

# APPENDIX 3



Report to the trustees/members of

Registered charity number

On the accounts of the charity for the period

Set out on pages

Respective responsibilities of trustees and examiner

Basis of independent examiner's statement

Independent examiner's statement

Signed\*\*:

Name:

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

Address:

## Independent examiner's report on the accounts

v2

Charity name

RDA Forres, Nairn & District SCIO

SC 047420

Period start date

Day

Month

Year

1

Aug

2024

to

Period end date

Day

Month

Year

31

July

2025

(remember to include the page numbers of additional sheets)

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 (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.

My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. 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.

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.

Date:

19/11/25

JAMES WALLACE

FCCA 0041840

James Wallace FCCA 0041840

3 Wellington Road, Nairn, IV12

4RE

Mobile 07818878142, Email

jwallace@albabusiness.co.uk

\*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.

\*\*OSCR will accept digital or typed signatures.

## APPENDIX 1

**OSCR**

Scottish Charity Regulator

Office of the Scottish Charity Regulator

Trustees' Annual Report for the period							
Period start date				Period end date			
From	Day	Month	Year	To	Day	Month	Year
	1	8	24		31	7	25

## Reference and administration details

Charity name  
Other names charity is known by

Registered charity number

Charity's principal address

RDA. Forres, Nairn &amp; District SCIO

SC 047420

Harbour House

69 Harbour Street

Hopeman. Elgin

Moray

Postcode

IV30 5RU

## 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	Emma Gregg	Chair		
2	Amanda Manisty	Vice Chair		
3	Merlys King	Treasurer		
4				
5				
6				
7				
8				
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)

## Structure, governance and management

Type of governing document

Association Constitution

Trustee recruitment and appointment

Trustees are appointed at the Associations AGM annually & serve for three years, retiring at the third year , although they are eligible for re-election

## Objectives and activities

Charitable purposes

To promote the objectives of the Riding for the Disabled Association by providing people with disabilities, the opportunity to ride & to interact with ponies, to the benefit of their health & wellbeing

Summary of the main activities in relation to these objects

During the school term we provide ponies, instruction & volunteer assistance to children in Forres, Nairn & District, who benefit from our services in order that the objectives of the Association are met. To date we have been able to do this without making any charge to the participants.

## APPENDIX 1

### Achievements and performance

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

We provide riding & instruction to 28 children with special needs weekly from local schools, as well as a few children with special needs on an individual basis, all of whom are assisted in their development as a result of our facilities & activities

We also hold fortnightly sessions for seniors who have dementia, these participants attend with their carers for sessions of brushing & petting the ponies. They then have tea, cake & a social time together with their carers & our volunteers. This is beneficial to those with dementia & provides a welcome social break for their relatives/carers

### Financial review

#### Brief statement of the charity's policy on reserves

As reported in previous years we hold reserves to the present extent (see details on accompanying pages). We hold these in order to fulfill the recommended two years running costs, advised to charitable bodies. With our Association facing ever increasing costs our dividend income helps to form a buffer when we might experience an excess of expenditure over income & allows us to provide our services without us having to charge those who directly benefit from it.

#### Details of any deficit

no deficit to report

#### Donated facilities and services (if any)

We received financial donations during the year ( see accompanying sheets).  
Some local businesses assist by sponsoring ponies & we welcome the services of some 30-40 volunteers who lead ponies, assist the children & carry out all the duties necessary for us to operate.

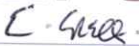

## APPENDIX 1

### Other optional information

### Declaration

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

Signed on behalf of the charity's trustees

Signature(s) <i>OSCR will accept digital or typed signatures</i>	<b>E. Gregg</b> 	Merlys B king 
Full name(s)	Emma Gregg	Merlys Barbara King
Position (e.g. Chair)	Chair	Treasurer
Date	18.12.25	18/12/25



## Section B Statement of balances

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
B1 Cash funds	Cash and bank balances at start of year	56880				-	54437
	Surplus / (deficit) shown on receipts and payments account	11889				-	2443
						-	
						-	
	Cash and bank balances at end of year	68769 -	-	-	-	-	56880 -
	(Agree balances with receipts and payments account(s))						

Categories	Details	Fund to which asset belongs	Market valuation to nearest £	Last year to nearest £
B2 Investments	BlackRock		43175	41463
		Total	43175 -	41463 -

Categories	Details	Fund to which asset belongs	Cost (if available) to nearest £	Current value (if available) to nearest £	Last year to nearest £
B3 Other assets					
		Total	-	-	-

