

Isle of Mull Riding for the Disabled Group SCO45772

[REDACTED]

Charity Trustees:

[REDACTED]

Charity Objectives:

Our charity exists for "The provision of recreational facilities, and the organisation of recreational activities, with the object of improving the conditions of life for the persons for whom the facilities and activities are primarily intended; the relief of those in need by reason of age, ill-health, disability, financial hardship or other disadvantage."

Our objectives are "to promote the objects of the Riding for the Disabled Association incorporating Carriage Driving (Company No 5010395) a charity registered under Charity Number SCIO39573 ("the Company") by providing disabled people with the opportunity to ride and/or to carriage drive to benefit their health and wellbeing in the Isle of Mull area."

Trustees' Annual Report June 2025

Welcome everyone to our AGM, and thank you for coming.

I'd like to start by sharing a couple of statistics from our annual return to RDA National Office.

- Between May 2024 and May 2025 we had 191 participant sessions.
- We welcomed a total of 18 participants.
- 10 of these took part in RDA for the first time this year
- We have had the support of 14 volunteers, helping with everything from taking part in riding sessions to organising our PVGs, and of course acting as trustees.

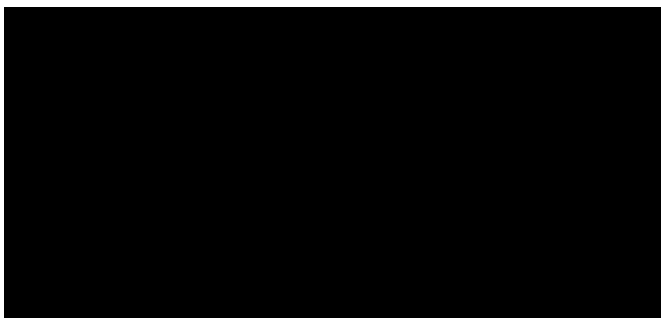
Over the last year we have made good use of the new arena - now an indispensable part of our sessions, providing a safe place for riders to mount and become familiar with their ponies. Our coach has created interesting riding challenges, making good use of polls, flags and assorted equipment to get riders, sidewalkers and ponies really thinking about their riding. However, it's fair to say that our riders still all prefer the beach, and we're incredibly lucky to have two amazing places to ride.

The Killiechronan ponies are always complimented when we have visits from external RDA visitors. They are calm, patient, and loved by all. This year they were joined by Speedy, who is our official RDA pony. However, for the first time this year (due to the ponies' age and health concerns), rider weight has become an issue, We desperately need a larger horse, able to carry weight, and our coach has been pursuing a number of leads. There is a shortage nationally of equines of this type suitable for RDA, so we can only hope that the prospect of an excellent home will win potential sellers over.

On the volunteer front, we generally have enough volunteers for sessions to run, although because we are taking school groups for short blocks of time, the ability of our riders and the level of support they need can vary considerably from month to month. Sometimes volunteers may feel that there's not enough for them to do - but just being there, ready to listen and chat is valuable too.

The year ahead will bring us some challenges, with the need to find a suitable larger pony being the most pressing. Not only do we risk people not being able to ride, but they also stand to lose out on an opportunity to meet friends, and enjoy some time outdoors. We therefore need to think about how we can deliver RDA sessions to allow all potential participants to take part - perhaps building on grooming sessions. An extra coach might give us greater flexibility here, and I'm pleased that our coach-in-training is very nearly qualified.

Although we do have challenges to deal with, we are still in a fortunate position. We have sufficient funds for the group to run comfortably. The new head of Learning Support at THS is making good use of our services, we have good local support, and our rider numbers are looking good. And importantly, we have an outstanding team of volunteers, and I'd like to thank everyone who gives up their time to support RDA - our coach; our coach-in-training, our session volunteers, our trustees; our person who deal with our PVGs; our independent examiner who verifies our annual accounts, the parents, carers and families who support us, and everyone who contributes to our fundraising.





Independent Examiner's report to the Trustees of the Riding Club for the Disabled, Isle of Mull.

I report on the accounts for the Trust for the year ended 31st December 2024.

