

**Oban and Lorn Riding for the Disabled Group
(SCIO)**

Unaudited Financial Statements

31 March 2025

**Oban and Lorn Riding for the Disabled Group
(SCIO)**

Financial Statements

Year ended 31 March 2025

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Oban and Lorn Riding for the Disabled Group (SCIO)

Trustees' Annual Report

Year ended 31 March 2025

The trustees present their report and the unaudited financial statements of the charity for the year ended 31 March 2025.

Reference and administrative details

Registered charity name	Oban and Lorn Riding for the Disabled Group (SCIO)
Charity registration number	SC028649
Principal office	Polvinister Farm Polvinister Road Oban PA34 5TN

The trustees

	David Price Betty Alcorn Lynn Alcorn Lorraine Smart Michael Robertson Sian Curtis	Chair Resigned 30/09/24
Independent examiner	Helen Jordan BSc. C.A. Oban	

Structure, governance and management

This SCIO was incorporated on 25 November 2025 as a result of the conversion of a charitable company (Company number: [SC237675](#), company name: Oban & Lorn Riding For The Disabled Group). The assets of the Charitable company were transferred to the SCIO on the 25 November 2025.

The Charity has a two tier structure comprising Trustees and Members.

Membership is open to all volunteers, participants, parents and carers. The management committee which normally meet four times a year, are the Charity Trustees. Membership of the management committee is open to all members.

Trustees are elected at the Annual General Meeting which is held August. There must be a minimum of three and a maximum of eleven trustees.

Objectives and activities

Charitable purposes

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 ("the Company") by providing disabled people with the opportunity to ride and/or participate in equine related activities to benefit their health and wellbeing in the Argyll area.

Oban and Lorn Riding for the Disabled Group (SCIO)

Trustees' Annual Report *(continued)*

Year ended 31 March 2025

Achievements and performance

As reported last year, re-start of riding sessions at Achnalarig was delayed due to the tragic accident in the New Year.

In 2024, fortnightly sessions started in July and continued till October, with typically 6 to 8 riders attending.

Sessions are well supported by a group of volunteers who provide lead rein and side-walking support.

The AGM held on 30th September 2024, failed to recruit new Trustees, with the result that all tasks associated with the administration of the Charity are carried out solely by the Chair. With increasing demands being placed upon charity administration, this issue will again need to be addressed at the 2025 AGM.

Income depended mainly upon session fees of £20 per rider, supplemented by some donations and collection cans. A more focused fundraising campaign will be required for next year to ensure the financial security of the charity. As always, our ability to ask for and secure funds depends on being able to demonstrate the sustainability of the charity, in particular the capacity to discharge administrative and legislative duties.

To help reduce administration, later in 2025 Trustees will be asked to approve the conversion of the charity into a SCIO.

Financial review

Our main source of funding is fees which are charged to Participants.

Reserves policy

The policy of the charity is to aim to retain sufficient reserves to meet the cost of regular commitments. A restricted fund of £1,092 is held for refurbishment of the hoist system. Subject to the approval of the trustees, this fund also provides reserves against unplanned expenditure.

Plans for future period

It is planned to continue with fortnightly sessions which can accommodated up to 12 participants. Further expansion of the service will depend on funding, availability of volunteers, and recruitment of trustees to share the administration workload.

Principal risks and uncertainties

The trustees have examined the charity's exposure to strategic, financial, business and operational risks. The trustees are satisfied that adequate systems and procedures are in place, including the annual review of a risk register. Risk mitigation and any changes to the identified risks are recorded in the minutes of the Board meetings.

The trustees' annual report was approved on 30 June 2026 and signed on behalf of the board of trustees by:

David Price

David Price
Trustee

Oban and Lorn Riding for the Disabled Group (SCIO)

Independent Examiner's Report to the Trustees of Oban and Lorn Riding for the Disabled Group (SCIO)

Year ended 31 March 2025

I report to the trustees on my examination of the financial statements of Oban and Lorn Riding for the Disabled Group (SCIO) ('the charity') for the year ended 31 March 2025.

Responsibilities and basis of report

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.

