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

RECEIPTS AND PAYMENT ACCOUNT
FOR THE YEAR ENDED
31ST MAY 2026

ANNE A. LAING
Chartered Accountants
ELGIN

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	:	Jan Duncan	Chairperson
		Lesley Hutcheson	Treasurer
		Valentine Kemp	
		Esther Shortreed	
		Tracey Hales	
		Jeannie Burrell	
		Julia Hillson	
		Anne McCracken	
		Joanne Keown	appointed as Trustee 01.07.2025
		Vicki Ward	appointed as Trustee 18.06.2026
		Lesley Harper	Secretary Resigned 18.06.26
		Peter Fidgett	resigned 22.09.2026

CONTACT ADDRESS	:	Pinewood Inchbroom ELGIN Moray IV30 8NQ
INDEPENDENT EXAMINER	:	Roy J Laing MAAT
ACCOUNTANTS	:	Anne A. Laing Chartered Accountants Lavona, Calcots ELGIN IV30 8NB
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 2026

CURRENT TRUSTEES

Jan Duncan	**Chairperson**
Lesley Hutcheson	**Treasurer**
Valentine Kemp	
Esther Shortreed	
Tracey Hales	
Jeannie Burrell	
Julia Hillson	
Anne McCracken	
Joanne Keown	**appointed as Trustee 01.07.2025**
Vicki Ward	**appointed as Trustee 18.06.2026**
Lesley Harper	**Secretary Resigned 18.06.26**
Peter Fidgett	**resigned 22.09.2026**

CONTACT ADDRESS
Pinewood
Inchbroom
ELGIN
Moray
IV30 8NQ

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
All Trustees shall retire at each Annual General Meeting. They all shall be eligible for re-election.

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.

Financial Review

The charity has achieved total income for the year of £23,396 (2025 £32,216) derived mainly from grants, donations, fundraising activities and 'riders' donations.

Expenditure totals £33,428 (2025 £36,630) for the year, giving an overall net (deficit)/surplus of (£10.032), (2025 (£4,414)) being carried from reserves.
At the year end total reserves were £64,124 of which £20 were restricted.

Reserves policy

The Statement of Balances shows funds at the year end of £64,124 (2025 - £74,166) which are held by the charity for use in future charitable events and activities. Included in the 2026 balance £20 (2025 £1,201) is a restricted fund.

Approved by the Trustees and signed on their behalf

J. Burrell

~~Jan Duncan~~ JEANNIE BURRELL

Trustee

Date: 07/10/26

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 2026 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 the accounts to be reached.

Roy J Laing MAAT

Anne A. Laing
Chartered Accountants
Lavona
Calcots
ELGIN, IV30 8NB

Date: 19/10/2026

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

STATEMENT OF RECEIPTS AND PAYMENTS
FOR THE YEAR ENDED 31ST MAY 2026

		Unrestricted Funds	Restricted Funds	Year ended 31/05/2026	Year ended 31/05/2025
Receipts		£	£	£	£
Donations		9,357	0	9,357	15,051
Receipts from fundraising activities	**Note 1**	4,998	0	4,998	6,738
Gross receipts from trading		8,438	0	8,438	8,379
Interest		274	0	274	1,353
Grants		79	250	329	695
Total receipts		23,146	250	23,396	32,216
Payments					
Expenses for fundraising activities:					
Items for fundraising		186	0	186	950
Total expenses for fundraising activities		186	0	186	950
Gross trading payments:					
Pony Costs		4,975	1,421	6,396	6,891
Hire of facilities & ponies		16,820	0	16,820	18,508
Instructors' fees		4,718	0	4,718	4,378
Total gross trading payments		26,513	1,421	27,934	29,777
Payments relating directly to charitable activities:					
Postage, stationery and printing		254	0	254	305
Insurance and subscriptions		554	0	554	999
Hall Hire		422	0	422	220
RDA Clothing		511	0	511	1,047
Health, Safety & Vols comfort		1,454	0	1,454	0
Electricity		235	0	235	57
Sundry		31	0	31	131
Tack		23	0	23	219
Judging Expenses		0	0	0	74
Competition Fees		565	0	565	159
Mileage (Nationals)		560	0	560	0
ASDA Grant		0	0	0	53
Horses for Health & St James Tea with Pony Grant		0	0	0	546
Event Tickets		0	0	0	728
Asdan & YELA		0	0	0	620
Laptop Upgrade - website		120	0	120	120
Refund to Forres Nairn RDA (donation rec'd in error)		100	0	100	0
ASDAN & YELA costs		85	0	85	0
Rider Supplies		320	0	320	574
Trophies & engraving		64	10	74	51
		5,298	10	5,308	5,903
Total payments		31,997	1,431	33,428	36,630
Defecit for year		(8,851)	(1,181)	(10,032)	(4,414)

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

STATEMENT OF BALANCES AS AT 31ST MAY 2026

Bank and cash in hand		2026 £	2025 £
Opening balance		74,166	78,580
Deficit for year		(10,032)	(4,414)
		64,134	74,166
Reserves			
Restricted Funds	**Note 4**	20	1,201
Unrestricted funds		64,114	72,965
		64,134	74,166

At 31st May 2026, the charity owned Ponies worth an estimated £500, and equipment of £20,000

Approved by the Trustees and signed on their behalf.

J. Bunnell ..... G Hutcheson .....

~~Jan Duncan~~ Lesley Hutcheson

Trustee Trustee

JEANNIE BUKRELL

Date : 07/10/26 7.10.26

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

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MAY 2026

	2026 £	2025 £
Note 1 - Receipts from fundraising activities		
Penny Pots	287	155
Local sales	1,352	0
Raffles	1,843	2,817
Speyside Car Stages Parking	0	1,466
Fundraising	0	1,532
Rag Bag	40	168
EasyFundraising	92	0
Tombola	788	0
Designated Funds Towards Nationals	596	600
	4,998	6,738

Note 2 - Trustees remuneration and expenses
No remuneration was paid to trustees during the year (2025 - nil)

Note 3 - Transactions with Trustees
None

Note 4 - Restricted Funds

	Closing balance 31/05/25	Grant Income	Grant Expenditure	Transfers	Closing balance 31/05/26
Trophy Grant	30	0	10	0	20
Walkers	0	250	250	0	0
Benzie Foundation	1,171	0	1,171	0	0
	1,201	250	1,431	0	20