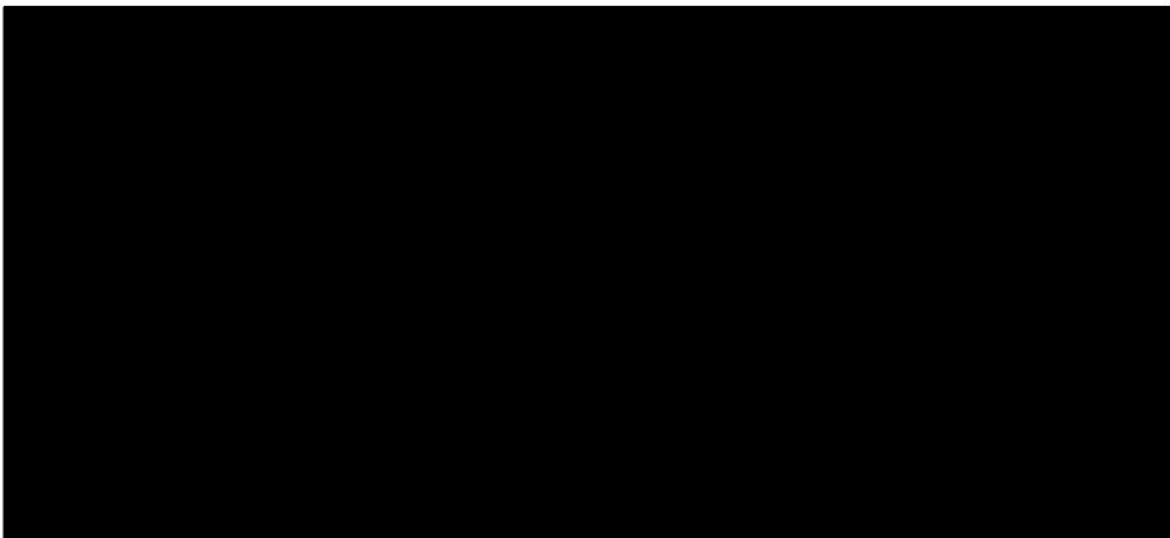
Respective responsibilities of trustees and examiner

The Charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under Regulation 10(1)d of the Charities Accounts (Scotland) Regulations 2006 and that an independent examination is needed.

It is my responsibility to:

- a. Examine the accounts under Section 44(1)c of the Charities and Trustees Investment (Scotland) Act 2005
- b. To state whether particular matters have come to my attention

In connection with my examination, no matter has come to my attention and I am satisfied that the accounting for 1st January 2024 - 31st December 2024 presents a 'true and fair view'.



Isle of Mull Riding for the Disabled (SCO45772)

Profit & Loss 2024

	£	£	£
Income			
Donations		£4,515.70	
Argyll Lottery		<u>£134.50</u>	
			£4,650.20
Expenditure			
	£1,800.00		
Portaloos	£432.00		
Benches and MBS reimbursement	£616.56		
RDA Membership & Insurance	£441.00		
			<u>£3,289.56</u>
			£1,360.64
Balance at 31.12.23 in bank	£17,837.35		
Income 2024	£4,650.20		
Expenditure 2024	<u>£3,289.56</u>		
	£19,197.99		
Balance at 31.12.24 in bank	£19,197.99		