I report in respect of my examination of the charity's financial statements as carried out under section 44(1)(c) of the 2005 Act. In carrying out my examination I have followed the requirements of Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

Independent examiner's statement

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

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.

Independent Examiner

Helen Jordan

30 June 2026

Helen Jordan
Glencruitten Road
Oban
PA34 4PU

**Oban and Lorn Riding for the Disabled Group
(SCIO)**

Receipts & Payments Account

Year ended 31 March 2025

		Unrestricted funds	2025 Restricted funds	Total funds	2024 Total funds
	Note	£	£	£	£
Income and endowments					
Donations and legacies	4	1,248	—	1,248	858
Charitable activities	5	1,155	—	1,155	—
Other trading activities	6	—	—	—	407
Investment income		—	—	—	—
Other income		—	—	—	—
Total income		<u>2,393</u>	<u>—</u>	<u>2,393</u>	<u>1,265</u>
Expenditure					
Expenditure on charitable activities	7,8	<u>3,740</u>	<u>—</u>	<u>3,740</u>	<u>6,993</u>
Total expenditure		<u>3,740</u>	<u>—</u>	<u>3,740</u>	<u>6,993</u>
Net expenditure and net movement in funds					
		<u>(1,347)</u>	<u>—</u>	<u>(1,347)</u>	<u>(5,728)</u>

The notes on pages 6 to 8 form part of these financial statements.

Oban and Lorn Riding for the Disabled Group (SCIO)

Statement of Balances

31 March 2025

	Note	2025 £	2024 £
Bank & Cash			
Balance b/f		4,280	10,008
Receipts		2,393	1,265
Payments		(3,740)	(6,993)
Balance c/f		<u>2,934</u>	<u>4,280</u>

Cash funds of £1,092 are restricted (2024 - £1,092)

	Note	2025 £	2024 £
Other Assets Held			
Fixed Assets			
Improvements		1,047	1,309
Hoist		440	587
		<u>1,487</u>	<u>1,896</u>

Liabilities

Creditors		<u>216</u>	<u>816</u>
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These financial statements were approved by the board of trustees and authorised for issue on 30 June 2026, and are signed on behalf of the board by:

David Price

David Price
Trustee

The notes on pages 6 to 8 form part of these financial statements.

Oban and Lorn Riding for the Disabled Group (SCIO)

Notes to the Financial Statements

Year ended 31 March 2025

1. General information

The charity is a public benefit entity and a registered charity in Scotland and is a SCIO. The address of the principal office is Polvinister Farm, Polvinister Road, Oban, PA34 5TN.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities and Trustee Investment (Scotland) Act 2005 and the Charity Accounts (Scotland) Regulations 2006 (as amended).

3. Accounting policies

Basis of preparation

These accounts have been prepared on the Receipts and Payments basis in accordance with the Charities & Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

The financial statements are prepared in sterling, which is the functional currency of the entity.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal.

**Oban and Lorn Riding for the Disabled Group
(SCIO)**

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

4. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Donations			
Donations	1,248	–	1,248
	1,248	–	1,248
	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Donations			
Donations	858	–	858
	858	–	858

5. Charitable activities

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Rider contributions	1,155	1,155	–	–

6. Other trading activities

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Local fundraising	–	–	407	407
	–	–	407	407

**Oban and Lorn Riding for the Disabled Group
(SCIO)**

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

7. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
General Activities	2,912	–	2,912
Support costs	828	–	828
	<u>3,740</u>	<u>–</u>	<u>3,740</u>
	<u><u>3,740</u></u>	<u><u>–</u></u>	<u><u>3,740</u></u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
General Activities	6,597	–	6,597
Support costs	396	–	396
	<u>6,993</u>	<u>–</u>	<u>6,993</u>
	<u><u>6,993</u></u>	<u><u>–</u></u>	<u><u>6,993</u></u>

8. Independent examination fees

	2025 £	2024 £
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>828</u>	<u>396</u>

9. Staff costs

There were no total staff costs or employee benefits paid for the reporting period (2024 – none).

10. Trustee remuneration and expenses

The charity trustees, were not paid and did not receive any remuneration, benefits in kind or reimbursement of expenses in their capacity as trustee during the year.