

**Mrs Sue Morley,
1 Forestry House
Aros
Isle of Mull,
Argyll and Bute,
Scotland.
PA72 6JS**

**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 2025.

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

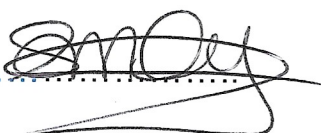
In connection with my examination, no matter has come to my attention and I am satisfied that the accounting for 1st January 2025 - 31st December 2025 presents a 'true and fair view'.

Name: Mrs Sue Morley

Address: as above

Qualification: Association of Accounting Technicians.

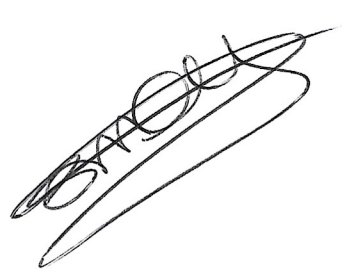
Date: ...2nd June 2026.....

Signature: ... *Sue Morley* 

Isle of Mull Riding for the Disabled (SCO45772)

Profit & Loss 2024

	£	£	£
Income			
Donations		£8,070.56	
Argyll Lottery		<u>£165.00</u>	
			£8,235.56
Expenditure			
Lizzie (wages)	£2,160.00		
Portaloos	£540.00		
Riding hats / Mounting block	£1,066.27		
RDA Membership & Insurance	£482.00		
KFT Signs	£84.00		
Bank Charges	<u>£106.85</u>		
			<u>£4,439.12</u>
			£3,796.44
Balance at 31.12.24 in bank	£19,197.99		
Income 2025	£8,235.56		
Expenditure 2025	<u>£4,439.12</u>		
	£22,994.43		
Balance at 31.12.25 in bank	£22,994.43		



Statement Of Accounts 2025

Date	Item	Details	Balance	Income	Expenses
1st January 2025	Balance Brought Forward		£ 19,197.99		
7th January 2025	Argyll Lottery			£ 10.00	
14th January 2025	Donation	Christine Nowell		£ 155.00	
15th January 2025	Donation	Lucy Lip na cloiche		£ 1,090.09	
17th January 2025	Mrs E Henderson			£ 240.17	£ (180.00)
22nd January 2025	Donation	Nomads Panto			£ (324.00)
29th January 2025	Oban Skip Hire				
3rd February 2025	Just Giving			£ 4.80	
4th February 2025	Argyll Lottery			£ 8.00	
17th February 2025	Mrs E Henderson				£ (180.00)
24th February 2025	KFT	Bench signs			£ (8.70)
27th February 2025	Bank charges				
11th March 2025	Argyll Lottery			£ 8.00	
17th March 2025	Mrs E Henderson				£ (180.00)
27th March 2025	Bank charges				£ (7.70)
8th April 2025	Argyll Lottery			£ 8.00	
11th April 2025	Donation	£90 Salen Charity Fair; £62 Daffodil tea Salen; £30 Lotties Horse shoes; £12 Mull Safe and Sound £70 Household items sale; £298 lessons		£ 562.00	
17th April 2025	Mrs E Henderson				£ (180.00)
23rd April 2025	Donation	Hazel and Pat Morris		£ 20.00	
28th April 2025	Just Giving			£ 14.41	
28th April 2025	Oban Skip Hire				£ (108.00)
29th April 2025	Bank Charges				£ (7.10)
2nd May 2025	Donation	P Duffy - Mickey		£ 50.00	
6th May 2025	RDA	Subscription & Insurance			£ (482.00)
7th May 2025	Argyll Lottery			8.50	
16th May 2025	Donation	East Yorks Riding Club		300.00	
19th May 2025	Donation	P Duffy - Mickey		10.00	
19th May 2025	Mrs E Henderson				-£180.00
28th May 2025	Bank charges				-12.35
2nd June 2025	Just giving			£ 48.75	
3rd June 2025	Argyll Lottery			£ 9.50	
5th June 2025	Oban Skip Hire				£ (54.00)
11th June 2025	Riding Hats				£ (208.27)
13th June 2025	Donations	Lucy Lip na Cloiche		£ 1,605.80	
17th June 2025	Mrs E Henderson				£ (180.00)
26th June 2025	Bank Charges				£ (7.70)
9th July 2025	Argyll Lottery			£ 16.50	
15th July 2025	Donations	Killiechronin Lessons		£ 190.00	
17th July 2025	Mrs E Henderson				£ (180.00)
17th July 2025	Martello Plastics	Mounting block			£ (858.00)
29th July 2025	Bank Charges				£ (19.13)
7th August 2025	Donations	East Yorks Riding Club		£ 300.00	
8th August 2025	Argyll Lottery			£ 14.00	
18th August 2025	Mrs E Henderson				£ (180.00)
27th August 2025	Bank Charges				£ (9.33)
29th August 2025	Donations	Lessons - £110; Horse shoes - £180; Late Lucy donation - £20		£ 310.00	
3rd September 2025	Argyll Lottery			£ 27.50	
12th September 2025	Donations	E Geddes - lessons		£ 90.00	
17th September 2025	Mrs E Henderson				£ (180.00)
25th September 2025	Bank Charges				£ (10.11)
29th September 2025	Oban Skip Hire				£ (54.00)
8th October 2025	Argyll Lottery			£ 21.00	
15th October 2025	Donations	Information Centre		£ 83.18	
17th October 2025	Mrs E Henderson				£ (180.00)
28th October 2025	Bank Charges				£ (7.70)
4th November 2025	Argyll Lottery			£ 16.50	
10th November 2025	Donation	Charity fair		£ 139.50	
17th November 2025	Mrs E Henderson				£ (180.00)
27th November 2025	Bank Charges				£ (8.33)

3rd December 2025	Argyll Lottery			£	17.50	
10th December 2025	Donation	The Wood Foundation		£	2,750.00	
12th December 2025	Donations	Piece Box Dervaig		£	7.06	
17th December 2025	Mrs E Henderson					£ (180.00)
22nd December 2025	Donations			£	100.00	
30th December 2025	Bank Charges					£ (8.70)
December closing balance			£ 22,994.43	£ 8,235.56		£ (4,439.12)

Comparison 2024 - 2025

	Dec 2	Dec 25	Comparison
Closing Balance	£19,197.99	£22,994.43	£3,796.44
Total Income	£4,650.20	£8,235.56	£3,585.36
Total Expenditure	£3,289.56	£4,438.12	£1,148.56
Income less Expenditure	£1,360.64	£3,796.44	£2,435.80