Isle of Mull Riding For The Disabled, Charity Number SCO45772

Statement Of Accounts 2024

Date	Item	Details	Balance	Income	Expenses
1st January 2024	Balance Brought Forward		£ 17,837.35		
		Mull Pottery £5.53, Bellchroy £32.24, Pharmacy £15.81, Island Blue £9.65, Tourist Information £42.73, Riding Stables £160.02, Pennygate Lodge £80.80			
8th January 2024	Donation			£ 346.79	
8th January 2024	Donation			£ 322.85	
9th January 2024	Argyll Lottery			£ 12.00	
17th January 2024					£ (120.00)
29th January 2024	Donation	Lucy Lip na cloiche		£ 1,207.36	
31st January 2024	January Closing Balance		£ 19,606.35	£ 1,889.00	£ (120.00)
1st February 2024	Balance Brought Forward		£ 19,606.35		
7th February 2024	Argyll Lottery			£ 15.00	
8th February 2024	Donation			£ 20.00	
13th February 2024	Easy Fundraising			£ 31.77	
19th February 2024					£ (120.00)
29th February 2024	February Closing Balance		£ 19,553.12	£ 66.77	£ (120.00)
1st March 2024	Balance Brought Forward		£ 19,553.12		
12th March 2024	Argyll Lottery			£ 12.00	
13th March 2024	Donation			£ 150.00	
18th March 2024					£ (120.00)
31st March 2024	March Closing Balance		£ 19,595.12	£ 162.00	£ (120.00)
1st April 2024	Balance Brought Forward		£ 19,595.12		
4th April 2024	Argyll Lottery			£ 10.00	
17th April 2024					£ (120.00)
23rd April 2024	Donation	Boat House collection tin		£ 7.87	
30th April 2024	Donation			£ 100.00	
30th April 2024	April Closing Balance		£ 19,592.99	£ 117.87	£ (120.00)
1st May 2024	Balance Brought Forward		£ 19,592.99		
3rd May 2024	Donation			£ 60.00	
8th May 2024	Argyll Lottery			£ 12.50	
17th May 2024					£ (120.00)
22nd May 2024	Donation			100.00	
31st May 2024	May Closing Balance		£ 19,645.49	£ 172.50	£ (120.00)
1st June 2024	Balance Brought Forward		£ 19,645.49		
4th June 2024	Argyll Lottery			£ 10.00	
6th June 2024		Benches and MBS reimbursement			£ (616.56)
10th June 2024	Donations			£ 1,305.90	
14th June 2024	Oban Skip Hire	Portaloos service			£ (432.00)
14th June 2024	RDA Membership & Insurance				£ (441.00)
17th June 2024					£ (120.00)
28th June 2024	Donations	Craignure stores collection tin		£ 16.67	
30th June 2024	June Closing Balance		£ 19,368.50	£ 1,332.57	£ (1,609.56)
1st July 2024	Balance Brought Forward		£ 19,368.50		
9th July 2024	Argyll Lottery			£ 10.00	
17th July 2024					£ (180.00)
26th July 2024	Donations	Killiechronin Loos		£ 76.00	
29th July 2024	Just Giving			£ 19.42	

31st July 2024	July Closing Balance		£ 19,293.92	£ 105.42	£ (180.00)
1st August 2024	Balance Brought Forward		£ 19,293.92		
2nd August 2024	Donations			£ 127.00	
13th August 2024	Argyll Lottery			£ 12.50	
19th August 2024					£ (180.00)
31st August 2024	August Closing Balance		£ 19,253.42	£ 139.50	£ (180.00)
1st September 2024	Balance Brought Forward		£ 19,253.42		
3rd September 2024	Just Giving			£ 4.60	
3rd September 2024	Argyll Lottery			£ 10.00	
17th September 2024					£ (180.00)
30th September 2024	September Closing Balance		£ 19,088.02	£ 14.60	£ (180.00)
1st October 2024	Balance Brought Forward		£ 19,088.02		
15th October 2024	Argyll Lottery			£ 12.50	
17th October 2024					£ (180.00)
30th October 2024	Donations			£ 165.00	
31st October 2024	October Closing Balance		£ 19,085.52	£ 177.50	£ (180.00)
1st November 2024	Balance Brought Forward		£ 19,085.52		
5th November 2024	Argyll Lottery			£ 10.00	
11th November 2024	Donation			£ 20.00	
11th November 2024	Donation			£ 60.00	
17th November 2024					£ (180.00)
30th November 2024	November Closing Balance		£ 18,995.52	£ 90.00	£ (180.00)
1st December 2024	Balance Brought Forward		£ 18,995.52		
3rd December 2024	Argyll Lottery			£ 8.00	
4th December 2024	Donation			£ 20.00	
13th December 2024	Donations			£ 10.00	
17th December 2024					£ (180.00)
18th December 2024	Donations	Lotties Horse shoes £30; Lessons £260		£ 290.00	
20th December 2024	Donations	Island meats collection tin		£ 54.47	
31st December 2024	December Closing Balance		£ 19,197.99	£ 382.47	£ (180.00)
Totals			£ 19,197.99	£ 4,650.20	£ 3,289.56

Comparison 2023 - 2024

	Dec-23	Dec-24	
Closing Balance	£17,837.35	£19,197.99	£1,360.64
Total Income	£10,045.73	£4,650.20	-£5,395.53
Total Expenditure	£20,097.28	£3,289.56	£16,807.72
Income less Expenditure	-£10,051.55	£1,360.64	£11,412.19