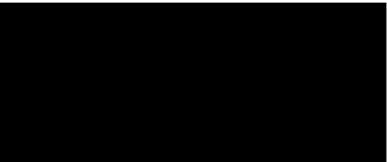
Date

15/12/2025

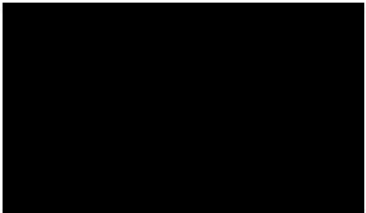
29/1/26

15/12/2025

Surplus/Defecit for Year	<u>£38,385.24</u>	<u>-£64,977.54</u>
Add Balances Carried Forward	<u>£589,296.87</u>	<u>£654,274.41</u>
Surplus as at 31/07/24	<u>£550,911.63</u>	<u>£589,296.87</u>
REPRESENTED BY		
Bank Accounts/Investment	£550,911.63	£589,296.87
Less cheque not presented	<u>£0.00</u>	<u>-£713.00</u> RDA Ins & Mem
	<u>£550,911.63</u>	<u>£588,583.87</u>
Reserves	£100,000.00	£60,000.00
Availables Funds	<u>£450,911.63</u>	<u>£528,583.87</u>
	<u>£550,911.63</u>	<u>£588,583.87</u>
Other Assests - Portakabin	<u>£600.00</u>	<u>£700.00</u>
	<u>£600.00</u>	<u>£700.00</u>



Signed
Signed
Signed



Date 15/12/2025
Date 29/1/26
Date 15/12/2025

Note 1: Donations

	General	Restricted	General	Restricted
Murray Library	£400.00		£0.00	
J Spens Executry	£25,000.00		£0.00	
Cannongate School	£432.50		£0.00	
E Rolland	£350.50		£0.00	
Saints & Sinners	£1,250.00		£1,250.00	
Pilkington Trust	£5,000.00		£0.00	
Peak Scientific	£2,000.00		£2,000.00	
S Grist	£60.00		£60.00	
J Freel	£120.00		£120.00	
Lang Foundation	£2,000.00			£2,000.00
Spirit Energy	£0.00		£747.50	
Vintage Agricultural Machinery/Tractors	£400.00		£400.00	
Lily Mason Funeral Collection	£0.00		£870.00	
E & B Groenveld	£120.00		£120.00	
H Knowles	£120.00		£120.00	
A M Dalglish	£0.00		£30.00	
R Morrison	£120.00		£120.00	
S & A Clunie	£0.00		£70.00	
Andy Scott	£1,200.00		£1,200.00	
Esso/Exxon Mobil	£0.00		£500.00	
Cash Donations	£96.00		£0.00	
Largo Yappers & Yarners	£100.00		£0.00	
Fife Agricultural Show	£900.00		£750.00	
St Leonards Parents	£635.00		£0.00	
Just Giving	£260.37		£694.17	
East Fife Bridge League	£0.00		£400.00	
St Andrews Highland Games	£262.30		£0.00	
BiFab	£0.00		£400.00	
St Andrews University	£0.00			£1,500.00
M Ferguson Funeral Donations	£0.00		£152.91	
Defecting Scotland	£0.00		£100.00	
Point to Point	£124.60		£0.00	
Pupil Support	£381.50		£0.00	
Easter Raffle	£0.00		£447.00	
Lundin Golf Club	£140.00		£0.00	
Lundin Links Ladies Golf Coffe Morning	£140.00		£0.00	
M&M Henretty	£50.00		£0.00	
J Hourmand Funeral Donations	£300.00		£0.00	
St Andrews Ladies Golf	£250.00		£0.00	
Lundn Links Big Picnic	£243.00		£0.00	
Childrens Aid	£2,000.00		£0.00	
Daisie Community Singers	£350.00		£0.00	
	£44,805.77	£44,805.77	£10,551.58	£3,500.00 £14,051.58

Riders Donations

£6,831.50 £4,455.01

Donations for Riding

Lang Foundation	£2,000.00		£0.00	
Cannongate School	£0.00		£346.50	
Hyndhead School	£0.00		£280.00	
Spirit Energy	£0.00		£240.00	
Kilmarn School	£0.00		£310.00	
Anstruther Primary School	£0.00		£280.00	
Childrens Aid	£0.00		£2,000.00	
Grant Mitchell	£0.00		£160.00	
Fife Council	£945.00		£390.00	
	£2,945.00	£2,945.00	£4,006.50	£4,006.50

Total Donations/Grants

£22,513.09

Signed

Signed

Signed

Date

Date

Date

15/12/2025

29/1/26

15/12/2025

Note 2: Fund Raising

Can Collections	£1,096.68		£881.59	
SUMUP	£0.00		£96.35	
Rug Sale	£160.00		£443.00	
Big Picnic Lundin Links	£434.62		£131.64	
Sausage Sizzle	£129.60		£0.00	
Lago arts Fair	£520.94		£0.00	
Fife Show	£430.05		£663.75	
coffee Morning	£68.81		£0.00	
Card Sales	£69.79		£0.00	
Doll Sale	£15.00		£35.00	
	£2,925.49	£2,925.49		£2,251.33

Note 3: Other Income

HMRC Gift Aid	£885.23		£526.10	
Royal Bank Compensation	£0.00		£400.00	
Float	£100.00		£50.00	
RDA Training Funding	£0.00		£256.60	
Refunds of Donations	£403.65		£0.00	
Horse Sale	£6,500.00		£0.00	
Sale of Clothing New RDA Logo	£748.45		£368.00	
		£8,637.33		£1,600.70
Bank Interest/Dividends		£21,686.72		£9,022.45

Treasurer - Judith Darnell

Signed

Date

15/12/2025Auditor - Nancy Robertson
Retired Senior Bank Official

Signed

Date

29/1/26

Chair - Mark Richardson

Signed

Date

15/12/2025