Categories	Details	Fund to which liability relates	Amount due to nearest £	Last year to nearest £
B4 Liabilities				
		Total	-	-

Categories	Details	Fund to which liability relates	Amount due (estimate) to nearest £	Last year to nearest £
B5 Contingent liabilities				
		Total	-	-

Signed by one or two trustees  
on behalf of all the trustees

Signature\*

Print Name

Date of  
approval

E. Gregg  
[Signature]

Emma Gregg

Merlys B King

18/12/25  
18/12/25

\* Please note - OSCR will accept digital or typed signatures

## Section C Notes to the Accounts

**C1 Nature and purpose of funds** (may be stated on analysis of funds worksheets)

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## C2 Grants

[illegible]

### C3a Trustee remuneration

If no remuneration was paid during the period to any charity trustee or person connected to a trustee cross this box (otherwise complete section 3b)	X
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### C3b Trustee remuneration - details

Authority under which paid	£

#### C4a Trustee expenses

If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)	X
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#### C4b Trustee expenses - details

	Number of trustees	£

### C5 Transactions with trustees and connected persons

Nature of relationship		Nature of transaction		Transaction amount (£)	Balance outstanding at period end (£)
\$					

### C6 Other information

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## Additional analysis (1)

## Analysis of receipts and payments

## 1 Donations

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
See accompanying sheet	23104				"	"
					23104	14087
					"	"
					"	"
<b>Total</b>	23104	"	"	"	23104	14087

## 2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
			"	"
			"	"
			"	"
<b>Total</b>	"	"	"	"

## 3 Gross receipts from other charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Fund Raising	6074				"	7014
sponsors	4536				"	4310
other	1634				"	1581
					"	"
					"	"
					"	"
<b>Total</b>	13878	"	"	"	"	12905

## 4 Payments relating directly to charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Hire/expenses ponies	14732				14732	14455
Instruction	2402				2402	4281
premises & equipment	4202				4202	4766
fees & insurance	1632				1632	55
other	3790				3790	3113
					"	"
					"	"
					"	"
					"	"
<b>Total</b>	26758	"	"	"	26758	26670



**Riding for the Disabled Assn: Forres, Nairn & District SCIO**  
**Receipts & Payment for the year 1st Aug 2024-31st July 2025**

<b>Income</b>	<b>Jul-25</b>	<b>Jul-24</b>
Grants & Donations	23104	14087
Fund Raising	6074	7014
Sponsors	4536	4310
Sales	1348	743
Tea with pony	80	0
Other	206	838
<b>Other Income:</b>		
Bank interest &		
Income investment BlackRock	3299	2121
	<b>38647</b>	<b>29113</b>
<b>Expenditure</b>		
Hire exp. Ponies	14732	14455
Instruction	2402	4281
Premises & equipment	4202	4766
Fees & Insurance	1632	55
Tea with pony	633	622
Fund Raising exp.	349	140
Cost Sponsors	92	175
Items re-sale	1947	940
Sundry Exp	724	970
Admin	45	266
	<b>26758</b>	<b>26670</b>
<b>surplus/deficit</b>	<b>11889</b>	<b>2443</b>
Current a/c	13769	
Term Deposits	55000	
BlackRock	43175	

**Notes on the accounts RDA Forres, Nairn & District SCIO 1st August 2024 - 31st July 2025**

**Income; Grants**

Bank Scot.Foundatn	10000	
Newbold Legacy	5000	
Foundation Scotland	3824	
" " " " "	500	<b>19324</b>

**Donations**

Just Giving	718	
Highland M/Cycle Clb	200	
Forres Golf Club.Flr	770	
Lorna Ross, tin	201	
Funeral colls.	241	
RSCD	300	
Carlton Care	100	
Anon.Individuals	660	
H's Mum	240	
Nairn Dunbar Golf Clb	350	<b>3780</b>

**Sponsors**

Gala Earth Science(x2)
Susan Ralph
St Giles Centre(A Chisholm)
Scotplant
Brodie Kennels
Forres Golf Club
R&R Urquhart

**Fund Raising**

Drill Ride event	2260
" " stalls	237
Coffee am	855
Les Clynne coffee am	710
Jumble Sale	520
Scot. Gardens.Bay C	375
Car Boot	90
Events /Games	881
Rag Bin @ M vets	146
	<b>6074</b>

**Other**

Bus donations & Memberships	<b>206</b>
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**Sundry expense**

Osprey Bus	539
Audit fee don.SEND	100
F Heritage Trst	40
Darcey.Ryl visit	30
Bouquet Ryl visit	15
	<b>724</b>